Save money with WholeHealth Living®

Be wary of scams

Protect your mobility
Dear UCare for Seniors Member,

Change, uncertainty — they seem to permeate the health care landscape. Amid a whirlwind of political maneuvering at the state and federal levels, I want to assure you that we will not veer from our purpose to deliver the best coverage experience to you, our valued members.

We remain strong, stable and financially sound — we’re here for the long haul and agile enough to adapt. We have taken this long-term view for more than 30 years as we stayed true to our mission to improve the health of our members through innovative services and partnerships across communities.

U.S. News & World Report included our UCare for Seniors plans in its “Best Medicare Plans” in Minnesota ratings. This is a wonderful acknowledgement of our unwavering commitment to our members and the communities we serve.

Inside you can find our 2016 Report to the Community, which highlights our activities, especially in hundreds of local and regional health events across Minnesota.

You’ll notice another change — a new author of this letter. I have been with UCare for 18 years, lately as Chief Legal Officer and Senior Vice President of Provider Relations. Our Board recently named me to serve as Interim President and CEO until completion of a nationwide search for a permanent replacement. This follows the departure of our prior leader.

Enjoy a happy and healthy summer!

Sincerely,

Mark Traynor
Interim President and Chief Executive Officer

Share your story

We encourage you to get involved and help make UCare health plans better than ever. Go to ucare.org, click “About Us,” and then click “Get Engaged.” You’ll find opportunities to share your positive experiences with others. Let us know your interest by completing the online form. Or, if you would like to receive the form by mail, or want to complete it over the phone, please call our Community Engagement Specialist at 612-294-5049 or 1-855-260-9712 toll free, or send an email to GetEngaged@ucare.org.
Maybe it’s just your prescription drug deductible

Have you had to pay the full price for a prescription this year? That doesn’t necessarily mean that your UCare for Seniors plan won’t cover your drug. You may still need to pay your deductible amount for the year.

In 2017, you may be responsible for a new or increased deductible for your covered Part D prescription drugs. UCare for Seniors individual plans — Prime, Essentials Rx, Value Plus and Classic — as well as some Group UCare for Seniors plans, now have prescription drug deductibles. (UCare for Seniors Value does not include Part D drug coverage.) You must pay the deductible each year before moving to the stage where you owe only a copayment (a fixed amount per drug) or coinsurance (a percentage of the whole cost) for your drugs. Depending on the cost of your drugs, you could satisfy your deductible early in the year, or you may have to pay for several prescriptions before reaching the deductible amount.

Check the back of your member ID card for your deductible, and any copayments and coinsurance you may have to pay when purchasing your Part D prescription drugs.

Save money with WholeHealth Living®

Log in to your member account to find providers and discounts

At UCare, we’re excited to offer an easy-to-use discount program for our members. You can find discounts for health products and services not covered by your plan. Online access to WholeHealth Living offers:

- Access to more than 40,000 complementary and alternative health providers.
- Discounts on name-brand health products.
- No referrals, pre-authorizations or claims to file.

Services and providers you’ll find in the WholeHealth Living network include:
- Acupuncturists
- Massage therapists
- Nutritionists
- Tai chi
- Wellness centers
- Jenny Craig
- Gaiam
- Simply Organic
- Fresh Start Vitamin Company
- Pet insurance

Many people already use complementary or alternative health care services. These therapies can provide a wide range of benefits, including helping people deal with stress, manage pain and improve quality of life. You may find services or products in the network that you’re already using.

You can find discounts and available services by logging into your member account at ucare.org or essentiacare.org.
Take steps to protect your mobility
It can help you prevent falls

Do you feel that stairs are getting steeper, or that reaching in the cupboard becomes a balancing act? Are simple maneuvers taking a little longer? It’s OK if you’re experiencing any of these situations — they’re part of aging. And you’re not alone.

You can act to preserve and protect your mobility. Along with that you’ll help prevent a fall, which can lead to broken bones, debilitating pain and other serious health problems.

Start protecting your mobility today by trying some of these tips from UCare:

**Keep active.** Exercise regularly to keep your legs strong and improve your balance. Good balance is essential, as it can reduce your risk of falling. A great way to work on your balance is through tai chi, a traditional Chinese meditative exercise, focusing on mind and body connection through gentle movement. Try a class — you’ll stay active, meet new people and improve your balance all at once.

**Talk to your doctor about your medications.** Some prescribed medications may cause unwanted side effects like dizziness and drowsiness, which can increase your risk of a fall. Speak with your doctor to find the best time of day to take your medications so you can avoid these risks. Your doctor may even recommend a more suitable medication.

**See clearly.** Blurry vision means blurry steps. Get your eyes checked annually. If your prescription changes, replace the lenses in your glasses or order the new strength of contacts you need.

**Reduce your risk at home.** You can prevent trips and falls at home with a few minor adjustments:

- Install bright lights, especially in hallways and stairwells.
- Clear stairs and walkways of clutter, like shoes.
- Eliminate small rugs or secure them with double-sided tape to prevent slipping.
- Store items you frequently use in easy-to-reach cabinets and drawers.
- Install and use railings on both sides of stairs.
- Wear non-slip shoes and slippers.

The U.S. Department of Health and Human Services states that 1 in 3 older adults has a major fall each year. Don’t be that one! Talk with your family and doctor about protecting your mobility — now.
2016 REPORT TO THE
COMMUNITY
2016 highlights

We’re pleased to share UCare news from 2016 with you, our valued UCare for Seniors members.

We received many quality accolades for our Medicare Advantage plan in 2016. With an Overall Rating of 4.5 out of 5 stars in the Medicare Plan Performance Ratings from the Centers for Medicare and Medicaid Services, UCare for Seniors was named a “Best Medicare Advantage Plan” in Minnesota by U.S. News & World Report. The National Committee on Quality Assurance Medicare Health Insurance Plan Ratings for 2016-2017 also gave UCare for Seniors a 4.5 out of 5 rating for Consumer Satisfaction.

Plan options increased in 2016 with our new, low-cost Prime option in the metro area. Members also had the option to enroll in a new Choice Dental plan for enhanced dental coverage.

Several health initiatives were underway in 2016. Medicare members enjoyed their popular, no-cost SilverSneakers® fitness membership at thousands of locations. A diabetes initiative helped members improve self-management of this chronic condition. A new specialty pharmacy service helped Medicare members review, understand and use their medications.

UCare’s Mobile Dental Clinic returned to serve members with dental access challenges. Faculty-supervised students from the University of Minnesota School of Dentistry have delivered high-quality care aboard the “dentist’s office on wheels” since 2002.

We value your opinions and perspectives. In 2016, we bundled our Member Feedback Community and UCare Champions legislative program with a new UCare Ambassadors program to create “Get Engaged!” We’re excited about our new UCare Ambassadors program, which encourages members like you to share unique UCare experiences with others and join UCare staff at events.

We believe everyone should be able to enjoy events in public venues, including people with mobility issues. That’s why we again sponsored accessible seating at Target Field in Minneapolis. We expanded support to all accessible seating in TCF Bank Stadium at the University of Minnesota.

Accurate information is key to finding the right Medicare plan. We educated thousands of Minnesotans about Medicare and UCare plans at more than 1,200 no-cost UCare for Seniors sales and Medicare information meetings in communities across the state.

Community involvement in local and regional health-related events is a longtime UCare hallmark. These range from Grandma’s Marathon in Duluth to senior health fairs across Minnesota. Our Health Fair 11 partnership conducted scores of community-based public health and wellness campaigns. We’re proud that UCare staff votes led to our seventh consecutive Star Tribune Top Workplace Award. This accolade affirms their commitment to UCare — and you.

Thank you for your membership in UCare for Seniors. We are honored to serve you.
### UCare Summarized Statement of Revenue and Expenses

#### Revenues

<table>
<thead>
<tr>
<th>Revenues</th>
<th>2016</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premiums Earned</td>
<td>$1,687,783,844</td>
<td>$3,579,768,007</td>
</tr>
<tr>
<td>Investment Income and Other</td>
<td>21,276,027</td>
<td>7,127,824</td>
</tr>
<tr>
<td><strong>Total Revenues</strong></td>
<td><strong>$1,709,059,871</strong></td>
<td><strong>$3,586,895,831</strong></td>
</tr>
</tbody>
</table>

#### Expenses

<table>
<thead>
<tr>
<th>Expenses</th>
<th>2016</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical and Hospital Services</td>
<td>$1,563,993,523</td>
<td>$3,313,059,878</td>
</tr>
<tr>
<td>Administrative Expenses</td>
<td>164,463,041</td>
<td>265,012,458</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td><strong>$1,728,456,564</strong></td>
<td><strong>$3,578,072,336</strong></td>
</tr>
</tbody>
</table>

**Revenue over Expenses**

| Revenue over Expenses | $19,396,693 | $8,823,495 |

### UCare Summarized Balance Sheet

#### Assets

<table>
<thead>
<tr>
<th>Assets</th>
<th>2016</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and Investments</td>
<td>$808,713,824</td>
<td>$951,514,570</td>
</tr>
<tr>
<td>Receivables, Net</td>
<td>82,173,344</td>
<td>227,449,707</td>
</tr>
<tr>
<td>Prepaid Expenses</td>
<td>2,108,366</td>
<td>2,621,253</td>
</tr>
<tr>
<td>Property and Equipment, Net</td>
<td>37,507,516</td>
<td>40,822,547</td>
</tr>
<tr>
<td>Restricted Assets</td>
<td>44,740,357</td>
<td>40,476,008</td>
</tr>
<tr>
<td>Other</td>
<td>1,161,588</td>
<td>1,245,592</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td><strong>$976,404,995</strong></td>
<td><strong>$1,264,129,677</strong></td>
</tr>
</tbody>
</table>

#### Current Liabilities and Net Assets

<table>
<thead>
<tr>
<th>Liabilities and Net Assets</th>
<th>2016</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Claims and Settlements Payable</td>
<td>$244,897,052</td>
<td>$489,287,913</td>
</tr>
<tr>
<td>Premium Deficiency Reserve</td>
<td>52,194,566</td>
<td>57,659,091</td>
</tr>
<tr>
<td>Trade Payable and Other</td>
<td>12,570,409</td>
<td>31,166,696</td>
</tr>
<tr>
<td>Accrued Taxes and Assessments</td>
<td>4,473,788</td>
<td>16,231,865</td>
</tr>
<tr>
<td>Accrued Compensation</td>
<td>10,956,170</td>
<td>17,741,844</td>
</tr>
<tr>
<td>Unearned Premiums</td>
<td>73,883,418</td>
<td>56,068,959</td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
<td><strong>$398,975,403</strong></td>
<td><strong>$668,156,368</strong></td>
</tr>
<tr>
<td>Long Term Liabilities</td>
<td>24,256,782</td>
<td>23,403,806</td>
</tr>
<tr>
<td>Net Assets</td>
<td>553,172,810</td>
<td>572,569,503</td>
</tr>
<tr>
<td><strong>Total Liabilities and Net Assets</strong></td>
<td><strong>$976,404,995</strong></td>
<td><strong>$1,264,129,677</strong></td>
</tr>
</tbody>
</table>
UCARE’S SENIOR LEADERSHIP

Mark Traynor,
Interim President and Chief Executive Officer

Larry Lee, M.D.,
Senior Vice President and Chief Medical Officer

Hilary Marden-Resnik,
Senior Vice President and Chief Administrative Officer

Beth Monsrud,
Senior Vice President and Chief Financial Officer

Ghita Worcester,
Senior Vice President of Public Affairs and Chief Marketing Officer

Our Mission and Values
UCare will improve the health of our members through innovative services and partnerships across communities. We are committed to serving our members, communities, business partners and employees from a foundation built on these values:

- Integrity
- Community
- Quality
- Flexibility
- Respect

Consumer leadership on our Board

UCare reserves seats on our Board of Directors for current members. Here are profiles of six individuals who serve in this capacity.

Lance Teachworth was elected to the Board in 2014. He has been a member of the UCare Senior Member Advisory Committee (MAC) since 2013 and a UCare for Seniors member since 2006. Lance served as Commissioner of the Minnesota Bureau of Mediation Services. He is a member of the UCare Compensation Committee.

Bert McKasy became an elected UCare board member in 2011 and 2014. He served as Minnesota Commerce Commissioner and as a member of the Minnesota House of Representatives, and is a partner and attorney with Lindquist & Vennum. Bert is a member of UCare’s Senior Member Advisory Council, Finance & Audit, and Compliance Committees.

James Miller was elected to the board in 2009, 2012 and 2015. A retired school administrator, Jim has been a UCare for Seniors member since 1998. He has been on UCare’s Senior Member Advisory Committee. He serves on the board’s Governance and Compliance Committees.

John Gross was elected to UCare’s board in 2013 and 2016. He spent 40 years with the Minnesota Department of Commerce, most recently as Director of Health Care Policy before retiring in 2011. He is a member of UCare for Seniors and UCare’s Senior Member Advisory Council. He serves on the Compensation and Compliance Committees.

Mirella Ceja-Orozco joined UCare’s board in 2016. She is an attorney practicing exclusively in immigration law. She offers pro bono legal and Spanish interpretation services to the Volunteer Lawyers Network and Immigrant Law Center of Minnesota.

Charity Bennett was elected to the board in 2016. A UCare Connect member, Charity co-chairs the Disability Advocacy Board for Independent Lifestyles in St. Cloud, Minn., and was on the Brain Injury Advisory Committee to the Minnesota Dept. of Human Services. She is a member of UCare’s Disability Advisory Committee and a brain injury and disabilities issues advocate.
Be wary of phone, email, social media scams

Protect yourself — don’t let them steal your money or your identity

Did you hear about the grandfather who wired $5,000 to bail out his grandson who was really at summer camp? Or about the woman who sent a pre-loaded debit card to a P.O. Box in Los Angeles to pay a supposed federal tax penalty?

Yes, they were both victims of skilled con artists, who use personal and alarming spiels to intimidate and convince. They are particularly adept at targeting an older population they believe is especially vulnerable. So, stop and take a breath before panicking or committing to anything without verification. Call your grandson or his mother. The IRS will never call to demand immediate payment. Do not send money or share personal or financial data, especially bank account and social security numbers.

You can defeat these con artists by learning about the latest scams. Here are some resources and places to file complaints:

• Federal Trade Commission’s Bureau of Consumer Protection at ftc.gov/about-ftc/bureaus-offices/bureau-consumer-protection. Complaints about fraud, scams, phishing, identity theft, unwanted telemarketing, credit or debt issues, or other unfair business practices may be submitted to ftccomplaintassistant.gov.

• Minnesota Department of Revenue at revenue.state.mn.us/use_of_information/Pages/fraud_alerts.aspx or call 651-296-3781 or 1-800-652-9094, 8 a.m. to 4:30 p.m., Monday-Friday.


Here’s one call you can trust

When you see the UCare number (612-392-2276) on your caller ID, you can be sure you’re getting a safe call from us. You may receive such a call about participating in the Synergy program, a health coaching service for select UCare for Seniors members. UCare callers will identify themselves before asking you to schedule time to speak to a licensed Personal Care Coach by phone.

Synergy’s goal is to help you improve your health through coaching, encouragement and health resources. The Personal Care Coach can help you:

• Set and achieve goals to improve your health.
• Overcome barriers to improving your health.
• Stick with the plans you developed with your doctor, including medication regimens.
• Learn about your conditions(s) and skills for taking care of yourself.
• Communicate more effectively with your doctor.

You may also receive printed materials in the mail. Synergy is a joint program between UCare and Health Integrated.
Have you heard of the “SNF 3-day Rule”? Here’s why you don’t have to worry about it

You may have had a friend or relative who suddenly discovered they needed to make an up-front payment of thousands of dollars to a Skilled Nursing Facility (SNF) even though they’d been in a hospital for three days. While in the hospital, they may have been on “observation status” for a day or two, and not officially admitted as an inpatient until the following day.

To get technical for a moment, Medicare has this to say: “Beneficiaries must have a prior inpatient hospital stay of no fewer than 3 consecutive days in order to be eligible for Medicare coverage of inpatient SNF care. This requirement is referred to as the SNF 3-day Rule.”

But if your friend or relative had been UCare for Seniors members, they would not have had to be concerned. UCare for Seniors is one of the very few health plans in Minnesota that waives the 3-day rule. Your Evidence of Coverage states your SNF benefit clearly:

“No prior hospitalization required — With our UCare for Seniors plan options, we waive the 3-day Medicare-covered hospital stay that is required by Original Medicare and many of our competitors. This means you may have access to coverage in more situations.”

Though you may be subject to some cost-sharing for inpatient and outpatient services and stays, and SNF stays, you will not be surprised with a big up-front payment when being referred to a SNF for Medicare-qualified care after a hospitalization. You can rest more easily with UCare for Seniors.

WHAT IS “OBSERVATION STATUS”?

Hospitals may keep Medicare patients in “observation status” in reaction to possible penalties for inappropriate admissions. A 2015 law requires hospitals to notify patients who are in this status for 24 hours or more that they are in fact an outpatient and potentially subject to the 3-day Rule.

Medicare coverage update

Periodically, the Centers for Medicare and Medicaid Services (CMS) publish National Coverage Determinations, which are notices that include information about changes that have been made to Medicare coverage for some medical services or treatments.

To ensure you are informed, we’ll include notices in PrimeTime. To learn more about National Coverage Determinations, please visit ucare.org, choose Medicare Options, then UCare for Seniors. Scroll down the page and click on Medicare Coverage Updates. You can also go to medicare.gov.

Title: Leadless Pacemakers (CAG-00448N)

Decision: The Centers for Medicare and Medicaid (CMS) will cover leadless pacemakers through Coverage with Evidence Development (CED).

What this means: Leadless pacemakers are considered an experimental procedure. However, Medicare recently determined that leadless pacemakers will be covered when done as part of a Medicare approved clinical study. Medicare will also cover, in prospective longitudinal studies, leadless pacemakers that are used in accordance with the FDA approved label for devices that have either an associated ongoing FDA approved post-approval study, or completed an FDA post-approval study.

Leadless pacemakers are non-covered outside of Medicare approved studies.

Effective: 1/18/17
Too much sun, too many bugs?
Keep the fun in summer by taking a few easy precautions

Picture you and your family relaxing at the lakeshore, soaking in the sun and polishing off some quickly melting ice cream. Ah, summer.

Oops, you forgot the sunscreen, you aren’t drinking enough water and the temperature is rising. And, wow, there are a lot of mosquitoes out here. Ouch, summer.

Heat-related illness and severe sunburn are preventable; and mosquitoes, biting flies and ticks can be held at bay. UCare Medical Director Dr. Michael Lynch suggests these general tips for the young, old and everyone in between. Enjoy the outdoors, but take these precautions.

The heat is on

Drink plenty of fluids, but limit alcoholic, caffeinated and too sugary beverages. Staying hydrated can keep your body cool. Carry bottled water if you’ll be outdoors for a long stretch.

Be generous with sunscreen. The most effective products will be labeled with “broad spectrum” or “UVA/UVB protection.” Apply sunscreen liberally about 30 minutes before going into the sun. Consult the packaging for when to reapply, but generally do so after rigorous activity, swimming or being in the sun for several hours.

Wear the right clothing. Wear lightweight, light-colored and loose-fitting clothing. Don’t forget a brimmed hat and sunglasses.

Stop bugging me

Don’t let biting insects drive you back inside. Wearing insect repellent is one way to help protect you and your loved ones from the bite of pesky, and sometimes dangerous, insects that may transmit disease.

In addition to wearing long sleeves and long pants and avoiding bug-friendly places like tall grass and standing water, applying insect repellent to skin can keep bugs from landing on you.

Application safety

- Always read the product label and follow the directions and precautions.
- Use just enough to cover exposed skin.
- Avoid applying on or near eyes, mouth, ears, and open sores.
- Do not spray directly to face or in an enclosed area.
- Wash skin and clothing with soap and water once you return indoors.
- Do not apply to infants under two months old.
- Don’t let children handle insect repellent.

Statement of Nondiscrimination

UCare complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCION: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 612-676-6500/1-866-457-7144 (TTY: 612-676-6810/1-800-688-2534).

PrimeTime

WENDY WICKS
Managing Editor

JIM MACHOWSKI
Associate Editor

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Send comments to: PrimeTime | UCare | P.O. Box 52 | Minneapolis, MN 55440-0052

CUSTOMER SERVICES

612-676-3600
1-877-523-1515 toll free
tty machine users 612-676-6810
1-800-688-2534 toll free, 24/7

care.org

www.facebook.com/ucarehealthplan

Coming soon — our first office in Duluth/Hermantown area

We are opening our first office in the Duluth/Hermantown area, at 4310 Menard Drive, Hermantown. Join us on Friday, June 16, from 11:30 a.m. to 12:30 p.m. for our ribbon-cutting ceremony and open house. Come to enjoy refreshments, trinkets and tours.

This office will offer a comfortable setting to chat with local representatives who can help you compare health plans and select the right coverage.

UCare offers coverage for all generations through a suite of products for Medicare and/or Medical Assistance enrollees, and for individuals shopping for coverage on MNSure. We also offer specialized classes on the basics of Medicare.

You’re invited — along with friends and family — to meet Medicare Options Specialists Ellen Anderson and Leann Frestedt, and Sales Manager Nicolle Olness. Their combined health care experience exceeds 40 years.

PADDLE, RUN, BIKE!

Registration is now open for the UCare Tri-Loppet Off-Road Triathlon. This scenic race will take you through the Minneapolis Chain of Lakes and trails in Theodore Wirth Park on Sunday, July 23. UCare members receive a discount on registration. The promotional code is UCareSpecial. Register now at loppet.org/events/triloppet/register/ or call 612-604-5330 or 1-800-830-9441 toll free.