MEDICA®

Medica Essential MN 1750-25% HSA Silver

Coverage Period: Beginning on or after 1/1/2014

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage for: Individual/Family | **Plan Type:** PPO

This is only a summary: If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at **www.medica.com** or by calling 952-945-8000 (Minneapolis/St. Paul Metro area) or 1-800-952-3455.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	**$1,750** per person/ **$3,500** per family for **in-network** services. **$5,000** per person/ **$9,900** per family for **out-of-network** services. **Deductible** does not apply to preventive care or prenatal care from **in-network providers** or well child or prenatal care from **out-of-network providers**. Family contracts have no member **deductible** maximum.	You must pay all the costs up to the **deductible** amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the **deductible** starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the **deductible**.
Are there other deductibles for specific services?	**No.**	You don't have to meet **deductibles** for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an out-of-pocket limit on my expenses?	**Yes. $6,350** per person/ **$12,700** per family for **in-network** services. **$12,000** per person/ **$24,000** per family for **out-of-network** services. Family contracts have no member **out-of-pocket** maximum.	The **out-of-pocket limit** is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the out-of-pocket limit?	**Premiums, balance-billed** charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the **out-of-pocket limit**.
Is there an overall annual limit on what the plan pays?	**No.**	The chart starting on page 2 describes any limits on what the plan will pay for *specific* covered services, such as office visits.
Does this plan use a network of providers?	**Yes.** For a list of Medica Essential **providers** see **www.medica.com** or call 952-945-8000 or 800-952-3455 or 800-855-2880 (individuals with hearing impairments).	If you use an **in-network** doctor or other health care **provider**, this plan will pay some or all of the costs of covered services. Be aware, your **in-network** doctor or hospital may use an **out-of-network provider** for some services. Plans use the term **in-network**, **preferred**, or participating for **providers** in their **network**. See the chart starting on page 2 for how this plan pays different kinds of **providers**.
Do I need a referral to see a specialist?	**Yes.** This plan requires referrals. Coordinate care through Primary Care clinic for best **in-network** benefits.	This plan will pay some or all of the costs to see a **specialist** for covered services but only if you have the plan's permission before you see the **specialist**.
Are there services this plan doesn't cover?	**Yes.**	Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about **excluded services**.

Questions: Call 1-800-952-3455 or visit us at **www.medica.com**.
If you aren't clear about any of the bolded terms used in this form, see the Glossary. You can view the Glossary at **http://www.dol.gov/ebsa/pdf/SBCUniformGlossary.pdf** or call 1-800-952-3455 to request a copy.

- **Co-payments** are fixed dollar amounts (for example, $15) you pay for covered health care, usually when you receive the service.
- **Co-insurance** is your share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is $1,000, your **co-insurance** payment of 20% would be $200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an **out-of-network provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an **out-of-network** hospital charges $1,500 for an overnight stay and the **allowed amount** is $1,000, you may have to pay the $500 difference. (This is called **balance billing**.)
- This plan may encourage you to use **in-network providers** by charging you lower **deductibles**, **co-payments** and **co-insurance** amounts.

Common Medical Event	Services You May Need	Your cost if you use an In-network Provider	Your cost if you use an Out-of-network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	25% co-insurance	50% co-insurance	---none---
	Specialist visit	25% co-insurance	50% co-insurance	---none---
	Other practitioner office visit	25% co-insurance for chiropractic care. 25% co-insurance for convenience care.	50% co-insurance	Limited to 15 visits per member, per year for out-of-network chiropractic care.
	Preventive care/ screening/ immunization	No charge	50% co-insurance	Well child care covered at 0% co-insurance out-of-network.
If you have a test	Diagnostic test (x-ray, blood work)	25% co-insurance for lab services. 25% co-insurance for x-ray services.	50% co-insurance for lab services. 50% co-insurance for x-ray services.	---none---
	Imaging (CT/PET scans, MRIs)	25% co-insurance	50% co-insurance	---none---
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at **www.medica.com**.	Tier 1	25% co-insurance	50% co-insurance	Up to a 31-day supply per prescription
	Tier 2	25% co-insurance	50% co-insurance	Up to a 31-day supply per prescription
	Tier 3	40% co-insurance	50% co-insurance	Up to a 31-day supply per prescription
	Specialty Tier 1 Specialty Tier 2	Tier 1/ 25% co-insurance. Member does not pay more than $200 per prescription unit or refill. Tier 2/ 40% co-insurance.	Not covered	Up to a 31-day supply per prescription received from a designated specialty pharmacy.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	25% co-insurance	50% co-insurance	---none---
	Physician/surgeon fees	25% co-insurance	50% co-insurance	---none---

Common Medical Event	Services You May Need	Your cost if you use an In-network Provider	Your cost if you use an Out-of-network Provider	Limitations & Exceptions
If you need immediate medical attention	Emergency room services	25% co-insurance	Covered as an in-network benefit.	---none---
	Emergency medical transportation	25% co-insurance	Covered as an in-network benefit.	---none---
	Urgent care	25% co-insurance	Covered as an in-network benefit.	---none---
If you have a hospital stay	Facility fee (e.g., hospital room)	25% co-insurance	50% co-insurance	---none---
	Physician/surgeon fee	25% co-insurance	50% co-insurance	---none---
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	25% co-insurance	50% co-insurance	---none---
	Mental/Behavioral health inpatient services	25% co-insurance	50% co-insurance	---none---
	Substance use disorder outpatient services	25% co-insurance	50% co-insurance	---none---
	Substance use disorder inpatient services	25% co-insurance	50% co-insurance	---none---
If you are pregnant	Prenatal and postnatal care	No charge for prenatal care. 25% co-insurance for postnatal care.	50% co-insurance	Prenatal care covered at 0% co-insurance out-of-network.
	Delivery and all inpatient services	25% co-insurance	50% co-insurance	---none---

Common Medical Event	Services You May Need	Your cost if you use an In-network Provider	Your cost if you use an Out-of-network Provider	Limitations & Exceptions
If you need help recovering or have other special health needs	Home health care	25% co-insurance	50% co-insurance	120 visits per year per member in-network and 60 visits out-of-network per member per year.
	Rehabilitation services	25% co-insurance	50% co-insurance	Out-of-network physical and occupational therapy is limited to a combined limit of 20 visits per member, per year. Out-of-network speech therapy is limited to 20 visits per member, per year.
	Habilitation services	25% co-insurance	50% co-insurance	Out-of-network physical and occupational therapy is limited to a combined limit of 20 visits per member, per year. Out-of-network speech therapy is limited to 20 visits per member, per year
	Skilled nursing care	25% co-insurance	50% co-insurance	Limited to 120 days combined in- and out-of-network providers.
	Durable medical equipment	25% co-insurance	50% co-insurance	---none---
	Hospice service	25% co-insurance	50% co-insurance	---none---
If your child needs dental or eye care	Eye exam	No charge	50% co-insurance	---none---
	Glasses	25% co-insurance	50% co-insurance	For members under 19 years old. Limited to one pair glasses or contacts per year.
	Dental check-up	Not covered	Not covered	Dental check-ups are not covered by the plan.

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Acupuncture
- Bariatric Surgery
- Chiropractic care exceeding 15 visits per member per year for out-of-network chiropractic care.
- Cosmetic Surgery
- Dental Care (Adult)
- Dental check-up
- Hearing aids except for members 18 years of age and younger for hearing loss that is not correctable by other covered procedures; coverage is limited to one hearing aid per ear every three years.
- Infertility treatment
- Long Term Care
- Private-duty nursing
- Routine foot care except for specified conditions
- Weight Loss programs

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Glasses or contacts for members under age 19 when prescribed for vision correction.
- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult)

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the **premium** you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply. For more information on your rights to continue coverage, contact the plan at 952-945-8000 or 1-800-952-3455. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or **www.dol.gov/ebsa**, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or **www.cciio.cms.gov**.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact your plan administrator or you may also contact Medica. For group health coverage subject to ERISA, you may contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or **www.dol.gov/ebsa/healthreform**. You may also contact the Minnesota Department of Commerce at (651) 296-2488 or 1-800-657-3602.

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act required most people to have health care coverage that qualifies as "minimum essential coverage." **This plan or policy does provide minimum essential coverage.**

Does this Coverage Provide Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

For assistance, call the number included in this document or on the back of your ID card.

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若需要中文协助，请拨打本文件内或您会员卡背面的电话号码。

Para sa tulong sa Tagalog, tawagan ang numerong kabilang sa dokumentong ito o sa likod ng iyong ID card.

Para obtener asistencia en español, llame al número de teléfono que se incluye en este documento o al dorso de su tarjeta de identificación.

---------- *To see examples of how this plan might cover costs for a sample medical situation, see the next page.* ----------

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.

This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby (normal delivery)

- **Amount owed to providers:** $7,540
- **Plan pays** $3,990
- **Patient pays** $3,550

Sample care costs:

Hospital charges (mother)	$2,700
Routine obstetric care	$2,100
Hospital charges (baby)	$900
Anesthesia	$900
Laboratory tests	$500
Prescriptions	$200
Radiology	$200
Vaccines, other preventive	$40
Total	**$7,540**

Patient pays:

Deductibles	$1,750
Co-pays	$0
Co-insurance	$800
Limits or exclusions	$1,000
Total	**$3,550**

Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- **Amount owed to providers:** $5,400
- **Plan pays** $2,750
- **Patient pays** $2,650

Sample care costs:

Prescriptions	$2,900
Medical Equipment and Supplies	$1,300
Office Visits and Procedures	$700
Education	$300
Laboratory tests	$100
Vaccines, other preventive	$100
Total	**$5,400**

Patient pays:

Deductibles	$1,750
Co-pays	$0
Co-insurance	$900
Limits or exclusions	$0
Total	**$2,650**

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- **Out-of-pocket** expenses are based only on treating the condition in the example.
- The patient received all care from **in-network providers**. If the patient had received care from **out-of-network providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **co-payments**, and **co-insurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

✗ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in **out-of-pocket** costs, such as **co-payments**, **deductibles**, and **co-insurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay **out-of-pocket** expenses.

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