



<Date>

Dear Member:

Thank you for your membership in <UCare Choices/Fairview UCare Choices>. Enclosed you will find your **Notice of Renewal** to continue your health insurance coverage with UCare in 2015. Please carefully review the notice, as it contains important information about your health insurance, including:

- Your new 2015 monthly plan premium rate
- A summary of changes to your benefits for 2015
- Details regarding action you may need to take to continue receiving tax credits or cost-sharing reductions in 2015. Because your eligibility for cost savings is determined by MNsure, it is important to follow the instructions provided in the **Notice of Renewal** to ensure you receive the financial assistance for which you qualify.

We also included a detailed list of 2015 plan and benefit changes on the enclosed chart. Some of the changes apply to all plan options, and some apply only to the plans listed.

In mid-December, we will mail out 2015 <UCare Choices/Fairview UCare Choices> renewal packets to new and renewing members. The renewal packet will contain the 2015 <UCare Choices/Fairview UCare Choices> *Contract/Evidence of Coverage* and 2015 *Summary of Benefits and Coverage*.

If you have questions, we're here to help. Please call Customer Services at <612-676-6600 or 1-877-903-0070 toll free, Monday through Friday, 8 a.m. to 6 p.m.>. TTY: 1-800-688-2534 toll free.

We value your membership and look forward to serving you in 2015.

Sincerely,

<Signature>

U6127 (10/14)

500 Stinson Blvd. NE Minneapolis MN 55413-2615 • P.O. Box 52 Minneapolis MN 55440-0052  
612-676-6500 • 1-866-457-7144 • TTY: 1-800-688-2534 • Fax: 612-676-6501 • ucare.org



*UCare Choices and Fairview UCare Choices*  
2015 Plan and Benefit Changes

Plan Name	Benefit or Cost Sharing	2015 Change
All <i>UCare Choices</i> and <i>Fairview UCare Choices</i> plans except: <ul style="list-style-type: none"> <li>• <i>UCare Choices</i> Core</li> <li>• American Indian Zero Cost Sharing</li> </ul>	eVisit copay reduction (Online convenience visits)	\$15 copay
All <i>UCare Choices</i> and <i>Fairview UCare Choices</i> plans	Dental check-up services for children cost-sharing reduction	\$0 cost sharing Not subject to deductible
All <i>UCare Choices</i> and <i>Fairview UCare Choices</i> plans	Preventive health services for women, including all FDA approved contraceptive methods	Added as preventive service benefit \$0 cost sharing if received in-network Not covered out-of-network
All <i>UCare Choices</i> and <i>Fairview UCare Choices</i> plans	Voluntary family planning services cost-sharing reduction	\$0 cost sharing if received in-network <b>or</b> if received out-of-network
All <i>UCare Choices</i> and <i>Fairview UCare Choices</i> plans	Testing for AIDS or other HIV-related services cost-sharing reduction	\$0 cost sharing if received in-network <b>or</b> if received out-of-network
<i>UCare Choices</i> Core	Deductible increase	\$6,600 Individual in-network deductible \$13,200 Family in-network deductible \$13,200 Individual non-network deductible \$26,400 Family non-network deductible
<i>UCare Choices</i> Core <i>UCare Choices</i> Bronze <i>UCare Choices</i> Bronze B <i>Fairview UCare Choices</i> Bronze <i>Fairview UCare Choices</i> Bronze B	Out-of-pocket maximum increase	\$6,600 Individual in-network maximum \$13,200 Family in-network maximum
<i>UCare Choices</i> Silver 2 <i>Fairview UCare Choices</i> Silver 2	Deductible increase	\$1,450 Individual in-network deductible \$2,900 Family in-network deductible \$2,900 Individual non-network deductible \$5,800 Family non-network deductible
<i>UCare Choices</i> Silver 2 <i>Fairview UCare Choices</i> Silver 2	Out-of-pocket maximum increase	\$2,900 Individual in-network maximum \$5,800 Family in-network maximum
All <i>Fairview UCare Choices</i> plans	Service area expansion	Isanti and Chisago counties added

