



Together we will create the premier healthcare offering in Minnesota



Terms to know

Deductible

- Set amount you pay before health plan pays
- Some exceptions, such as preventive care

Copayment

- Set dollar amount you pay at the time of service (office visit, pharmacy, ER)

Coinsurance

- Paid to provider by you after Medica processes claim, once you've met your deductible
- Based on a percentage of the claim amount

Out-of-pocket maximum

- The most you pay in contract or calendar year of your health plan
- Deductibles, copays, and coinsurance all count towards your out-of-pocket amount



Why choose an in-network provider?

When you visit a network provider, you receive:

- The best coverage under your plan
- The Medica discounted rate

When you visit a non-network provider, you receive:

- Lower coverage under your plan
- Your share of the costs based on the provider's full charges

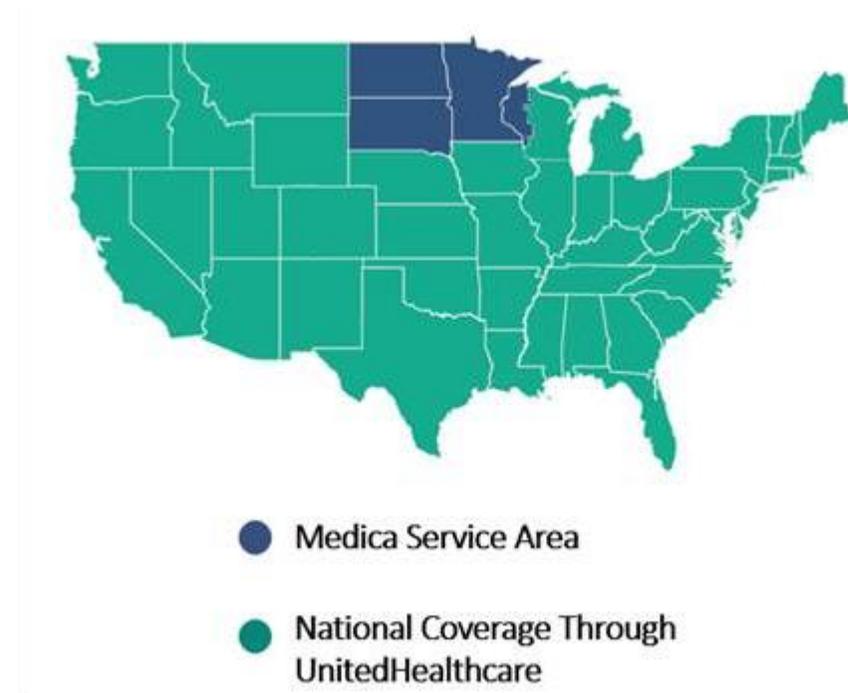


Network

Medica Choice® Passport

Access to a large, national network and the freedom to see any provider at any time. A plan that's easy to use — no matter where you live.

- One of the largest networks in the nation
- Nationwide network coverage when you travel
- No referrals needed when you see network providers



Medica Choice® Passport	
<ul style="list-style-type: none">• 1 million+ providers and nearly 5,900 hospitals• 960,000 doctors	<ul style="list-style-type: none">• More than 73,000 pharmacies including 24-hour pharmacies

Know your care options

Cost differences



Low cost

High cost

FREE

Medica CallLink®

\$

Virtual care
E-visits
Convenience care
Retail clinics

\$\$

Office visit

\$\$\$

Urgent care

\$\$\$\$

Emergency room



Virtual care options*

Convenient and cost effective online treatment

Clinic-based	Amwell	Virtuwell
Many clinics offer virtual care, online care or e-visits	24/7 online clinic available in every state; includes coverage for medical and behavioral health care services	24/7 online clinic available in select states
Price varies by type of service	Medical: See website for current pricing; Behavioral health: Price varies by type of service	Medical: See website for current pricing
Check with your clinic to see if they offer virtual care and how you can connect with your provider online	Mobile, web and phone visits with a board-certified doctor	Online visits with a certified nurse practitioner
Clinic's website	Amwell.com	Virtuwell.com

*Virtual care options can vary by your plan's network. Check care options at mhc2.welcometomedica.com/home



Pharmacy Solutions

Our pharmacy partners

- Access to over 68,000 retail pharmacies
- Same low negotiated rates at all network pharmacies
- Home Delivery available
- Express Scripts mobile app
 - Check drug costs
 - Locate a pharmacy
 - View prescription drug history
 - Print forms and ID cards
 - Access drug information
 - Receive medication-related alerts
- Specialty medications: self-injectable, oral, high-tech or high cost for treatment of diseases requiring complex therapies
- May require special handling
- Most often prescribed by specialists
- 24/7 access to specialty-trained pharmacists and nurses



Your Member ID Card

- Your name and covered dependents
- Your deductible and out-of-pocket amounts
- Important phone numbers
- Secure ID number
- Group policy number
- Important contact information

									
Payer ID: 94265 ID: 999999901 Group: 44282									
Name: JOHN Q 02266/01787/44282		<table border="1"> <tr> <td>Rx BIN:</td> <td>003858</td> </tr> <tr> <td>Rx PCN:</td> <td>A4</td> </tr> <tr> <td>Rx Group:</td> <td>1MEDICA</td> </tr> </table>		Rx BIN:	003858	Rx PCN:	A4	Rx Group:	1MEDICA
Rx BIN:	003858								
Rx PCN:	A4								
Rx Group:	1MEDICA								
Dependents: JANE R DOE DAUGHTER R DOE SON T DOE BABY1 U DOE BABY2 V DOE									
CareType: MEDICA CHOICE PASSPORT SVC Type: MEDICAL									
	Ded IND/FAM In Network: \$555/\$1,555 Out of Network: \$3,333/\$9,999	OOPM IND/FAM \$3,333/\$6,666 NA/NA	RX OOPM IND/FAM \$1,111/\$22,222						
A proud member of Resource Training & Solutions Medica Choice With UnitedHealthcare Options PPO									
		Members – Medica.com/SignIn Claims: Medica PO Box 30990, Salt Lake City, UT 84130 Member Services: 1 (877) 347-0282 Hearing Impaired: 711 Pharmacists: 1 (800) 922-1557 Medica Providers: 1 (800) 458-5512 or www.medica.com Notification Services: 1 (866) 745-9920 UnitedHealthcare Providers: 1 (877) 842-3210 or www.unitedhealthcareonline.com Medica Behavioral Health: 1 (800) 848-8327 Medica CallLink Nurse Line: 1 (800) 962-9497							
		The medical plan is that of the employer. Medica serves only as claims administrator, and does not assume financial risk for claims							

Preventive care

Preventive care helps you maintain good health and avoid health problems

Typical covered preventive services:

- General medical exams, immunizations, routine eye exams
- Colon, breast and prostate cancer screenings
- Certain laboratory tests, as recommended by your physician
- Women's preventive care including:
 - Gestational diabetes screening
 - Breastfeeding supplies
 - HPV testing
 - STD counseling
 - HIV screening
 - Domestic violence screening/counseling

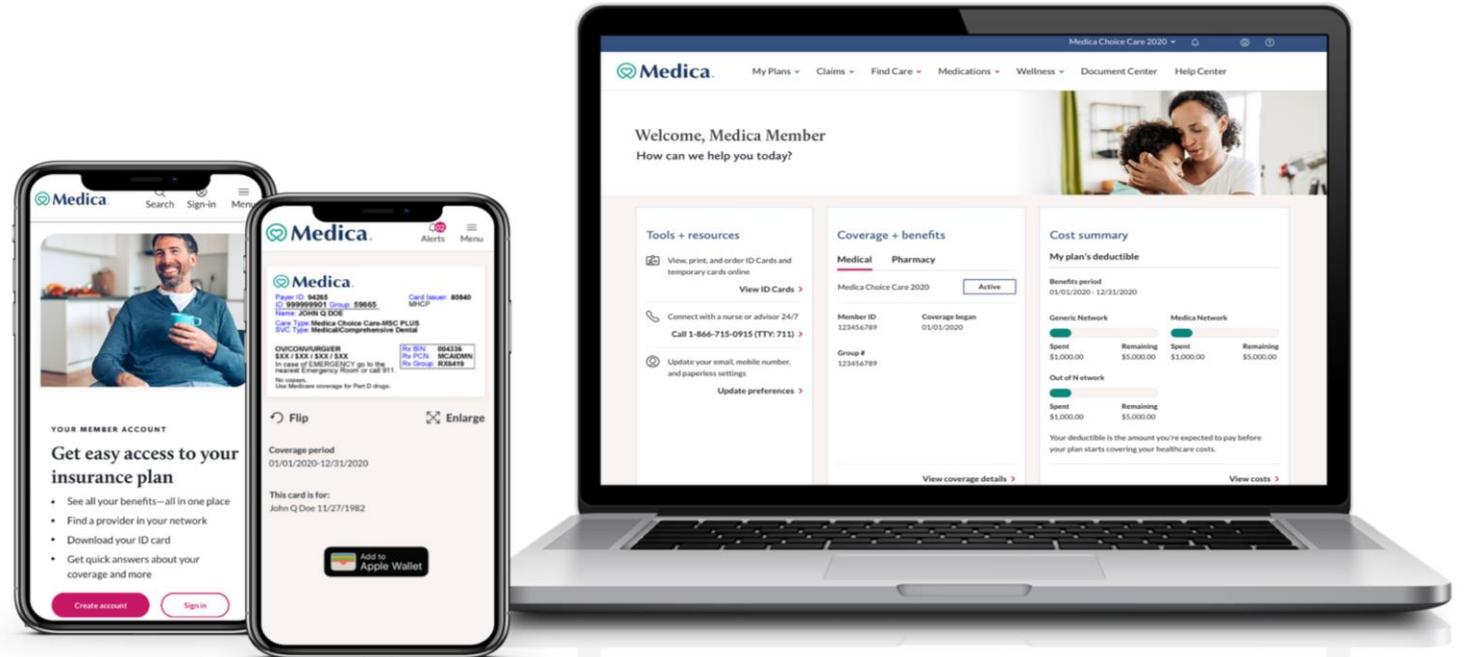


Member Portal

Get ready for easy!

Easy access to health plan data from any device, at any time.

- Download your ID card to your mobile wallet
- View plan benefits
- Check the status of claims
- Find a provider or clinic
- Explore wellness benefits
- Find documents and forms



Search for Medica Member in the iOS and Android app stores

Go to Medica.com/SignIn



Life Time[®] Digital Fitness Program

Overview

- New on-demand, streaming digital fitness program available beginning Jan. 1, 2024
- Get active anywhere, anytime with the Life Time Digital app membership at no additional cost to you
- The Life Time Digital program includes both on-demand and live virtual classes, digital wellness content, meditations, and resources for all fitness levels

Eligibility

- Medica subscribers, spouses, and dependents ages 18 and older

Enroll by following four simple steps

- 1 Log in to your member account at Medica.com/SignIn
- 2 Select “Programs + Tools” under the “Wellness” section in the navigation menu
- 3 Under “Life Time Digital,” click “Sign up”
- 4 Download the Life Time Digital app from the Apple Store or Google Play



Effective 1/1/2024, “Life Time Digital Fitness Program” replacing “Fit Choices.”

My Health Rewards

Overall goal

- Earn points with My Health Rewards, an online tool that helps you take small steps to reach your health goals. As a subscriber, you earn up to \$345, and any covered dependents 18 years and older can earn up to \$225 in rewards per year.

WAYS TO EARN	POINTS	PULSECASH REWARD AMOUNT	REWARD TYPE
EARN PROGRAM POINTS	2,000	\$10	E-gift card or other options
	10,000	\$20	E-gift card or other options
	25,000	\$50	E-gift card or other options
	40,000	\$80	E-gift card or other options
\$160 per year			
20-DAY TRIPLE TRACKER	Track* any combination of the following activities on 20 or more days in a calendar month to earn a bonus reward: <ul style="list-style-type: none"> 7,000 steps a day and/or; 15 active minutes a day and/or; 15 workout minutes a day. 	Contract Holders: \$15 per month Spouses/dependents ages 18+: \$5 per month	E-gift card or other options
PREVENTIVE CHECKUP	Complete your annual preventive checkup and earn a bonus reward. Go to My Care Checklist in the Health tab and enter your preventive checkup completion date.	\$5 per year	E-gift card or other options
Point-based rewards + 20-day triple tracker + preventive checkup =		\$345 in potential rewards per year (Contract Holders) \$225 in potential rewards per year (Spouses/dependents ages 18+)	

*You must connect your fitness tracker to your My Health Rewards account. Manual tracking of steps and active minutes will not count toward earning the monthly reward.

Eligibility

- Medica members 18 years and older

Rewards

Get rewarded for using the tools and programs that work for you

- New for 2024: Earn a bonus \$5 reward each year for completing your annual preventive health checkup
- Tracking physical activities and daily steps
- Completing Healthy Habits activities
- Completing self-guided courses, called Journeys
- Daily Learning Cards
- Tracking sleep



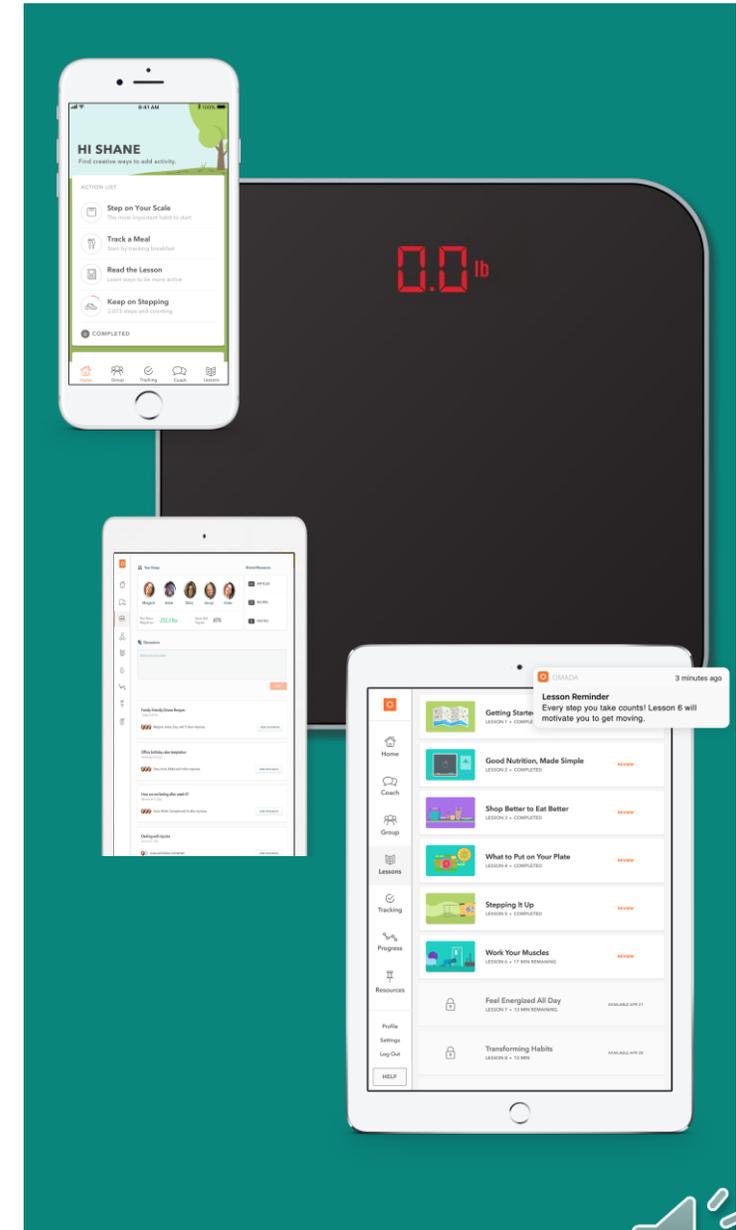
Omada for Prevention

A digital lifestyle change program to help members improve overall health, lose weight and reduce their risk for developing chronic conditions such as: Type 2 diabetes and heart disease

- You'll learn how to apply meaningful changes around eating, activity, sleep, and stress, and then focus on sustaining those behaviors
- Program helps you get healthy your way and is available at no additional cost

What you get:

- Dedicated health coach & care team
- Interactive weekly lessons
- A wireless scale, delivered to your door
- Healthier lifestyle in 10 minutes a day | anywhere, anytime
- Long term results through habit & behavior change



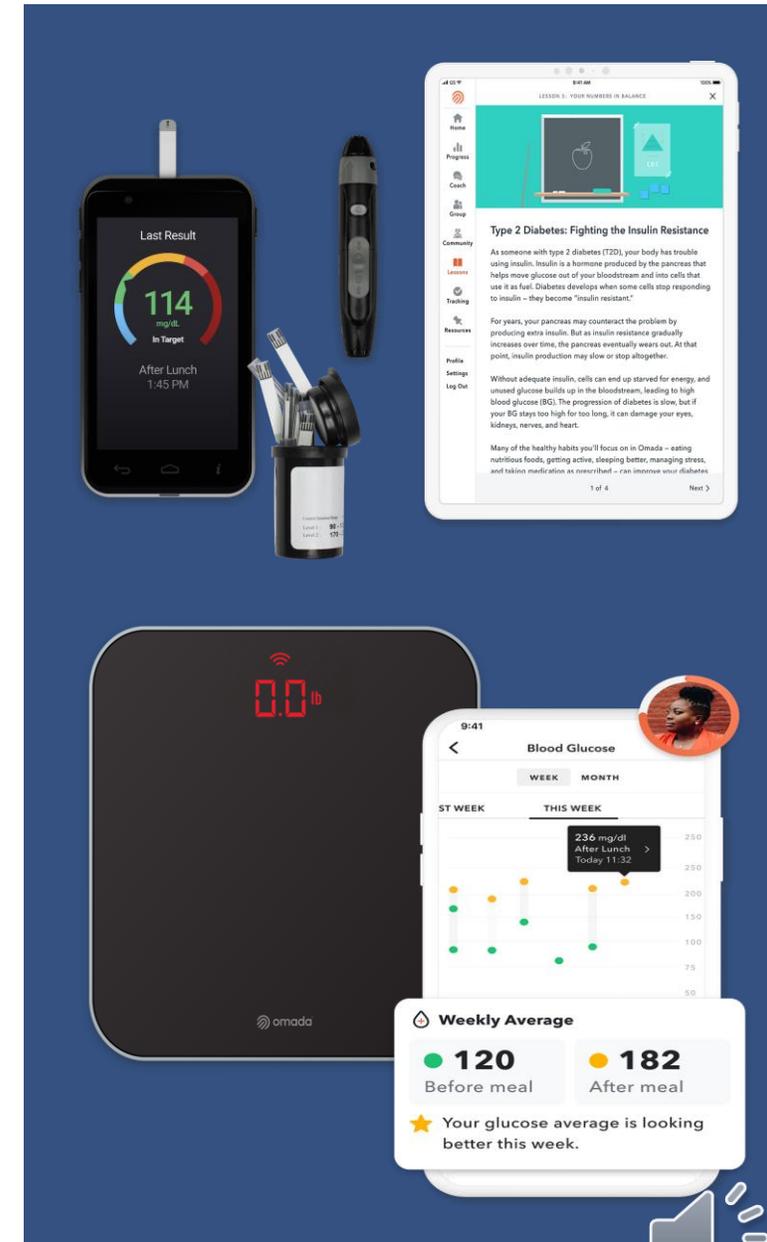
Omada for Diabetes Management

A program to help members living with diabetes manage their condition by shifting the way they think about their health

- You'll build problem-solving skills and promote confidence to self-manage diabetes and/or cholesterol medications
- Program helps you reduce the risk of diabetes complications and decrease diabetes distress and is available at no additional cost

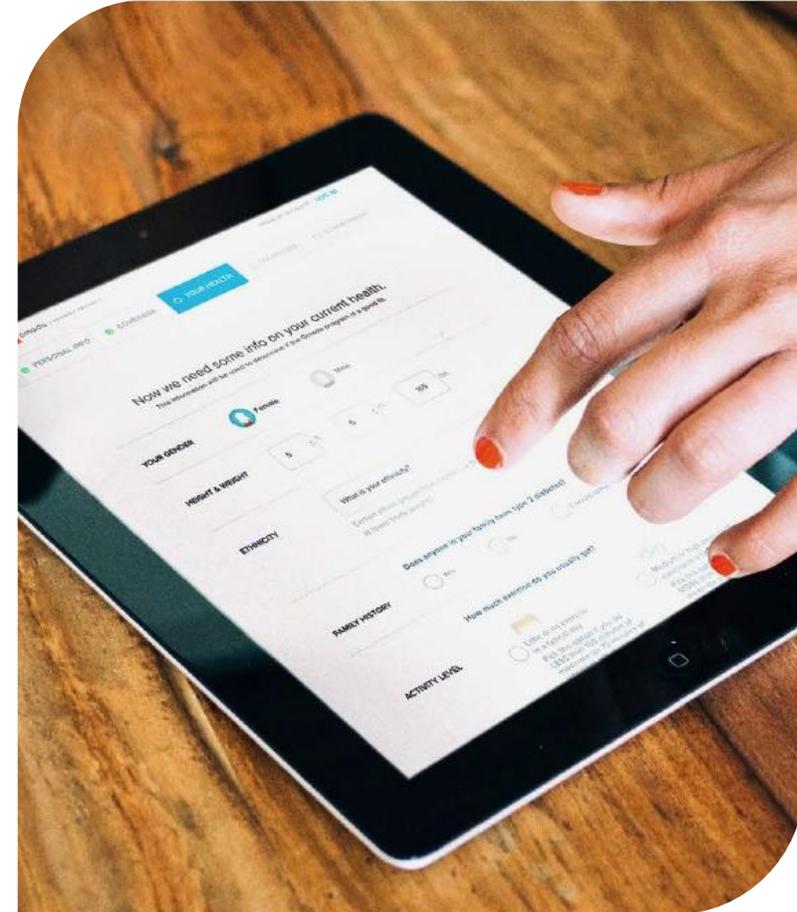
What you get:

- 1-on-1 support from your health coach and diabetes specialist
- Digital tools to help manage your diabetes and improve blood glucose control Connected devices A CGM †, scale, and more
- A plan built for you, and proven to work



Getting started with Omada: Prevention and/or Diabetes Management

- Go to omadahealth.com/mhc and complete a few easy questions to determine if you are living with diabetes; or at risk for certain chronic conditions, such as prediabetes or cardiovascular disease and eligible to participate
- If you are eligible, you'll enter some contact information to complete your enrollment



Omada for Joint & Muscle Health

Program combines personalized physical therapy with virtual technology

- You can use the program to help build muscle, prevent pain, and/or treat existing aches and injuries.
- Access a self-guided injury prevention program at no additional cost
- For treatment, or injuries, on-demand, virtual physical therapy is available to help you recover quickly.*

What you get:*

- Fast, seamless access to a diagnosis and treatment from a licensed PT, usually within 48 hours
- PT-guided recovery that includes unlimited chat and video visits
- App-guided exercises with 3D animations and voice narration to help with pacing and form
- Video recordings of rehab exercises, which helps the PT assess form and progress

*There is no cost for the Injury Prevention. The initial PT consultation and the PT-guided recovery program, each will be covered as an office visit under your plan's physical therapy benefits and applicable copay, deductible, and/or coinsurance rates will apply.



Getting started with Omada Joint & Muscle Health

- Program is available to members who:
 - Are at least 13 years of age
 - Are enrolled in a Medica Choice® Passport plan and
 - Live in Iowa, Minnesota, Missouri, North Dakota, South Dakota or Wisconsin.
- Go to omadahealth.com/mhc to fill out an eligibility screener and get information with next steps, including how to download the Omada Joint & Muscle Health app
- If you don't have a current injury or issue, you can use the self-guided injury prevention program at no additional cost
- If you have recurring pain or an injury, you can schedule a video visit with a licensed physical therapist within 48 hours of enrollment*



*Your out-of-pocket costs will depend on your plan benefits and the services you access through the program. For a PT consultation and the PT-guided recovery program, each will be covered as an office visit under your plan's physical therapy benefits and applicable copay, deductible, and/or coinsurance rates will apply.



Ovia Health

Fertility, pregnancy and parenting support

Three mobile apps that span the reproductive health and parenting spectrum.

Ovia Pregnancy

- Weekly baby development summaries
- Daily articles and tips
- Supportive weekly videos
- Return-to-work planning tools and support
- Unlimited in-app coaching with nurse health coaches

Ovia Parenting

- Learn about child development and health
- Track baby's feedings, diapers and sleep
- Get guidance and support for mental health and wellness
- Access thousands of parenting articles and tips
- Unlimited in-app coaching with nurse health coaches

Ovia Fertility

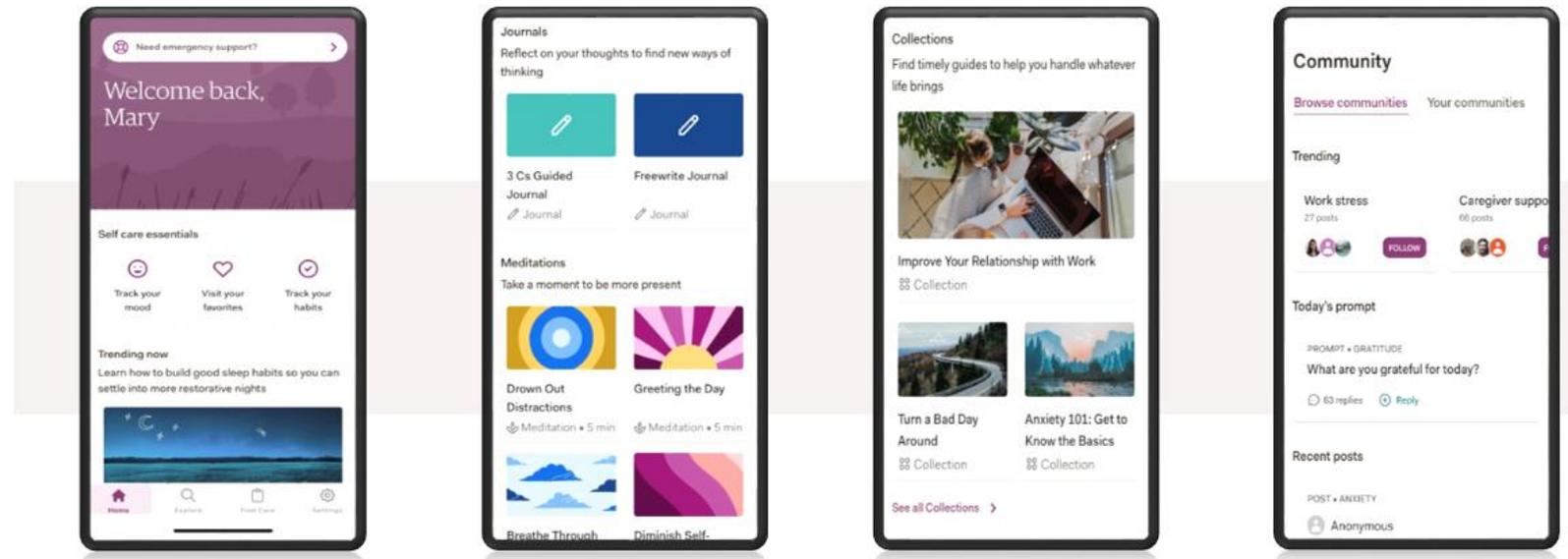
- Understand cycle predictions and fertility calendar
- Track symptoms, moods, medications and more
- Receive feedback alerts on potential medical concerns
- Learn about infertility health programs

oviahealth™



Self Care by AbleTo

- **Overall goal:** Empowers individuals to engage with coping tools, meditations, sleep tracking, healthy habits, and more to improve their mental health and build life skills.
- **Eligibility:** Medica members 13 years and older as part of their Medica Behavioral Health Plan
- **Program features:**
 - Assessments and tracking
 - Mental health skills and tools
 - Collections
 - Community (*coming soon*)
 - Find Care – Connect with a therapist online
- **Getting started:**
 - Go to AbleTo.com/Begin
 - Choose “Get started” and enter “Medica” for access



Amplifon Hearing Health Care & Start Hearing

Two options that offer Medica members a discount on hearing aids from the industry's leading manufacturers.



- Average savings of 66% off retail
- Risk-free trial – find your right fit by trying your hearing aids for 60 days
- Follow-up care – for one year following purchase
- Batteries – two-year supply of batteries or one standard charger at no cost
- Warranty – three-year warranty for loss, repairs, or damage. Exclusions and limitations may apply.

Call **Amplifon** at 888-831-4388 or visit: amplifonusa.com/medica to take advantage of this offer.

If you've had a hearing test within the last six months, you can bring your audiogram results to an Amplifon provider to utilize the hearing aid discount. Amplifon providers can also give you a hearing exam during your appointment



- Discounts on today's latest technology - including rechargeable hearing aids
- Nationwide Network - network of 3,000+ hearing professionals
- Batteries - FREE three-year supply of batteries (40 cells per non-rechargeable hearing aid purchased per year)
- Office visits - One year of free office visits (limit of six)
- 60-day risk-free trial period
- Financing plans available

Call **(855) 687-4924** or visit starthearing.com/partners/medica to learn more.



PLAN ENROLLMENT

Welcome site



MEDICA. Minnesota Healthcare Consortium

Search our site

Home

Network Options

Health Accounts

Preventive Care

Find a Physician or Facility

Pharmacy

Wellness Programs

Wondering if Your Provider is in our Network?

To find out if your current provider is part of the Medica network, or to find a new physician, use our online provider search tool.

» [Find a provider or facility.](#)

1 2 3 ||

Welcome Minnesota Service Cooperatives Members

We are pleased to offer you health coverage through the Minnesota Healthcare Consortium. As a health care consumer, you have choices. This website can help you easily learn more about your options.

Medica offers you:

- Programs and services that support improving your health and making the most of your benefits.

MEDICA. Minnesota Healthcare Consortium

Search our site

Network Options

Network Options

Below are your network options. You receive your highest level of benefits when you see providers in your plan's network.

Types of Networks

You can choose from a national network with providers throughout the United States, a care system network or an accountable care organization (ACO) network.

If an ACO or care system network is one of your options, and you and your family already see providers in that ACO or care system, then that type of network might be right for you. If it's important to have access to a wider range of doctors and other providers, the national network might be a better fit.

Provider Network Options

National network

This national network with providers throughout the United States.

- » [Medica Choice Passport](#)

Accountable care organization (ACO) networks

ACO networks have groups of doctors, nurses and other health care providers that work together with your health plan to provide coordinated care. ACOs have a more focused network, but offer added features and support, usually at a lower cost. You must live or work in the county where the network is offered to be eligible for the ACO.

- » [Altru & You with Medica](#)
- » [Clear Value with Medica](#)
- » [Essentia Choice Care with Medica](#)

Related Sites

- [Lakes Country Service Cooperative](#)
- [Northeast Service Cooperative](#)
- [Northwest Service Cooperative](#)
- [Resource Training & Solutions](#)
- [South Central Service Cooperative](#)
- [Southeast Service Cooperative](#)
- [SWWC Service Cooperative](#)

mhc2.welcometomedica.com/home



Plan Enrollment

We're here to help

Medica customer service:

- Monday - Friday, 7 a.m. - 8 p.m. CST
(closed Thursdays, 8 a.m. - 9 a.m.)
- Saturday, 9 a.m. – 3 p.m.

Call:

- 1-877-347-0282





THANK YOU

