NORTH DAKOTA, SOUTH DAKOTA & WYOMING -Medical with Part D Medica Prime Solution[®] (Cost) Plans

Summary of Benefits

January 1 – December 31, 2024

This is a summary of drug and health services covered by Medica Prime Solution Standard w/Rx, Thrift w/Rx, Core w/Rx, and Premier w/Rx.

This booklet gives you a summary of what we cover and what you pay. It doesn't list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, call us and ask for the **"Evidence of Coverage**."

You have choices about how to get your Medicare benefits

One choice is to get your Medicare benefits through Original Medicare (fee-for-service Medicare). Original Medicare is run directly by the Federal government.

Another choice is to get your Medicare benefits by joining a Medicare Cost plan (such as Medica Prime Solution Standard w/Rx, Thrift w/Rx, Core w/Rx, or Premier w/Rx).

Tips for comparing your Medicare choices

This Summary of Benefits booklet gives you a summary of what **Medica Prime Solution** plans cover and what you pay. If you want to compare our plan with other Medicare health plans, ask the other plans for their Summary of Benefits booklets. Or, use the Medicare Plan Finder on <u>www.medicare.gov</u>.

If you want to know more about the coverage and costs of Original Medicare, look in your current "**Medicare & You**" handbook. View it online at <u>www.medicare.gov</u> or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Sections in this booklet

- Things to Know About Medica Prime Solution Plans
- Monthly Premium, Deductible, and Maximums on How Much You Pay for Covered Services
- Covered Medical and Hospital Benefits
- Part D Prescription Drug Benefits
- Additional Benefits and Services

This document is available in other formats such as braille and large print. This document may be available in a non-English language. For additional information, call us toll-free at 1 (800) 918-2143 (TTY: 711).

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Things to Know About Medica Prime Solution Plans

Hours of Operation

- From Oct. 1 March 31, you can call us from 8 a.m. 8 p.m. CT, 7 days a week.
- From April 1 Sept. 30, you can call us from 8 a.m. 8 p.m. CT, Monday Friday.

Medica Prime Solution Phone Numbers and Website

- If you are a member of this plan, call toll-free 1 (800) 234-8755 (TTY: 711).
- If you are not a member of this plan, call toll-free 1 (800) 918-2143 (TTY: 711).
- Our website: <u>Medica.com/Medicare</u>

Who Can Join?

To join **Medica Prime Solution** plans, you must be enrolled in Medicare Part B (or have both Medicare Part A and Medicare Part B), and live in our service area.

Our service area includes the following counties in **North Dakota**: Adams, Barnes, Benson, Billings, Bowman, Cass, Cavalier, Dickey, Dunn, Eddy, Emmons, Foster, Grant, Griggs, Hettinger, Kidder, LaMoure, Logan, McHenry, McIntosh, McLean, Mercer, Nelson, Oliver, Pembina, Pierce, Ramsey, Ransom, Richland, Rolette, Sargent, Sheridan, Sioux, Slope, Stark, Steele, Towner, Traill, Walsh, Ward, Wells, and Williams.

Our service area includes the following counties in **South Dakota**: Aurora, Beadle, Bennett, Bon Homme, Brown, Brule, Buffalo, Butte, Campbell, Charles Mix, Clark, Clay, Codington, Corson, Custer, Davison, Day, Dewey, Douglas, Edmunds, Fall River, Faulk, Grant, Gregory, Haakon, Hand, Hanson, Harding, Hughes, Hutchinson, Hyde, Jackson, Jerauld, Jones, Kingsbury, Lake, Lawrence, Lincoln, Lyman, Marshall, McCook, McPherson, Meade, Mellette, Miner, Minnehaha, Moody, Oglala Lakota, Pennington, Perkins, Potter, Roberts, Sanborn, Spink, Stanley, Sully, Todd, Tripp, Turner, Union, Walworth, Yankton, and Ziebach.

Our service area includes the following counties in **Wyoming**: Albany, Campbell, Crook, Goshen, Laramie, Niobrara, Platte, and Weston.

Which doctors, hospitals, and pharmacies can I use?

Medica Prime Solution plans have a network of doctors, hospitals, pharmacies, and other providers. If you use the providers in our network, you may pay less for your covered services. But if you want to, you can also use providers that are not in our network.

Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost sharing that applies to out-of-network services.

You must generally use network pharmacies to fill your prescriptions for covered Part D drugs. You may search for network providers and pharmacies on our website at <u>Medica.com/GetMyDocs</u>. Or, call us and we will send you a copy of the provider and pharmacy directories.

What do we cover?

Medica Prime Solution plan members get all of the benefits covered by Original Medicare. For some of these benefits, you may pay more in our plan than you would in Original Medicare. For others, you may pay less.

We cover Part D drugs. In addition, we cover Part B drugs such as chemotherapy and some drugs administered by your provider. You can see the complete plan formulary (list of Part D prescription drugs)

and any restrictions on our website, <u>Medica.com/GetMyDocs</u>. Or, call us and we will send you a copy of the formulary.

SUMMARY OF BENEFITS

January 1, 2024 – December 31, 2024

	Standard w/Rx (\$49.30)	Thrift w/Rx (\$79.70)	Core w/Rx (\$139.30) Not available in Wyoming	Premier w/Rx (\$264.70) Not available in Wyoming
MONTHLY PREMIUM,	DEDUCTIBLE, AND MAX	KIMUMS ON HOW MUCH	I YOU PAY FOR COVER	ED SERVICES
Monthly Plan Premium	\$49.30 per month	\$79.70 per month	\$139.30 per month	\$264.70 per month
Medical Deductible	No deductible	\$50 per year	No deductible	No deductible
Maximum Out-Of-Pocket Responsibility (does not include prescription drugs)	You pay no more than \$5,000 annually for services you receive from in-network providers.	You pay no more than \$6,700 annually for services you receive from in-network providers.	You pay no more than \$4,000 annually for services you receive from in-network providers.	You pay no more than \$3,000 annually for services you receive from in-network providers.

	Standard w/Rx (\$49.30)	Thrift w/Rx (\$79.70)	Core w/Rx (\$139.30) Not available in Wyoming	Premier w/Rx (\$264.70) Not available in Wyoming
COVERED MEDICAL A	ND HOSPITAL BENEFIT	S		
Inpatient Hospital Coverage	\$325 copay per day for days 1 through 4	\$300 copay per day for days 1 through 4	\$300 copay per stay	\$0 copay
	\$0 copay per day for days 5 through 90	\$0 copay per day for days 5 through 90		
	Our plan covers an unlimited number of days for inpatient hospital stay.	\$0 copay for up to 60 Medicare-covered lifetime reserve days.	Our plan covers an unlimited number of days for an inpatient hospital stay.	Our plan covers an unlimited number of days for an inpatient hospital stay.

	Standard w/Rx (\$49.30)	Thrift w/Rx (\$79.70)	Core w/Rx (\$139.30) Not available in Wyoming	Premier w/Rx (\$264.70) Not available in Wyoming
COVERED MEDICAL A	ND HOSPITAL BENEFIT	S		
Outpatient Hospital Coverage	\$325 copay for outpatient surgery	20% of the total cost for outpatient surgery	\$150 copay for outpatient surgery	You pay \$50 copay for outpatient surgery
	\$325 copay per stay for observation services	20% of the total cost per stay for observation services	\$150 copay per stay for observation services	You pay \$50 copay per stay for observation services
Ambulatory Surgery Center	\$150 copay	20% of the total cost	\$100 copay	\$0 copay
Doctor Visits	Primary Care Physician: \$15 copay	Primary Care Physician: 20% of the total cost	Primary Care Physician: \$0 copay	Primary Care Physician: \$0 copay
	Specialist: \$50 copay	Specialist: 20% of the total cost	Specialist: \$15 copay	Specialist: \$0 copay
Preventive Care (e.g., flu and pneumonia vaccines, diabetic screenings, colorectal cancer screenings)	\$0 copay Other preventive services are available. There are some covered services that have a cost.	\$0 copay Other preventive services are available. There are some covered services that have a cost.	\$0 copay Other preventive services are available. There are some covered services that have a cost.	\$0 copay Other preventive services are available. There are some covered services that have a cost.
Emergency Care	\$120 copay (worldwide)	\$50 copay	\$50 copay (worldwide)	\$0 copay (worldwide)
	Copay is waived if you are admitted to the hospital within 24 hours (U.S. only).		Copay is waived if you are admitted to the hospital within 24 hours (U.S. only).	Copay is waived if you are admitted to the hospital within 24 hours (U.S. only).

	Standard w/Rx (\$49.30)	Thrift w/Rx (\$79.70)	Core w/Rx (\$139.30) Not available in Wyoming	Premier w/Rx (\$264.70) Not available in Wyoming
COVERED MEDICAL A	ND HOSPITAL BENEFIT	S		
Urgently Needed Services	\$15 copay for convenience care/retail clinic\$50 copay for traditional urgent care clinic	\$25 copay for convenience care/retail clinic and traditional urgent care clinic.	\$0 copay for convenience care/retail clinic\$20 copay for traditional urgent care clinic	\$0 copay for convenience care/retail clinic and traditional urgent care clinic.
Diagnostic and Therapeutic Services/ Labs/Imaging	Diagnostic Radiology Services: \$50 copay for services received during an office visit. \$150 copay for services received at an outpatient facility.	Diagnostic and Therapeutic Radiology Services: 20% of the total cost	Diagnostic Radiology Services: \$30 copay for services received during an office visit. \$150 copay for services received at an outpatient facility.	Diagnostic Radiology Services: \$0 copay for services received during an office visit. \$50 copay for services received at an outpatient facility.
	Therapeutic Radiology Services: \$50 copay for services received during an office visit. \$75 copay for services received at an outpatient facility.		Therapeutic Radiology Services: \$30 copay	Therapeutic Radiology Services: \$0 copay
	Diagnostic Tests and Procedures, and X-rays: \$15 copay for services received during a primary care doctor office visit. \$50 copay for services	Diagnostic Tests and Procedures, and X-rays: 20% of the total cost	Diagnostic Tests and Procedures: \$0 copay for services received during a primary care doctor office visit. \$15 copay for services	Diagnostic Tests, Procedures, and X-rays: \$0 copay

	Standard w/Rx (\$49.30)	Thrift w/Rx (\$79.70)	Core w/Rx (\$139.30) Not available in Wyoming	Premier w/Rx (\$264.70) Not available in Wyoming
COVERED MEDICAL	AND HOSPITAL BENEFIT	S		
	received at a specialist's office or outpatient facility.		received at a specialist's office or outpatient facility.	
			X-rays: \$10 copay	
	Lab Services: \$0 copay	Lab Services: \$0 copay	Lab Services: \$0 copay	Lab Services: \$0 copay
Hearing Services	Exam to Diagnose and Treat Hearing and Balance Issues: \$50 copay	Exam to Diagnose and Treat Hearing and Balance Issues: 20% of the total cost	Exam to Diagnose and Treat Hearing and Balance Issues: \$0 copay for primary care doctor visits and \$15 copay for specialist visits.	Exam to Diagnose and Treat Hearing and Balance Issues: \$0 copay
	Routine Hearing Exam (Up To 1 Every Year): \$15 copay for primary care doctor visits and \$50 copay for specialist visits.		Routine Hearing Exam (Up To 1 Every Year): \$0 copay	Routine Hearing Exam (Up To 1 Every Year): \$0 copay
			Hearing Aid Fitting/ Evaluation and Hearing Aids: Our plan will reimburse up to \$400 every calendar year.	Hearing Aid Fitting/ Evaluation and Hearing Aids: Our plan will reimburse up to \$400 every calendar year.

	Standard w/Rx (\$49.30)	Thrift w/Rx (\$79.70)	Core w/Rx (\$139.30) Not available in Wyoming	Premier w/Rx (\$264.70) Not available in Wyoming			
COVERED MEDICAL A	COVERED MEDICAL AND HOSPITAL BENEFITS						
Dental Services	\$15 copay for primary care doctor visits and \$50 copay for specialist visits for Medicare-covered dental services.	20% of the total cost for Medicare-covered dental services.	\$0 copay for primary care doctor visits and \$15 copay for specialist visits for Medicare-covered dental services.	\$0 copay for Medicare- covered dental services.			
	Our plan will reimburse up to \$400 every calendar year for non-Medicare- covered dental services from any licensed dentist within the U.S. and its territories.		Our plan will reimburse up to \$300 every calendar year for non-Medicare- covered dental services from any licensed dentist within the U.S. and its territories.	Our plan will reimburse up to \$400 every calendar year for non-Medicare- covered dental services from any licensed dentist within the U.S. and its territories.			
Vision Services	Exam to Diagnose and Treat Diseases and Conditions of the Eye: \$15 copay for primary care doctor visits and \$50 copay for specialist visits.	Exam to Diagnose and Treat Diseases and Conditions of the Eye: 20% of the total cost	Exam to Diagnose and Treat Diseases and Conditions of the Eye: \$0 copay for primary care doctor visits and \$15 copay for specialist visits.	Exam to Diagnose and Treat Diseases and Conditions of the Eye and Medicare-covered Glaucoma and Retinopathy Screenings:			
	Medicare-covered Glaucoma and Diabetic Retinopathy Screening: \$0 copay	Medicare-covered Glaucoma and Diabetic Retinopathy Screening: 20% of the total cost	Medicare-covered Glaucoma and Diabetic Retinopathy Screening: \$0 copay	\$0 copay			
	Routine Eye Exam (Up To 1 Every Year; and Up To 2 Refractions Per Year): \$0 copay		Routine Eye Exam (Up To 1 Every Year; and Up To 2 Refractions Per Year): \$0 copay	Routine Eye Exam (Up To 1 Every Year; and Up To 2 Refractions Per Year): \$0 copay			

	Standard w/Rx (\$49.30)	Thrift w/Rx (\$79.70)	Core w/Rx (\$139.30) Not available in Wyoming	Premier w/Rx (\$264.70) Not available in Wyoming			
COVERED MEDICAL A	COVERED MEDICAL AND HOSPITAL BENEFITS						
	Medicare-covered Eyeglasses or Contact Lenses After Cataract Surgery: \$45 copay	Medicare-covered Eyeglasses or Contact Lenses After Cataract Surgery: 20% of the total cost	Medicare-covered Eyeglasses or Contact Lenses After Cataract Surgery: \$30 copay	Medicare-covered Eyeglasses or Contact Lenses After Cataract Surgery: \$0 copay			
	Contact Lenses, Eyeglasses (Frames and Lenses): Our plan will reimburse up to \$150 for non- Medicare-covered eyewear per calendar year.		Contact Lenses, Eyeglasses (Frames and Lenses): Our plan will reimburse up to \$100 for non- Medicare-covered eyewear per calendar year.	Contact Lenses, Eyeglasses (Frames and Lenses): Our plan will reimburse up to \$200 for non- Medicare-covered eyewear per calendar year.			
Mental Health Services (including inpatient)	Inpatient Visit: \$325 copay per day for days 1 through 4 \$0 copay per day for days 5 through 90	Inpatient Visit: \$300 copay per day for days 1 through 4 \$0 copay per day for days 5 through 90	Inpatient Visit: \$300 copay per Medicare-covered stay	Inpatient visit: \$0 copay per Medicare- covered stay			
	For Services Provided by a Psychiatrist: \$50 copay for individual therapy/group therapy visits.	For Services Provided by a Psychiatrist or Other Mental Health Care Providers: 20% of the total cost for individual therapy/group therapy visits.	For Services Provided by a Psychiatrist: \$15 copay for individual therapy/group therapy visits.	For Services Provided by a Psychiatrist or Other Mental Health Care Providers: \$0 copay			

	Standard w/Rx (\$49.30)	Thrift w/Rx (\$79.70)	Core w/Rx (\$139.30) Not available in Wyoming	Premier w/Rx (\$264.70) Not available in Wyoming
COVERED MEDICAL A	AND HOSPITAL BENEFIT	S		
	For Services Provided by Other Mental Health Care Providers: \$30 copay for individual therapy/group therapy visits.		For Services Provided by Other Mental Health Care Providers: \$0 copay for individual therapy/group therapy visits.	
Skilled Nursing Facility (SNF)	\$0 copay per day for days 1 through 20	\$0 copay per day for days 1 through 20	\$0 copay per day for days 1 through 20	\$0 copay per day for days 1 through 20
	\$204 copay per day for days 21 through 100	\$204 copay per day for days 21 through 100	\$50 copay per day for days 21 through 100	\$25 copay per day for days 21 through 100
	Our plan covers up to 100 days in a SNF	Our plan covers up to 100 days in a SNF	Our plan covers up to 100 days in a SNF	Our plan covers up to 100 days in a SNF
Physical Therapy	\$50 copay per visit	20% of the total cost	\$15 copay per visit	\$0 copay
Ambulance	\$250 copay per ground trip\$400 copay per air trip	20% of the total cost per ground or air trip	\$50 copay per ground trip \$100 copay per air trip	\$0 copay per ground trip \$50 copay per air trip
Transportation (non- emergency)	Not covered			
Medicare Part B Drugs	20% of the total cost	20% of the total cost	20% of the total cost	20% of the total cost
	Part B rebatable drugs may be subject to a lower coinsurance.	Part B rebatable drugs may be subject to a lower coinsurance.	Part B rebatable drugs may be subject to a lower coinsurance.	Part B rebatable drugs may be subject to a lower coinsurance.

	Standard w/Rx (\$49.30)	Thrift w/Rx (\$79.70)	Core w/Rx (\$139.30) Not available in Wyoming	Premier w/Rx (\$264.70) Not available in Wyoming
COVERED MEDICAL A	ND HOSPITAL BENEFIT	S		
	For Part B insulin furnished through an external insulin pump, you will pay no more than a \$35 copay per a one-month supply.	For Part B insulin furnished through an external insulin pump, you will pay no more than a \$35 copay per a one-month supply. Plan level deductibles do not apply.	For Part B insulin furnished through an external insulin pump, you will pay no more than a \$35 copay per a one-month supply.	For Part B insulin furnished through an external insulin pump, you will pay a \$0 copay per one-month supply.

	Standard w/Rx (\$49.30)	Thrift w/Rx (\$79.70)	Core w/Rx (\$139.30) Not available in Wyoming	Premier w/Rx (\$264.70) Not available in Wyoming		
PART D PRESCRIPTION	PART D PRESCRIPTION DRUG BENEFITS					
Deductible Stage You pay the full cost of your drugs until you reach this amount. The deductible does not apply to covered insulin products and most adult Part D vaccines, including shingles, tetanus and travel vaccines. You will start receiving coverage immediately.	\$0 You will not have to pay any deductible and will start receiving coverage immediately.	All Tiers = \$545 Plan level deductibles do not apply.	Tiers 1 & 2 = \$0 Tiers 3-5 = \$545	Tiers 1 & 2 = \$0 Tiers 3-5 = \$545		
Initial Coverage Stage	You will stay in this stage until your total drug costs (including what our plan has paid and what you have paid) reach \$5,030. In this stage you will pay no more than a \$35 copay for a one-month (30-day) supply or a \$105 copay for a three-month (90-day) supply for insulin.					

	Standard w/Rx (\$49.30)	Thrift w/Rx (\$79.70)	Core w/Rx (\$139.30) Not available in Wyoming	Premier w/Rx (\$264.70) Not available in Wyoming	
PREFERRED RETA	IL COST SHARING				
Tiers	1-Month (30-day) supply	1-Month (30-day) supply	1-Month (30-day) supply	1-Month (30-day) supply	
Tier 1 (Preferred Generic)	NA	\$10 copay	NA	NA	
Tier 2 (Generic)	NA	\$15 copay	NA	NA	
Tier 3 (Preferred Brand)	NA	\$47 copay	NA	NA	
Tier 4 (Non- Preferred Drug)	NA	50% of the total cost	NA	NA	
Tier 5 (Specialty Tier)	NA	25% of the total cost	NA	NA	
Insulin	You won't pay more than \$.	You won't pay more than \$35 for a one-month supply of each covered insulin product regardless of the cost-sharing tier.			

	Standard w/Rx (\$49.30)	Thrift w/Rx (\$79.70)	Core w/Rx (\$139.30) Not available in Wyoming	Premier w/Rx (\$264.70) Not available in Wyoming
STANDARD RETAI	L COST SHARING			
Tiers	1-Month (30-day) supply	1-Month (30-day) supply	1-Month (30-day) supply	1-Month (30-day) supply
Tier 1 (Preferred Generic)	\$0 copay	\$15 copay	\$2 copay	\$0 copay
Tier 2 (Generic)	\$15 copay	\$20 copay	\$10 copay	\$10 copay
Tier 3 (Preferred Brand)	\$47 copay	\$47 copay	\$45 copay	\$45 copay
Tier 4 (Non- Preferred Drug)	50% of the total cost	50% of the total cost	50% of the total cost	50% of the total cost
Tier 5 (Specialty Tier)	33% of the total cost	25% of the total cost	25% of the total cost	25% of the total cost
Insulin	You won't pay more than \$35 for a one-month supply of each covered insulin product regardless of the cost-sharing tier.			

	Standard w/Rx (\$49.30)	Thrift w/Rx (\$79.70)	Core w/Rx (\$139.30) Not available in Wyoming	Premier w/Rx (\$264.70) Not available in Wyoming
PREFERRED MAIL-OR	DER COST SHARING			
Tiers	3-Month (90-day) supply	3-Month (90-day) supply	3-Month (90-day) supply	3-Month (90-day) supply
Tier 1 (Preferred Generic)	NA	\$20 copay	NA	NA
Tier 2 (Generic)	NA	\$30 copay	NA	NA
Tier 3 (Preferred Brand)	NA	\$94 copay	NA	NA
Tier 4 (Non-Preferred Drug)	NA	50% of the total cost	NA	NA
Tier 5 (Specialty Tier)	NA	NA	NA	NA
Insulin	You won't pay more than \$105 for a three-month supply of each covered insulin product regardless of the cost- sharing tier.			

	Standard w/Rx (\$49.30)	Thrift w/Rx (\$79.70)	Core w/Rx (\$139.30) Not available in Wyoming	Premier w/Rx (\$264.70) Not available in Wyoming
STANDARD MAIL-ORD	ER COST SHARING			
Tiers	3-Month (90-day) supply	3-Month (90-day) supply	3-Month (90-day) supply	3-Month (90-day) supply
Tier 1 (Preferred Generic)	\$0 copay	\$45 copay	\$4 copay	\$0 copay
Tier 2 (Generic)	\$30 copay	\$60 copay	\$20 copay	\$20 copay
Tier 3 (Preferred Brand)	\$94 copay	\$141 copay	\$90 copay	\$90 copay
Tier 4 (Non-Preferred Drug)	50% of the cost	50% of the cost	50% of the cost	50% of the cost
Tier 5 (Specialty Tier)	NA	NA	NA	NA
Insulin	You won't pay more than \$105 for a three-month supply of each covered insulin product regardless of the cost- sharing tier.			

	Standard w/Rx (\$49.30)	Thrift w/Rx (\$79.70)	Core w/Rx (\$139.30) Not available in Wyoming	Premier w/Rx (\$264.70) Not available in Wyoming
PART D COVERAGE ST	AGES			
Coverage Gap Stage	The Coverage Gap begins after the total drug costs (including what our plan has paid and what you have paid) reach \$5,030.			
	After you enter the Coverage Gap, you pay 25% of the plan's cost for covered generic or brand name drugs on any tier until your total yearly drug costs reach \$8,000, which is the end of the Coverage Gap. Not everyone will enter the Coverage Gap.			
	During the Coverage Gap stage, you will not pay more than a \$35 copay for a one-month (30-day) supply or a \$105 copay for a three-month (90-day) supply for covered insulin products.			
Catastrophic Stage	After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail-order) reach \$8,000, the plan pays the full cost for your covered Part D drugs. You pay nothing.			

	Standard w/Rx (\$49.30)	Thrift w/Rx (\$79.70)	Core w/Rx (\$139.30) Not available in Wyoming	Premier w/Rx (\$264.70) Not available in Wyoming
ADDITIONAL BENEFIT	'S AND SERVICES			
Chiropractic Care	\$20 copay for Medicare- covered chiropractic services.	20% of the total cost for Medicare-covered chiropractic services.	\$15 copay for Medicare- covered chiropractic services.	\$0 copay for Medicare- covered chiropractic services.
eVisits by Amwell®	\$0 copay	Not covered	\$0 copay	\$0 copay
Extended Absence Benefit	Extended Absence benefit allows you to stay enrolled in the plan while you're temporarily and	Extended Absence benefit allows you to stay enrolled in the plan while you're temporarily and	Extended Absence benefit allows you to stay enrolled in the plan while you're temporarily and	Extended Absence benefit allows you to stay enrolled in the plan while you're temporarily and

	Standard w/Rx (\$49.30)	Thrift w/Rx (\$79.70)	Core w/Rx (\$139.30) Not available in Wyoming	Premier w/Rx (\$264.70) Not available in Wyoming	
ADDITIONAL BENEFIT	S AND SERVICES	_	_		
	continuously outside of your plan's service area (and within the U.S. and its territories) for not more than 9 consecutive months. You may receive all plan covered services at in-network cost sharing when using the Extended Absence benefit.	continuously outside of your plan's service area (and within the U.S. and its territories) for not more than 9 consecutive months. You may receive all plan covered services at in-network cost sharing when using the Extended Absence benefit.	continuously outside of your plan's service area (and within the U.S. and its territories) for not more than 9 consecutive months. You may receive all plan covered services at in-network cost sharing when using the Extended Absence benefit.	continuously outside of your plan's service area (and within the U.S. and its territories) for not more than 9 consecutive months. You may receive all plan covered services at in-network cost sharing when using the Extended Absence benefit.	
Foot Care <i>(podiatry services)</i>	\$50 copay for Medicare- covered podiatry services.	20% of the total cost for Medicare-covered podiatry services.	\$15 copay for Medicare- covered podiatry services.	\$0 copay for Medicare- covered podiatry services.	
Health and Wellness Education Programs	HealthAdvocate SM 24-hour NurseLine: \$0 copay				
	One Pass [™] Fitness Program: \$0 annual fee		One Pass [™] Fitness Program: \$0 annual fee	One Pass [™] Fitness Program: \$0 annual fee	
Home Health Care	\$0 copay				
Medical Equipment/ Supplies (Durable medical equipment,	20% of the total cost for durable medical equipment, prosthetic devices and related	20% of the total cost for durable medical equipment, prosthetic devices and related	20% of the total cost for durable medical equipment, prosthetic devices and related	\$0 copay for durable medical equipment, prosthetic devices and related medical supplies, unless noted below.	

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ADDITIONAL BENEFIT	'S AND SERVICES			
diabetes supplies, prosthetic devices and	medical supplies, unless noted below.	medical supplies, unless noted below.	medical supplies, unless noted below.	
related medical supplies)	\$0 copay for surgical supplies, splints or casts.	\$0 copay for surgical supplies, splints or casts.	\$0 copay for diabetic testing supplies, surgical	\$0 copay for diabetic testing supplies, surgical
	\$25 copay per item for diabetic testing supplies.	20% of the total cost for diabetic testing supplies.	supplies, splints or casts.	supplies, splints or casts.
	20% of the total cost for Medicare-covered diabetic footwear and inserts.	20% of the total cost for Medicare-covered diabetic footwear and inserts.	20% of the total cost for Medicare-covered diabetic footwear and inserts.	\$0 copay for Medicare- covered diabetic footwear and inserts.
	Up to \$35 for a one- month supply of insulin administered through an external insulin pump.	Up to \$35 for a one- month supply of insulin administered through an external insulin pump. Plan level deductibles do not apply.	Up to \$35 for a one- month supply of insulin administered through an external insulin pump.	\$0 for a one-month supply of insulin administered through an external insulin pump.
Outpatient Substance Abuse	Group/Individual Therapy Visit: \$30 copay	Group/Individual Therapy Visit: 20% of the total cost	Group/Individual Therapy Visit: \$15 copay	Group/Individual Therapy Visit: \$0 copay
Over-The-Counter (OTC) Drugs and Supplies Health and wellness products from OTC item catalog	You are eligible for a \$25 credit every quarter to be used toward the purchase of OTC health and wellness products from the item catalog.	Not covered	You are eligible for a \$50 credit every quarter to be used toward the purchase of OTC health and wellness products from the catalog.	You are eligible for a \$50 credit every quarter to be used toward the purchase of OTC health and wellness products from the catalog.

	Standard w/Rx (\$49.30)	Thrift w/Rx (\$79.70)	Core w/Rx (\$139.30) Not available in Wyoming	Premier w/Rx (\$264.70) Not available in Wyoming
ADDITIONAL BENEFITS AND SERVICES				
Renal Dialysis	20% of the total cost	20% of the total cost	\$0 copay	\$0 copay

MULTI-LANGUAGE INSERT

Multi-Language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at **1 (866) 745-9919.** Someone who speaks English/Language can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al **1 (866) 745-9919.** Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务,帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务,请致电1(866)745-9919。我们的中文工作人员很乐意帮助您。这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問,為此我們提供免費的翻譯 服務。 如需翻譯服務,請致電1(866)745-9919。我們講中文的人員將樂意為您提供幫助。這是一項免 費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa **1 (866) 745-9919.** Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au **1 (866) 745-9919.** Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quí vị cần thông dịch viên xin gọi **1 (866) 745-9919** sẽ có nhân viên nói tiếng Việt giúp đỡ quí vị. Đây là dịch vụ miễn phí.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheitsund Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter **1 (866) 745-9919.** Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Form CMS-10802 (Expires 12/31/25) Y0088_1005874_C Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 답해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1 (866) 745-9919 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону **1 (866) 745-9919.** Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفور الطيجانية للإجابة ع أن أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم . بمساعدتك. هذه خدمة مجانية فوري، ليس عليك سوى الاتصال بنا على 9919-745 (668) 1. سيقوم شخص ما يتحدث العربية

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 1 (866) 745-9919 पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero **1 (866) 745-9919.** Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Portuguese: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número **1 (866) 745-9919.** Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan **1 (866) 745-9919.** Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer **1 (866) 745-9919.** Ta usługa jest bezpłatna.

Japanese: 当社の健康健康保険と薬品処方薬プランに関するご質問にお答えするために、無料の通訳サービスがありますございます。通訳をご用命になるには、1(866)745-9919にお電話ください。日本語を話す人者が支援いたします。これは無料のサービスです。

Discrimination is Against the Law

Medica complies with applicable Federal civil rights laws and will not discriminate against any person based on his or her race, color, creed, religion, national origin, sex, gender, gender identity, health status including mental and physical medical conditions, marital status, familial status, status with regard to public assistance, disability, sexual orientation, age, political beliefs, membership or activity in a local commission, or any other classification protected by law. Medica:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as: TTY communication and written information in other formats such as large print, audio, and braille.
- Provides free language services to people whose primary language is not English, such as:
- qualified interpreters and information written in other languages.

If you need these services, contact the number on the back of your identification card. If you believe that Medica has failed to provide these services or discriminated in another way on the basis of your race, color, creed, religion, national origin, sex, gender, gender identity, health status including mental and physical medical conditions, marital status, familial status, status with regard to public assistance, disability, sexual orientation, age, political beliefs, membership or activity in a local commission, or any other classification protected by law, you can file a grievance with: Civil Rights Coordinator, Mail Route CP250, PO Box 9310, Minneapolis, MN 55443-9310, 952-992-3422, TTY: 711, civilrightscoordinator@medica.com.

You can file a grievance in person or by mail, fax, or email. You may also contact the Civil Rights Coordinator if you need assistance with filing a complaint. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue, SW Room 509F, HHH Building, Washington, D.C. 20201 800-368-1019, TTY: 800-537-7697. Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

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Medica is a Cost plan with a Medicare contract. Enrollment in Medica depends on contract renewal.

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