

Medica® Products

Medica Choice® Commercial Products	Medica Elect® and Medica EssentialSM	Patient Choice InsightsSM by Medica	Medica Direct® and DefinitySM by Medica
<ul style="list-style-type: none"> ▪ Open access ▪ Medica Choice network <p>Medica Choice Classic</p> <ul style="list-style-type: none"> ▪ In-network benefits only ▪ Various plan designs include different combinations of copayment, deductible, and/or coinsurance ▪ Available in MN <p>Medica Choice Select</p> <ul style="list-style-type: none"> ▪ In- and out-of-network benefits ▪ Various plan designs include different combinations of copayment, deductible, and/or coinsurance ▪ Available in MN, WI, SD and ND <p>Medica Choice Conversion</p> <ul style="list-style-type: none"> ▪ Available to formerly enrolled group members once continuation coverage has been exhausted ▪ Deductibles may apply ▪ Available in MN 	<ul style="list-style-type: none"> ▪ Medica Elect or Medica Essential care system network ▪ Care systems utilized – Care either provided by or referred by primary care clinics ▪ Referral requirements may vary by care system ▪ In- and out-of-network benefits; referral to specialty care for highest level of coverage ▪ Access to network providers without a referral for: urgent care, annual eye exam, care system-designated OB/GYN, and chiropractic care ▪ For referral requirements, see Medica’s “Guide to Referrals” on Medica.com ▪ Various plan designs include different combinations of copayment, deductible, and/or coinsurance ▪ Elect – available in MN ▪ Essential – available in MN and ND 	<ul style="list-style-type: none"> ▪ Tiered network option available in 11-county metro, MN ▪ Open access ▪ Various plan designs include different combinations of copayment, deductible, and/or coinsurance ▪ Providers are tiered based on cost, efficiency and quality measures ▪ Financial benefit to members (lower copayment/coinsurance) to use Tier 1 providers ▪ Members have a variety of tools available to compare costs and quality and determine differences that exist among providers 	<ul style="list-style-type: none"> ▪ Consumer-directed health plans ▪ Feature high deductible/coinsurance medical plan ▪ Reduce up-front premium costs and educate members about health care costs ▪ Funding option added to Medica Choice/Elect/Essential/Passport ▪ Available in MN, WI, ND and SD <p>HRA option</p> <ul style="list-style-type: none"> ▪ Employer funds a Health Reimbursement Arrangement (HRA) to provide some reimbursement for out-of-pocket expenses <p>HSA option</p> <ul style="list-style-type: none"> ▪ Based on federal Health Savings Account (HSA) model, with pre-tax funding (deposits may be made by employer or employee) ▪ Federally qualified plan ▪ Portable investment account for health care expenses ▪ Debit card option for prescription expenses
	<p>Medica Direct for IndividualsSM</p> <ul style="list-style-type: none"> ▪ Individual coverage ▪ Various levels of deductible ▪ Medica Choice network <p>Medica Direct ValueSM for Individuals</p> <ul style="list-style-type: none"> ▪ Available in MN <p>Medica Direct Short-TermSM for Individuals</p> <ul style="list-style-type: none"> ▪ 30-, 60-, 90-day terms ▪ Available in MN, SD <p>Medica Direct HSASM for Individuals</p> <ul style="list-style-type: none"> ▪ High-deductible plan offered in connection with optional Health Savings Account ▪ Available in MN, SD 	<p>Passport from MedicaSM</p> <ul style="list-style-type: none"> ▪ Multi-state employer option ▪ Available to employer groups located in Medica service area ▪ Medica Choice network within Medica service area; United Healthcare (UHC) national network (or multi-plan) outside Medica service area 	<p>FSA option</p> <ul style="list-style-type: none"> ▪ Employee elects a Flexible Spending Account (FSA) to provide pre-tax funds to reimburse expenses incurred ▪ Employee may select automatic reimbursement for out-of-pocket FSA expenses

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This is a high-level summary of Medica product information and does not outline specific benefits. Member coverage documents outline covered benefits, coverage levels and limitations or exclusions.

Medica® Products		
Medica's Minnesota Health Care Programs Products		SelectCare SM and LaborCare [®] Preferred Provider Organization (PPO) Network Products
Medica Choice CareSM <ul style="list-style-type: none"> For Medical Assistance (MA) and General Assistance Medical Care (GAMC) recipients Open access Medica Choice Care/Medica MinnesotaCare network Low copayments for some services Group numbers: 59000-59999 	Medica MinnesotaCare <ul style="list-style-type: none"> For MinnesotaCare enrollees Requires member premiums on a sliding scale fee basis (premiums are paid to the state) Open access Medica Choice Care/Medica MinnesotaCare network Low copayments for some services Group numbers: 59000-59999 	<ul style="list-style-type: none"> Medica reprints claims and sends to payer Benefits, eligibility, and claims payment questions should be directed to payer Payer information and phone number are on enrollee ID card SelectCare customer service phone number: 952-992-2500 or toll-free 1-800-858-9060 SelectCare Preferred Provider Organization (PPO) <ul style="list-style-type: none"> Open access Self-referral Uses SelectCare PPO network of preferred providers Care management services are optional and initiated by payer SelectCare-LaborCare (LBC) <ul style="list-style-type: none"> Open access Self-referral Care management services are optional and initiated by payer SelectCare-LaborCare Primary Care Physicians (LBP) <ul style="list-style-type: none"> Point-of-service gatekeeper Care directed by PCP Uses LaborCare PCP network of providers Care management services administered by payer
Medica's Medicare Solutions® Products		
Medica Prime SolutionSM <ul style="list-style-type: none"> Part B replacement plan Basic (with co-pays) and Enhanced (no co-pays) plans cover Part B and certain mandated benefits while coordinating payment with CMS on Medicare Part A service. Part A services filed to Medicare, Part B services filed directly with Medica Available in MN, ND, SD, WI Group numbers: <ul style="list-style-type: none"> <u>Individual:</u> 70200 to 70299, 707XX, 708XX, 709XX <u>Group:</u> 70500 to 70699 Medica Advantage SolutionSM (Medicare Advantage Plan) <ul style="list-style-type: none"> Private, fee-for-service No network restrictions Available in MN, ND, WI as of August 2005 Combination of copayment and coinsurance for services Group numbers: 79000-790XX 	Medica DUAL Solution® (Minnesota Senior Health Options, or MSHO, plan) <ul style="list-style-type: none"> For individuals who are 65 and older and are Medicaid-eligible Uses selected care systems contracted by Medica Coordinates Medicare and Medicaid benefits, where applicable For referral requirements, see Medica's "Guide to Referrals" Group numbers: 07XXX Medica Select Solution® (Medicare Select Supplement) <ul style="list-style-type: none"> Medigap Plan Basic – supplements Medicare coverage and provides coverage for State Mandated Benefits Extended Basic – same as Basic, with the addition of 80% drug coverage (<i>discontinued as of 1/1/06</i>) and respite care benefit Available in MN Group numbers: <ul style="list-style-type: none"> <u>Individual:</u> 71000 to 71099 <u>Group:</u> 71100 to 71599 	

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