2022 Individual & Family Product Training

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We’ll learn

• The UCare difference
• 2022 UCare plans
  – UCare Individual & Family Plans
  – UCare Individual & Family Plans with M Health Fairview
• Q&A
# Who is UCare?

<table>
<thead>
<tr>
<th><strong>Mission</strong></th>
<th><strong>How do we live this mission?</strong></th>
<th><strong>UCare Foundation</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>To improve the health of our members through innovative services and partnerships across communities</td>
<td>Benefits that support health: Pediatric dental, unlimited online &amp; convenience care, Healthy Savings, fitness programs</td>
<td>Supports preventive health care, quality for chronic disease management, health equity, and reducing health disparities for people with disabilities</td>
</tr>
<tr>
<td></td>
<td>Culturally diverse staff serving a culturally diverse membership</td>
<td></td>
</tr>
</tbody>
</table>

**UCare in community**
Top plan

- Some of the lowest rates in the State
- Most popular plan on MNsure by enrollment
- Full suite of plans
- One of the largest provider networks
  - Choice of broad and focused/cost-saving network
- Both copay and HSA-compatible plan options
- Local, friendly customer service
- **New in 2022:** Direct enrollment option
  - available for effective dates on 6/1/2022
UCare Individual & Family plans (IFP)
2022
UCare IFP plans

UCare Individual & Family Plans

Copay plans
- Core
- Bronze
- Silver
- Gold

HSA-compatible plans
- Bronze
- Silver

UCare Individual & Family Plans with M Health Fairview

Copay plans
- NEW - Core
- Bronze
- Silver
- Gold
- HSA-compatible plans
- Bronze
- Silver
Service Area

- UCare Individual & Family
  77 counties

- UCare Individual & Family with M Health Fairview
  10 counties
The Mayo Arrangement

- Mayo Clinic Health System (MCHS)
  - Fully in-network for UCare IFP
  - No referrals or PA’s needed
  - Includes hospitals in Red Wing, New Prague, and Mankato

- Mayo Clinic Rochester
  - Limited access for complex specialty care only
  - Non-network, unless:
    - Member referred by Mayo provider, or
    - Member referred by other provider AND has UCare CLS auth

- Referral model:
  - Mayo scheduling triage
  - UCare CLS model
2022 Silver copay plan enhancements

• Unlimited office visits
  - $40 copay per primary care visit
  - $70 copay per specialist visit
  - $70 copay per Urgent Care visit
Choose from two networks

- **UCare Broad Network**
  - M Health Fairview
  - Allina
  - Sanford
  - Mayo
  - Park Nicollet
  - North Memorial Health
  - North Clinic
  - Essentia Health
  - CentraCare
  - Plus more!

- **UCare with M Health Fairview**
  - M Health Fairview Network
  - Independent providers including:
    - U of M Children’s Hospitals
    - Southside Community Health Services
    - Southdale Pediatrics
    - Richfield Medical Group
    - Minnetonka Pediatrics
    - South Lake Pediatrics
    - North Point Health and Wellness Center

*The focused M Health Fairview network gives you access to this leading health system with coordinated care across >122 primary care clinics, >60 specialty care clinics and 11 hospitals, as well as specialists at the University of Minnesota and other independent providers in the network.*
UCare IFP plans include

• Preventive care at no additional cost in-network
  – Routine screenings, immunizations and checkups
  – Pediatric dental checkups and eye exams
  – Rewards for completing certain visits
• Free Healthy Savings grocery store discounts (up to $200/mo)
• Health club membership discounts ($20-$40/month)
• Unlimited online care and retail clinic visits at no additional cost (Subject to deductible on HSA-compatible plans)
• Community education discounts
• 24/7 Nurse Line and WebNurse
• Tobacco cessation program
### UCare Individual & Family plans and UCare Individual & Family with M Health Fairview plans

<table>
<thead>
<tr>
<th>2022</th>
<th>Original plans</th>
<th></th>
<th>HSA Compatible plans</th>
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<tbody>
<tr>
<td></td>
<td>Core</td>
<td>Bronze</td>
<td>Silver</td>
<td>Gold</td>
</tr>
<tr>
<td>Individual deductible</td>
<td>$8,700</td>
<td>$5,900</td>
<td>$2,900</td>
<td>$900</td>
</tr>
<tr>
<td>Family deductible</td>
<td>$17,400</td>
<td>$11,800</td>
<td>$5,800</td>
<td>$1,800</td>
</tr>
<tr>
<td>Individual out-of-pocket max</td>
<td>$8,700</td>
<td>$8,700</td>
<td>$8,000</td>
<td>$7,400</td>
</tr>
<tr>
<td>Family out-of-pocket max</td>
<td>$17,400</td>
<td>$17,400</td>
<td>$16,000</td>
<td>$14,800</td>
</tr>
<tr>
<td>Office visit/urgent care</td>
<td>$30 copay for 1st 3 primary care visits; then 0% after deductible</td>
<td>$60 copay for 1st 3 office visits; then 35% after deductible</td>
<td>$40 per primary care visit (unlimited), $70 copay per specialist visit (unlimited, incl. Urgent Care)</td>
<td>$20 copay for unlimited visits</td>
</tr>
<tr>
<td>Retail/online visits</td>
<td>No charge</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Preventive care</td>
<td>No charge</td>
<td></td>
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<tr>
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<td>Core</td>
<td>Bronze</td>
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<tr>
<td>Preferred generic drugs</td>
<td>0% coinsurance</td>
<td>$15 copay; $30 for 90-day supply</td>
</tr>
<tr>
<td>Non-preferred generic</td>
<td>0% coinsurance</td>
<td>$25 copay; $50 for 90-day supply</td>
</tr>
<tr>
<td>Preferred brand drugs</td>
<td>0% coinsurance</td>
<td>$200 copay</td>
</tr>
<tr>
<td>ER (in and out of network)</td>
<td>0% after deductible</td>
<td>35% after deductible</td>
</tr>
<tr>
<td>Diagnostic tests</td>
<td>0% coinsurance</td>
<td>35% coinsurance</td>
</tr>
<tr>
<td>Hospital stays</td>
<td>0% coinsurance</td>
<td>35% coinsurance</td>
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</table>
Enroll on MNsure

- Apply and Enroll
- Find Free Help
- See If You Qualify
- Manage Your Account
- Use Your Coverage

What is MNsure?
Medical Assistance and MinnesotaCare
Why Coverage Matters
Working with UCare: Broker portal

- Manage your list of contacts
- Download UCare materials
- Download template sales materials
- Order materials online
Broker portal upgrade – coming soon!

- Create and save quotes to review and share with clients
- Share live applications and quotes with your clients
- Improved navigation

*Full user guide and online trainings coming this fall; direct enrollment training and guide available Q2 2022
Working with UCare: Order Materials
Working with UCare: Customize & Print on Demand Materials
Working with UCare: Commission

• Commission structure effective 1/1/2022
  – Increased to $18/contract per month
  – Not limited by years in-force
Contact Us

- Broker customer service: (866) 242-2384
- brokers@ucare.org
- Marti Andro, Broker Sales Manager
  - Email: mandro1@ucare.org
- Commission questions BrokerFinancialInquiries@ucare.org
Let us **de-complicate** for you!
Thank you on behalf of the entire UCare team and those members we all represent!