

MEDICA®

MEDICA CHOICE PASSPORT

PLAN DOCUMENT

Administered by Medica Self-Insured

HUBBARD BROADCASTING, INC.

MEDICA CHOICE PASSPORT 3250-0% HSA

BPL #29895

GROUP #80494, 80023

JANUARY 1, 2017

(AMENDED)

MEDICA CUSTOMER SERVICE

Minneapolis/St. Paul
Metro Area:
(952) 945-8000

Outside the Metro Area:
1-800-952-3455

TTY Users: National
Relay Center: 711 then
ask them to dial Medica
at 1-800-952-3455

Find more information about your benefits by logging on to mymedica.com.

Welcome!

We're glad you're a covered person under the plan. Health insurance can be complicated. The information found in the pages of this plan can help you better understand your coverage and how it works.

You may need to reference multiple sections to get a complete picture of your coverage and what you will pay when you receive care. If you have more than one service during a visit, you may pay a separate copayment or coinsurance for each service. The most specific section of this plan will apply. Use the **Where to Find It** section to learn about related benefits when you access common services.

Some terms used have specific meanings.

In this plan, the words "you," "your" and "yourself" refer to you, the covered person. See the **Definitions** section at the end of this document for more terms with specific meanings.

Where to Find It

Note: This is a quick guide to some common benefits. For a complete understanding of your coverage, be sure to read any other related sections in this plan.

<i>Do you need...</i>	<i>Read section(s):</i>
<p><i>Immediate medical attention?</i></p> <ul style="list-style-type: none"> • Ambulance • Emergency room • Urgent care 	<p>Ambulance Emergency Room Care Physician/Professional Services</p>
<p><i>Quick access to care?</i></p> <ul style="list-style-type: none"> • Convenience care • Virtual care 	<p>Physician/Professional Services</p>
<p><i>To visit a provider or clinic?</i></p> <ul style="list-style-type: none"> • Chiropractic care • Office visit 	<p>Physician/Professional Services</p>
<p><i>Preventive care?</i></p> <ul style="list-style-type: none"> • Immunizations • Physicals • Women's preventive services 	<p>Preventive Health Care</p>
<p><i>Prescription drugs or supplies?</i></p> <ul style="list-style-type: none"> • Diabetic equipment and supplies • Outpatient medications • Preventive medications and products • Specialty medications 	<p>Prescription Drugs Prescription Specialty Drugs</p>
<p><i>A medical test?</i> <i>Examples: blood work, ultrasounds</i></p> <ul style="list-style-type: none"> • Genetic testing and counseling • Lab and pathology services • X-rays, imaging, MRI, CT and PET CT scans 	<p>Genetic Testing and Counseling Lab and Pathology X-Rays and Other Imaging</p>
<p><i>Outpatient surgery?</i></p> <ul style="list-style-type: none"> • Anesthesia services • Outpatient/ambulatory surgical center services (facility charge) • Physician services (doctor charge) 	<p>Anesthesia Hospital Services Physician/Professional Services</p>

<i>Do you need...</i>	<i>Read section(s):</i>
<p><i>Services provided during a hospital stay?</i></p> <ul style="list-style-type: none"> • Anesthesia services • Hospital services (facility charge) • Physician services (doctor charge) 	<p>Anesthesia Hospital Services Physician/Professional Services</p>
<p><i>Mental health or behavioral health services?</i></p> <ul style="list-style-type: none"> • Inpatient services • Office visit 	<p>Behavioral Health – Mental Health</p>
<p><i>Substance abuse services?</i></p> <ul style="list-style-type: none"> • Inpatient services • Office visit 	<p>Behavioral Health – Substance Abuse</p>
<p><i>Pregnancy care services?</i></p> <ul style="list-style-type: none"> • Breast pumps • Inpatient services • Postnatal services • Prenatal services 	<p>Durable Medical Equipment, Prosthetics and Medical Supplies Pregnancy – Maternity Care</p>
<p><i>Medical supplies or equipment?</i> <i>Examples: crutches, CPAP, wheelchair, oxygen</i></p> <ul style="list-style-type: none"> • Diabetic equipment and supplies • Durable medical equipment and medical supplies • Hearing aids • Prosthetics 	<p>Durable Medical Equipment, Prosthetics and Medical Supplies</p>
<p><i>Medical-related dental care?</i></p> <ul style="list-style-type: none"> • Accident-related dental services • Oral surgery • Treatment of temporomandibular joint (TMJ) and craniomandibular disorder 	<p>Medical-Related Dental Services Temporomandibular Joint (TMJ) and Craniomandibular Disorder</p>
<p><i>Help recovering?</i> <i>Example: Help received after a hospital stay, injury or surgery</i></p> <ul style="list-style-type: none"> • Home health care services • Physical, speech and occupational therapies • Skilled nursing facility services 	<p>Home Health Care Physical, Speech and Occupational Therapies Skilled Nursing Facility</p>

The following amendments have been incorporated into this Plan Document:

- 17HubbardContinuation, effective 1/1/17
- 17HubbardAutism, effective 1/1/17

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Introduction

Hubbard Broadcasting, Inc. (sponsor) has established the Hubbard Broadcasting, Inc. Health Plan (plan) through which medical benefits are provided to certain employees and their dependents. The plan is administered by Hubbard Broadcasting, Inc. (plan administrator). This plan was originally established January 1, 2015. This restatement of the plan is effective January 1, 2017, unless specifically stated otherwise.

The plan is an employee welfare benefit plan within the meaning of the Employee Retirement Income Security Act of 1974 (ERISA). **This document serves both as the written plan document and the summary plan description (SPD).** The plan is a self-insured medical plan generally intended to meet the requirements of Section 106 and Section 105(h) of the Internal Revenue Code of 1986 (Code).

When changes are made to the plan, the plan administrator will notify enrollees or covered persons as required by law and those individuals will receive a new plan or an amendment to this plan.

This plan defines benefits and describes the health services for which you have coverage and the procedures you must follow to obtain in-network coverage. Coverage is subject to all terms and conditions of the plan. As a condition of coverage under the plan, you must consent to the release and re-release of medical information necessary for the administration of this plan. The confidentiality of such information will be maintained in accordance with existing law.

How you accept coverage

When you accept the health care coverage described in this plan, you, on behalf of yourself and any dependents enrolled under the plan:

1. Authorize the use of your Social Security number for purpose of identification unless otherwise prohibited by state law; and
2. Agree that the information you supplied the plan for purposes of enrollment is accurate and complete.

In addition, you understand and agree that if you intentionally omit or incorrectly state any material facts in connection with your enrollment under the plan, the plan administrator may retroactively cancel your coverage.

Covered persons are subject to all terms and conditions of the plan and health services must meet the definition of “medically necessary” (see **Definitions**).

Medica may arrange for others to administer services on its behalf, including claims processing and medical necessity reviews. To ensure that your benefits are managed appropriately, please work with these persons or vendors when needed as they conduct their work for Medica.

The sponsor or its designee is responsible for notifying you of any changes to this plan (as required by applicable law).

If you need language interpretation

Language interpretation services are available to help you understand your benefits under this plan. To request these services, call Customer Service at one of the telephone numbers listed inside the front cover.

If you need alternative formats, such as Braille or large print, call Customer Service at one of the telephone numbers listed inside the front cover to request these materials.

If this plan is translated into another language or an alternative format is used, this written English version governs all coverage decisions.

Medica's nondiscrimination policy

Medica's policy is to treat all persons alike, without distinctions based on race, color, creed, religion, national origin, gender, marital status, status with regard to public assistance, disability, sexual orientation, age, genetic information or any other classification protected by law.

If you have questions, call Customer Service at one of the telephone numbers listed inside the front cover.

Plan Overview

The information contained in this section of the plan provides general information regarding the plan required to be disclosed by ERISA. It is important to remember that this section of the plan is only an overview. You also need to refer to the section that describes a particular plan requirement in detail.

General plan information

ERISA requires the plan administrator to disclose certain information about the plan and various entities with responsibilities under the plan.

Plan Name

Hubbard Broadcasting, Inc. Health Plan

Sponsoring Employer (Sponsor), Address and Telephone Number of Sponsor

Hubbard Broadcasting, Inc.
3415 University Avenue
St. Paul, MN 55114
(651) 646-5555

Plan Administrator, Business Address and Business Telephone Number of Plan Administrator

Hubbard Broadcasting, Inc.
3415 University Avenue
St. Paul, MN 55114
(651) 646-5555

Agent for Service of Legal Process

General Counsel

In addition, service may be made on behalf of the plan administrator.

Sponsor IRS Employer Identification Number (EIN)

41-1427680

Plan Year

January 1 through December 31

This is also your record keeping year.

Plan Number

516

Type of Welfare Plan

Medical

Type of Administration

Self-insured

The sponsor has entered into a service agreement with Medica Self-Insured (Medica) under which Medica performs a variety of administrative services with respect to the medical benefits provided under the plan. Medica may, from time to time at its sole discretion, contract with other parties, related or unrelated, to arrange for provision of other administrative services including, but not limited to, arrangement of access to a provider network, claims processing services and complaint resolution assistance. The agreement is for administrative services only. Medica does not insure the provision of benefits under the plan; Medica is not a health insurer. The plan offers Medica Choice Passport.

Name and Address of Claims Administrator

Medica Self-Insured
401 Carlson Parkway
Minnetonka, MN 55305

Funding

Benefits under the plan are paid from the general assets of sponsor. You may be responsible for a portion of the cost of the coverage provided under this plan. The portion of the cost of coverage for which the enrollee is responsible may be paid on a pre-tax basis through a cafeteria plan of sponsor if such a plan is made available by sponsor.

Method of calculating the amount of contribution

The premium equivalent is determined based upon expected claims and projected costs.

Benefits

Plan benefits are furnished in accordance with this plan, which is issued by the plan administrator. This plan provides an explanation of the benefits offered by the plan. If there is a conflict between any other document and the plan document, the plan document shall govern.

The benefits described in this plan document detail the medical benefits available under the plan. **What's Covered and How Much Will I Pay** describes the coinsurance and deductible amounts that impact how much the plan pays and how much you pay. The procedures to be followed in obtaining benefits or presenting claims for benefits under the plan and seeking remedies for redress of claims that are denied in whole or in part are described in this plan.

This plan covers medically necessary health services as described throughout the plan. Please pay particular attention to the benefits that have limitations. Some benefits require that certain

things be done first (i.e., prior authorization be obtained). Not following these requirements may impact whether benefits are paid under this plan. Additionally, you consent to the release and re-release of medical information necessary for the administration of this plan as a condition of coverage under this plan. Certain services are specifically excluded from coverage under this plan. The fact that a provider recommends or orders services does not always mean the services are covered or medically necessary. For additional details, see **What's Not Covered**. This plan coordinates the benefits it provides with other coverage and/or other sources of payment. For additional details, see **Right to Recover Payments Made to Others**.

HIPAA compliance

This plan will be administered in a manner consistent with the Health Insurance Portability and Accountability Act of 1996 (HIPAA), as amended, and all implementing regulations. The HIPAA privacy standards address disclosure to a plan sponsor of protected health information (or PHI). The plan has entered into a contractual agreement with Medica under which Medica is a business associate of the plan for purposes of its administrative responsibilities relating to the plan. With some exceptions, protected health information or PHI is information that: (i) identifies or could reasonably be used to identify you and (ii) relates to your physical or mental health or condition, the provision of your health care or your payment for health care. The sponsor may use or disclose PHI received from the plan or from another party acting on behalf of the plan for certain limited purposes. These include health care operations purposes and health care payment purposes relating to the plan. However, with respect to such PHI, the sponsor agrees as follows:

1. The sponsor will not use or further disclose such PHI other than as permitted or required by this plan or as required by law (as defined in the HIPAA privacy standards).
2. The sponsor will ensure that any agents, including a subcontractor, to whom the sponsor provides PHI received from the plan or from another party acting on behalf of the plan, agree to the same restrictions and conditions that apply to the sponsor with respect to such PHI.
3. The sponsor will not use or disclose PHI for employment-related actions and decisions or in connection with any other benefit or employee benefit plan of the sponsor, except under an authorization which meets the requirements of the HIPAA privacy standards or as permitted or required by law.
4. The sponsor will report to the plan any PHI use or disclosure that is inconsistent with the uses or disclosures provided for of which the sponsor becomes aware.
5. The sponsor will make available PHI in accordance with your right of access under the HIPAA privacy standards.
6. The sponsor will make available PHI for amendment and incorporate any amendments to PHI in accordance with the HIPAA privacy standards.
7. The sponsor will make available the information required to provide an accounting of certain disclosures of PHI in accordance with the HIPAA privacy standards.

8. The sponsor will make its internal practices, books and records relating to the use and disclosure of PHI received from the plan or another party on behalf of the plan, available to the Secretary of the U.S. Department of Health and Human Services for purposes of determining compliance by the plan with the HIPAA privacy standards.
9. If feasible, the sponsor will return or destroy all PHI received from the plan, or another party acting on behalf of the plan, that the sponsor still maintains in any form and retain no copies of such PHI when no longer needed for the purpose for which disclosure was made. If such return or destruction is not feasible, the sponsor will limit further uses and disclosures to those purposes that make the return or destruction of the PHI infeasible.
10. The sponsor will ensure that adequate separation between the plan and the sponsor is established as follows:
 - a. Only the following persons under control of the sponsor may be given access to the PHI that is disclosed:

Vice President Human Resources, Benefits Manager, HRIS Administrator, Benefits Administrator
 - b. The access to and use of PHI by the persons described above is restricted to the plan administration functions that the sponsor performs for the plan.
 - c. If any of the persons described above do not comply with the above provisions relating to HIPAA compliance, the sponsor will impose sanctions as necessary, in its discretion, to ensure that no further non-compliance occurs. Such sanctions may be imposed progressively (for example, an oral warning, a written warning, time off without pay and termination), if appropriate. Sanctions, when imposed, will be commensurate with the severity of the violation.
11. The HIPAA security standards govern the security of electronic protected health information created, received, maintained or transmitted by the plan. The sponsor agrees as follows:
 - a. The sponsor will implement administrative, physical and technical safeguards that reasonably and appropriately protect the confidentiality, integrity and availability of the electronic protected health information that it creates, receives, maintains or transmits on behalf of the plan.
 - b. The sponsor will ensure that the adequate separation required by the HIPAA privacy standard is supported by reasonable and appropriate security measures.
 - c. The sponsor will ensure that any agent, including a subcontractor, to whom it provides electronic protected health information, agrees to implement reasonable and appropriate security measures to protect the information.
 - d. The sponsor will report to the plan any security incident of which it becomes aware.

ERISA Information

Statement of ERISA rights

The Employee Retirement Income Security Act of 1974 (ERISA) guarantees certain rights and protection to participants of benefit plans and certain others. Federal law and regulations require that a "Statement of ERISA Rights" be included in this description of the plan for the sponsor. For purposes of this Statement of ERISA Rights only, the terms *you* and *your dependents* refer to enrollees and covered persons who have such rights and protections under ERISA.

You may examine, without charge, all plan documents, including any insurance contracts, collective bargaining agreements, annual reports, summary plan descriptions and other documents filed with the Department of Labor. You may examine copies of these documents in the plan administrator's office, or you may ask a supervisor where copies of the documents are available.

If you want a personal copy of plan documents or related material, you should send a written request to the plan administrator. You will be charged only a reasonable charge for the copies.

You are entitled to receive a summary of the plan's annual financial report. The plan administrator is required by law to furnish each participant with a copy of this summary annual report.

You or your dependents are entitled to continue coverage under the plan if there is a loss of coverage under the plan as a result of a qualifying event. You and your dependents may have to pay for such coverage. Review this plan for information regarding COBRA continuation coverage rights.

In addition to creating rights for plan participants, ERISA imposes duties upon the people who are responsible for the operation of the benefit plan. These individuals, called *fiduciaries*, have an obligation to administer the plan prudently and to act in the interest of plan participants and beneficiaries. The named fiduciary for this plan is the plan administrator. No one, including your employer, union or any other person, may fire you or otherwise discriminate against you in any way to prevent you from receiving benefits or exercising your rights under ERISA.

When you become eligible for payments from the plan, you should follow the appropriate steps for filing a claim. If the claim is denied or ignored, in whole or in part, you must receive a written explanation of the reason for the denial. You have the right to obtain copies of documents relating to the decision without charge. You have the right to have the plan administrator review and reconsider the claim.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request materials from the plan and do not receive them within 30 days, you may file suit in a federal court. In such a case, the court may require the plan to provide you the materials and pay you up to \$110.00 per day until you receive your materials, unless the materials were not sent because of reasons beyond the control of the plan administrator. If you have a claim for benefits that is denied or ignored, in whole or in part, you may file a suit in a state or federal

court, after exhausting the plan's claims procedure. In addition, if you disagree with the plan's decision or lack thereof concerning the qualified status of a domestic relations order or a medical child support order, you may file suit in federal court. If it should happen that plan fiduciaries misuse the plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor or you may file suit in a federal court. The court will decide who should pay costs and legal fees. For example, if you are successful, the court may order the person you sued to pay those costs and fees. If you lose or if the court finds your suit to be frivolous, you may be ordered to pay these costs and fees.

If you have any questions about the plan, you should contact the plan administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the plan administrator, you should contact the nearest office of the Employee Benefits Security Administration (EBSA), U.S. Department of Labor, listed in the telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue NW, Washington, DC 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

Before You Access Care

This section provides information for you to consider before you access care. More information about when and where to get care can be found at medica.com/membertips.

What you must do to receive benefits

Each time you receive health services, you must:

1. For your highest level of coverage, confirm that your provider is in the Medica Choice Passport network; and
2. Identify yourself as a Medica Choice Passport covered person; and
3. Present your Medica identification (ID) card. Having and using a Medica ID card does not guarantee coverage.

If your provider asks for your ID card information and you do not provide it within 180 days of when you received services, you may be responsible for paying the full cost of those services. (Network providers must submit claims within 180 days from when you receive a service.)

Provider network

In-network benefits are available through the Medica Choice Passport provider network. To see which providers are in your plan's network, check the online search tool on mymedica.com or contact Customer Service.

Additional network administrative support is provided by one or more organizations under contract with Medica.

If you access services from providers that do not have a contract with Medica, your out-of-network benefits will apply. For more information about out-of-network care, see the tip sheet at medica.com/membertips.

Prior authorization

You may need prior authorization (approval in advance) from Medica before you receive certain services or supplies. When reviewing your request for prior authorization, Medica uses written procedures and criteria to determine whether a particular service or supply is medically necessary and is a covered benefit. To verify whether a specific service or supply requires prior authorization, please call Customer Service at one of the telephone numbers listed inside the front cover. Emergency services do not require prior authorization.

You, someone on your behalf or your attending provider may contact Customer Service to request prior authorization. Your network provider will contact Medica to request prior authorization for a service or supply. If a network provider fails to obtain prior authorization after you have consulted with them about services requiring prior authorization, you will not be penalized for this failure.

You must contact Customer Service to request prior authorization for services or supplies received from a non-network provider.

Prior authorization is always required for:

- Solid organ and blood and marrow transplant services; this prior authorization must be obtained before the transplant workup is initiated; and
- In-network benefits for services from non-network providers, with the exception of emergency services.

Some of the services that may require prior authorization from Medica include:

- Reconstructive or restorative surgery;
- Certain drugs;
- Home health care;
- Medical supplies and durable medical equipment;
- Outpatient surgical procedures;
- Certain genetic tests; and
- Skilled nursing facility services.

Obstetrics/gynecology services do not require prior authorization and will be covered at the appropriate in-network or out-of-network benefit level.

This is not a complete list of all services and supplies that may require prior authorization.

When you, someone on your behalf or your attending provider calls, the following information may be required:

- Name and telephone number of the provider making the request;
- Name, telephone number, address and if applicable, the type of specialty of the provider to whom you are being referred;
- Services being requested and the date those services are to be provided (if scheduled);
- Specific information related to your condition (for example, a letter of medical necessity from your provider); and
- Other applicable covered person information (i.e., Medica identification number).

Medica will review your request and respond to you and your attending provider within 10 business days of the date your request was received, provided all information reasonably necessary to make a decision has been given to Medica.

Medica will notify both you and your provider of our decision as soon as the medical condition permits. This will not exceed 72 hours from the time of the initial request if:

- your attending provider believes that an expedited review is warranted, or
- if it is concluded that a delay could seriously jeopardize your life, health or ability to regain maximum function, or
- you could be subject to severe pain that cannot be adequately managed without the care or treatment you are requesting.

If we do not approve your request for prior authorization, you have the right to appeal Medica's decision as described in the **How Do I File a Complaint** section.

Under certain circumstances, Medica may conduct concurrent reviews to verify whether services are still medically necessary. If we conclude that services are no longer medically necessary, Medica will advise both you and your attending provider in writing of our decision. If we do not approve continuing coverage, you or your attending provider may appeal our initial decision (see **How Do I File a Complaint**).

Referrals to non-network providers

To receive in-network benefits for services received from a non-network provider, you will need to follow the steps described below. If you receive services from a non-network provider without following these steps, your out-of-network benefits will apply. For more information, see the tip sheet at medica.com/membertips.

Referrals will not be authorized to meet personal preferences, family convenience or other non-medical reasons. Referrals also will not be approved for care that has already been provided.

What you must do:

1. Request a referral or standing referral* from a network provider to receive medically necessary services from a non-network provider. The referral will be in writing and will:
 - a. Indicate the time period for when services must be received; and
 - b. Specify the service(s) to be provided; and
 - c. Direct you to the non-network provider selected by your network provider.
2. Ask your network provider to request prior authorization from Medica. Medica does not guarantee coverage for services that are received before you receive prior authorization.
3. If Medica approves the prior authorization request, your in-network benefit will apply.
4. Pay any amounts that were not approved for coverage by Medica.

*A standing referral is a referral issued by a network provider and authorized by Medica for conditions that require ongoing services from a specialist. Standing referrals will only be authorized for the period of time appropriate to your medical condition. To request a standing referral, contact Customer Service. If Medica denies your request for a standing referral, you have the right to appeal this decision as described in **How Do I File a Complaint**.

Medica:

1. May require that you see another network provider that Medica selects before determining that a referral to a non-network provider is medically necessary.
2. May require that you obtain a referral or standing referral (as described in this section) from a network provider to a non-network provider practicing in the same or similar specialty.

3. Will provide coverage for health services that are:
 - a. Otherwise eligible for coverage under this plan; and
 - b. Recommended by a network physician.
4. Will notify you that your coverage is either approved or denied within ten days of receiving your request. Medica will inform both you and your provider of our decision as soon as the medical condition permits. This is not to exceed 72 hours from the time of the initial request if your attending provider believes that: 1) an expedited review is warranted, or 2) Medica concludes that a delay could seriously jeopardize your life, health or ability to regain maximum function, or 3) you could be subject to severe pain that cannot be adequately managed without the care or treatment you are seeking.

Visiting non-network providers and why you pay more

Eligible health services and supplies are only covered as in-network benefits if they're provided by network providers, or if Medica approves them.

If the care you need is not available from a network provider, Medica may authorize non-network provider services at the in-network benefit level.

Be aware that if you use out-of-network benefits, you will likely have to pay much more than if you use in-network benefits. The amounts billed by the non-network provider may be more than what the plan would pay, leaving a balance for you to pay in addition to any coinsurance and deductible amount you owe. This additional amount you must pay the provider will not be counted toward your out-of-pocket maximum amount. You will owe this amount whether or not you previously reached your out-of-pocket maximum. **Please see the example calculation below.**

It is important that you do the following before receiving services from a non-network provider:

- Discuss with the non-network provider what the bill is expected to be; and
- Contact Customer Service to verify the estimated amount the plan would pay for those services; and
- Calculate your likely share of the costs; and
- To request that Medica authorize coverage of the non-network provider's services at the in-network benefit level, follow the prior authorization process described above.

An example of how to calculate your out-of-pocket costs*

Example:

You choose to receive inpatient care (not an emergency) at a non-network hospital without an authorization from Medica. Your out-of-network benefits apply to these services.

Assumptions:

1. You have previously fulfilled your deductible.
2. The non-network hospital bills \$30,000 for your hospital stay.

3. The plan's non-network provider reimbursement amount for those hospital services is \$15,000.
 - a. You must pay a portion of this amount, generally a percentage coinsurance. In this example, we will use 40% coinsurance.
 - b. In addition, the non-network provider will likely bill you for the difference between what they charge and the amount that the plan pays them.

For this non-network hospital stay, you will be required to pay:

40% coinsurance (40% of \$15,000 = \$6,000), and

The provider's billed amount that exceeds the non-network provider reimbursement amount (\$30,000 - \$15,000 = \$15,000)

Therefore, the total amount you will owe is \$6,000 + \$15,000 = \$21,000.

The \$6,000 amount you pay as coinsurance **will** be applied to your out-of-pocket maximum.

The \$15,000 amount you pay for billed amounts in excess of the non-network provider reimbursement amount **will not** be applied toward your out-of-pocket maximum. You will owe the provider this \$15,000 amount whether or not you have previously reached your out-of-pocket maximum.

***Note:** The numbers in this example are used only for purposes of illustrating how out-of-network benefits are calculated. The actual numbers will depend on the services you receive. For more information about out-of-network care, see the tip sheet at medica.com/membertips.

When do I need to submit a claim

When you visit non-network providers, you will be responsible for filing claims in order to be reimbursed for the non-network provider reimbursement amount. See **How Do I Submit a Claim** for details.

Continuity of care

In certain situations, you have a right to continuity of care.

1. If Medica terminates its contract with your current provider without cause, you may be eligible to continue care with that provider at the in-network benefit level.
2. If you are new to Medica as a result of the sponsor changing third party administrators and your current provider is not a network provider, you may be eligible to continue care with that provider at the in-network benefit level.

This applies only if your provider agrees to comply with Medica's prior authorization requirements. This includes providing Medica with all necessary medical information related to your care, and accepting as payment in full the lesser of Medica's network provider reimbursement or the provider's customary charge for the service. This does not apply when Medica terminates a provider's contract for cause. If Medica terminates your current provider's

contract for cause, we will inform you of the change and how your care will be transferred to another network provider.

Upon request, Medica will authorize continuity of care for up to 120 days as described in 1. and 2. above for the following conditions:

- an acute condition;
- a life-threatening mental or physical illness;
- pregnancy beyond the first trimester. Health services may continue to be provided, through the completion of postpartum care.
- a physical or mental disability defined as an inability to engage in one or more major life activities, provided the disability has lasted or can be expected to last for at least one year, or can be expected to result in death; or
- a disabling or chronic condition that is in an acute phase.

Authorization to continue to receive services from your current provider may extend to the remainder of your life if a physician certifies that your life expectancy is 180 days or less.

Upon request, Medica will authorize continuity of care for up to 120 days as described in 1. and 2. above in the following situations:

- if you are receiving culturally appropriate services and Medica does not have a network provider who has special expertise in the delivery of those culturally appropriate services; or
- if you do not speak English and a network provider who can communicate with you, either directly or through an interpreter, is not available.

Medica may require medical records or other supporting documents from your provider in reviewing your request, and will consider each request on a case-by-case basis. If we authorize your request to continue care with your current provider, we will explain how continuity of care will be provided. After that time, your services or treatment will need to be transitioned to a network provider to continue to be eligible for in-network benefits. If your request is denied, Medica will explain the criteria used to make our decision. You may appeal this decision.

To request continuity of care or if you have questions about how this may apply to you, call Customer Service at one of the telephone numbers listed inside the front cover.

What's Covered and How Much Will I Pay

This section describes the services eligible for coverage and any expenses that you will need to pay.

Important information about your benefits

- Before you receive some services or supplies, you may need to get prior authorization from Medica. To find out when you need to do this, see **What to keep in mind** after each benefit section or call Customer Service at one of the telephone numbers listed inside the front cover. Also refer to **Before You Access Care** for more information about the prior authorization process.
- When you use out-of-network benefits, in addition to the deductible and coinsurance, you will likely need to pay your provider any billed amount above what the plan pays the provider (the non-network provider reimbursement amount). **These charges are not applied to your deductible or out-of-pocket maximum.** Please see **Visiting non-network providers and why you pay more** in **Before You Access Care** for more information and an example showing out-of-pocket costs associated with out-of-network benefits.
- Certain benefits in this plan have limits. These limits might include day limits, visit limits or dollar limits. These limits are noted in this plan and apply whether or not you have met your deductible.

Key concepts

Deductibles

Your plan may require that you pay a certain dollar amount before your plan starts to pay. This amount is called a deductible. The table below shows whether your plan has a deductible, how much it is and whether you have separate deductibles for each family member or a combined deductible for everyone. Each benefit table in this plan shows whether the deductible applies to a particular service.

For more information about deductibles and other common cost-sharing terms, see the tip sheet at medica.com/membertips.

Out-of-pocket maximum

Your out-of-pocket maximum is an accumulation of coinsurance and deductibles that you paid for benefits received during the calendar year. Unless otherwise noted, you won't have to pay more than this amount.

Please note: The following amounts do not apply toward your out-of-pocket maximum:

- **Charges for services that aren't covered; and**
- **Charges a non-network provider bills you that are more than the non-network provider reimbursement amount.**

You will owe these amounts even if you have already reached your out-of-pocket maximum.

DEDUCTIBLES, OUT-OF-POCKET MAXIMUMS AND LIFETIME MAXIMUM

Deductibles, Out-Of-Pocket Maximums and Lifetime Maximum		
Your cost if you visit a:		
	Network provider:	Non-network provider:
Coinsurance	See specific benefit for applicable coinsurance.	
Deductible		
Per covered person	\$3,250	\$5,000
Per family	\$6,500	\$10,000
<p>The deductible is the amount you must pay for eligible services each calendar year before the plan will begin to pay claims. If you have family members on the plan, the family deductible must be met before the plan begins to pay. Once the family deductible has been met, the plan will pay benefits for all covered family members.</p>		
Out-of-pocket maximum		
Per covered person	\$3,250	\$12,000
Per family	\$6,500	\$24,000
<p>This plan has both a per covered person out-of-pocket maximum and a per family out-of-pocket maximum. The per covered person out-of-pocket maximum applies individually to each family member until the family out-of-pocket maximum is met. Coinsurance and deductibles paid by each covered family member for covered benefits for the calendar year count toward the individual's annual per covered person out-of-pocket maximum and toward the annual per family out-of-pocket maximum.</p>		
Lifetime maximum amount the plan will pay per covered person	Unlimited	Unlimited

AMBULANCE

Ambulance			
Your cost if you visit a:			
Benefits	Network provider:	Non-network provider:	
1. Emergency ambulance services or emergency ambulance transportation	Nothing after deductible	Covered as an in-network benefit.	
2. Non-emergency licensed ambulance service as described below under What's covered	Nothing after deductible	40% coinsurance after deductible	

What's covered

Non-emergency licensed ambulance transportation, that's arranged through an attending physician, is eligible for coverage when:

1. Transportation is from hospital to hospital, and
 - a. Care for your condition isn't available at the hospital where you were first admitted; or
 - b. If it is required by Medica; or
2. Transportation is from hospital to skilled nursing facility.

When you use out-of-network benefits, in addition to the deductible and coinsurance, you will likely need to pay your provider any billed amount above what the plan pays the provider (the non-network provider reimbursement amount). **These charges are not applied to your deductible or out-of-pocket maximum.** Please see **Visiting non-network providers and why you pay more** in **Before You Access Care** for more information and an example showing out-of-pocket costs associated with out-of-network benefits.

What to keep in mind

Ambulance services for an emergency are covered when provided by a licensed ambulance service. If you are taken to a non-network hospital, only emergency health services at that hospital are covered as described in **Emergency Room Care**.

Non-emergency ambulance transportation that's arranged through an attending physician is eligible for coverage when certain criteria are met.

What's not covered

1. Ambulance transportation to another hospital when care for your condition is available at the network hospital where you were first admitted.
2. Non-emergency ambulance transportation services, except as described above.

ANESTHESIA

Anesthesia		
Benefits	Your cost if you visit a:	
	Network provider:	Non-network provider:
1. Anesthesia services received during an office visit	Nothing after deductible	40% coinsurance after deductible
2. Anesthesia services received during an outpatient hospital or ambulatory surgical center visit	Nothing after deductible	40% coinsurance after deductible
3. Anesthesia services received during an inpatient stay	Nothing after deductible	40% coinsurance after deductible

What to keep in mind

Anesthesia services can be received from a provider during an office visit, an outpatient hospital visit, an ambulatory surgical center visit or during an inpatient stay.

BEHAVIORAL HEALTH – MENTAL HEALTH

Behavioral Health – Mental Health		
Your cost if you visit a:		
Benefits	Network provider:	Non-network provider:
<p>1. Office visits, including evaluations, diagnostic and treatment services</p> <p>Please note: Some services received during a mental health office visit may be covered under another benefit in this section. The most specific and appropriate benefit will apply for each service received during a mental health office visit.</p>	Nothing after deductible	40% coinsurance after deductible
<p>2. Intensive outpatient programs</p>	Nothing after deductible	40% coinsurance after deductible
<p>3. Intensive behavioral and developmental therapy for the treatment of autism spectrum disorders for covered persons 17 years of age and younger when provided in accordance with an individualized treatment plan prescribed by the covered person's treating physician or mental health professional. Examples of such therapy include applied behavioral analysis, intensive early intervention behavior therapy, and intensive behavioral intervention.</p>	Nothing after deductible	40% coinsurance after deductible

Behavioral Health – Mental Health		
Benefits	Your cost if you visit a:	
	Network provider:	Non-network provider:
<p>4. Inpatient services (including residential treatment services) Please note: Inpatient services in a licensed residential treatment facility for treatment of emotionally disabled children will be covered as any other health condition.</p>		
a. Room and board	Nothing after deductible	40% coinsurance after deductible
b. Hospital or facility-based professional services	Nothing after deductible	40% coinsurance after deductible
c. Attending psychiatrist services	Nothing after deductible	40% coinsurance after deductible
d. Partial program	Nothing after deductible	40% coinsurance after deductible

What’s covered

Outpatient mental health services include:

1. Diagnostic evaluations and psychological testing including that for attention deficit hyperactivity disorder (ADHD) or pervasive development disorders (PDD).
2. Psychotherapy and psychiatric services.
3. Mental health intensive outpatient programs, including day treatment, meaning time limited comprehensive treatment plans, which may include multiple services and modalities, delivered in an outpatient setting (up to 3 hours per day or 19 hours per week).
4. Relationship and family therapy, including individual, group and multifamily therapy, if there is a clinical diagnosis.
5. Treatment of serious or persistent disorders.
6. Treatment of pathological gambling.

Inpatient mental health services include:

1. Room and board.

2. Attending psychiatric services.
3. Hospital or facility-based professional services.
4. Partial program. This may be in a freestanding facility or hospital-based. Active treatment is provided through specialized programming with medical/psychological intervention and supervision during program hours. Partial program means a treatment program of a minimum of 4 hours per day or 20 hours per week of care and may include lodging.
5. Mental health residential treatment services. These services include either:
 - A residential treatment program serving children and adolescents with severe emotional disturbance, certified under law; or
 - A licensed or certified mental health treatment program providing intensive therapeutic services. In addition to room and board, each individual must receive at least 30 hours of mental health services a week, including group and individual counseling, client education and other services specific to mental health treatment. Also, the program must provide an on-site medical/psychiatric assessment within 48 hours of admission, psychiatric follow-up visits at least once per week and 24-hour nursing coverage.

When you use out-of-network benefits, in addition to the deductible and coinsurance, you will likely need to pay your provider any billed amount above what the plan pays the provider (the non-network provider reimbursement amount). **These charges are not applied to your deductible or out-of-pocket maximum.** Please see **Visiting non-network providers and why you pay more** in **Before You Access Care** for more information and an example showing out-of-pocket costs associated with out-of-network benefits.

What to keep in mind

Medica offers a 24/7 behavioral health crisis line for covered persons at no additional cost. If you are experiencing a mental health crisis, you may call 1-800-848-8327 to speak with a behavioral health specialist.

Medica may require prior authorization before you receive certain mental health services or treatment. To determine if Medica requires prior authorization for a particular service or treatment, please call Medica's designated mental health and substance abuse provider at 1-800-848-8327 or TTY users, please contact: National Relay Center 711, then ask them to dial Medica Behavioral Health at 1-866-567-0550.

To be covered, services must diagnose or treat mental disorders listed in the current edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM).

If you have more than one service or modality on the same day, you may pay a separate copayment or coinsurance for each service.

Medica's designated mental health and substance abuse provider will coordinate your in-network mental health services. If you require hospitalization, Medica's designated mental health and substance abuse provider will refer you to one of its hospital providers. **Please note:** The hospital network for medical services and mental health and substance abuse services are not the same.

Emergency mental health services do not require prior authorization and are eligible for coverage under in-network benefits.

Mental health services from a non-network provider listed below will be eligible for coverage under out-of-network benefits. These services must be obtained from a health care professional or facility that is licensed, certified or otherwise qualified under state law to provide the mental health services and practice independently:

- Psychiatrist
- Psychologist
- Registered nurse certified as a clinical specialist or as a nurse practitioner in psychiatric and mental health nursing
- Mental health clinic
- Mental health residential treatment center
- Independent clinical social worker
- Marriage and family therapist
- Hospital that provides mental health services
- Licensed professional clinical counselor

What's not covered

1. Services for mental disorders not listed in the current edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM).
2. Services, care or treatment that is not medically necessary.
3. Relationship and family therapy, including individual, group and multifamily therapy, in the absence of a clinical diagnosis.
4. Services for telephone psychotherapy.
5. Services beyond the initial evaluation to diagnose intellectual or learning disabilities.
6. Services, including room and board charges, provided by health care professionals or facilities that are not appropriately licensed, certified or otherwise qualified under state law to provide mental health services. This includes, but is not limited to, services provided by mental health providers who are not authorized under state law to practice independently, and services received at a halfway house, housing with support, therapeutic group home, boarding school or ranch.
7. Services to assist in activities of daily living that do not seek to cure and are performed regularly as a part of a routine or schedule.
8. Room and board charges associated with mental health residential treatment services when less than 30 hours a week of mental health services are provided per individual, an on-site medical/psychiatric assessment is not provided within 48 hours of admission and the program has not provided psychiatric follow-up visits at least once per week, or 24-hour nursing coverage.

BEHAVIORAL HEALTH – SUBSTANCE ABUSE

Behavioral Health – Substance Abuse		
Benefits	Your cost if you visit a:	
	Network provider:	Non-network provider:
1. Office visits, including evaluations, diagnostic and treatment services Please note: Some services received during a substance abuse office visit may be covered under another benefit in this section. The most specific and appropriate benefit will apply for each service received during a substance abuse office visit.	Nothing after deductible	40% coinsurance after deductible
2. Intensive outpatient programs	Nothing after deductible	40% coinsurance after deductible
3. Opiate replacement therapy	Nothing after deductible	40% coinsurance after deductible
4. Inpatient services (including residential treatment services)		
a. Room and board	Nothing after deductible	40% coinsurance after deductible
b. Hospital or facility-based professional services	Nothing after deductible	40% coinsurance after deductible
c. Attending physician services	Nothing after deductible	40% coinsurance after deductible
d. Partial program	Nothing after deductible	40% coinsurance after deductible

What's covered

Outpatient substance abuse services include:

1. Diagnostic evaluations.
2. Outpatient treatment.
3. Substance abuse intensive outpatient programs, including day treatment and partial programs, which may include multiple services and modalities, delivered in an outpatient setting (3 or more hours per day, up to 19 hours per week).
4. Services, care or treatment for a covered person that has been placed in any applicable Department of Corrections' custody following a conviction for a first-degree driving while impaired offense; to be eligible, such services, care or treatment must be required and provided by any applicable Department of Corrections.

Inpatient substance abuse services include:

1. Room and board.
2. Attending physician services.
3. Hospital or facility-based professional services.
4. Services, care or treatment for a covered person that has been placed in any applicable Department of Corrections' custody following a conviction for a first-degree driving while impaired offense; to be eligible, such services, care or treatment must be required and provided by any applicable Department of Corrections.
5. Partial program. This may be in a freestanding facility or hospital-based. Active treatment is provided through specialized programming with medical/psychological intervention and supervision during program hours. Partial program means a treatment program of a minimum of 4 hours per day or 20 hours per week of care and may include lodging.
6. Substance abuse residential treatment services are services from a licensed chemical dependency rehabilitation program that provides intensive therapeutic services following detoxification. In addition to room and board, at least 30 hours (15 hours for children and adolescents) per week per individual of chemical dependency services must be provided, including group and individual counseling, client education and other services specific to chemical dependency rehabilitation.

When you use out-of-network benefits, in addition to the deductible and coinsurance, you will likely need to pay your provider any billed amount above what the plan pays the provider (the non-network provider reimbursement amount). **These charges are not applied to your deductible or out-of-pocket maximum.** Please see **Visiting non-network providers and why you pay more** in **Before You Access Care** for more information and an example showing out-of-pocket costs associated with out-of-network benefits.

What to keep in mind

Medica offers a 24/7 behavioral health crisis line for covered persons at no additional cost. If you are experiencing a substance use crisis, you may call 1-800-848-8327 to speak with a behavioral health specialist.

Medica may require prior authorization before you receive certain substance abuse services or treatment. To determine if Medica requires prior authorization for a particular service or treatment, please call Medica's designated mental health and substance abuse provider at 1-800-848-8327 or TTY users, please contact: National Relay Center 711, then ask them to dial Medica Behavioral Health at 1-866-567-0550.

To be covered, services must diagnose or treat substance abuse disorders listed in the current edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM).

Medica's designated mental health and substance abuse provider arranges in-network substance abuse benefits. If you require hospitalization, Medica's designated mental health and substance abuse provider will refer you to one of its hospital providers. **Please note:** The hospital network for medical services and mental health and substance abuse services are not the same.

In-network benefits will apply to services, care or treatment for a covered person that has been placed in any applicable Department of Corrections' custody following a conviction for a first-degree driving while impaired offense. To be eligible, such services, care or treatment must be required and provided by any applicable Department of Corrections.

Emergency substance abuse services do not require prior authorization and are eligible for coverage under in-network benefits.

Substance abuse services from a non-network provider listed below will be eligible for coverage under out-of-network benefits. These services must be obtained from a health care professional or facility that is licensed, certified or otherwise qualified under state law to provide the substance abuse services and practice independently:

- Psychiatrist
- Psychologist
- Registered nurse certified as a clinical specialist or as a nurse practitioner in psychiatric and mental health nursing
- Chemical dependency clinic
- Chemical dependency residential treatment center
- Independent clinical social worker
- Marriage and family therapist
- Hospital that provides substance abuse services

What's not covered

1. Services for substance abuse disorders not listed in the current edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM).
2. Services, care or treatment that is not medically necessary.

3. Services to hold or confine a person under chemical influence when no medical services are required, regardless of where the services are received.
4. Telephonic substance abuse treatment services, unless such services are provided in accordance with Medica's telemedicine policies and procedures.
5. Services, including room and board charges, provided by health care professionals or facilities that are not appropriately licensed, certified or otherwise qualified under state law to provide substance abuse services. This includes, but is not limited to, services provided by mental health or substance abuse providers who are not authorized under state law to practice independently, and services received at a halfway house, therapeutic group home, boarding school or ranch.
6. Room and board charges associated with substance abuse treatment services providing less than 30 hours (15 hours for children and adolescents) a week per individual of chemical dependency services, including group and individual counseling, client education and other services specific to chemical dependency rehabilitation.
7. Services to assist in activities of daily living that do not seek to cure and are performed regularly as a part of a routine or schedule.

CLINICAL TRIALS

Clinical Trials		
Your cost if you visit a:		
Benefits	Network provider:	Non-network provider:
1. Routine patient costs in connection with a qualified individual's participation in an approved clinical trial	Covered at the corresponding in-network benefit level, depending on type of services provided. For example, office visits are covered at the office visit in-network benefit level and surgical services are covered at the surgical services in-network benefit level.	Covered at the corresponding out-of-network benefit level, depending on type of services provided. For example, office visits are covered at the office visit out-of-network benefit level and surgical services are covered at the surgical services out-of-network benefit level.

What to keep in mind

Approved clinical trials, as defined in **Definitions**, are covered.

When you use out-of-network benefits, in addition to the deductible and coinsurance, you will likely need to pay your provider any billed amount above what the plan pays the provider (the non-network provider reimbursement amount). **These charges are not applied to your deductible or out-of-pocket maximum.** Please see **Visiting non-network providers and why you pay more** in **Before You Access Care** for more information and an example showing out-of-pocket costs associated with out-of-network benefits.

DURABLE MEDICAL EQUIPMENT, PROSTHETICS AND MEDICAL SUPPLIES

Durable Medical Equipment, Prosthetics and Medical Supplies			
Your cost if you visit a:			
Benefits	Network provider:	Non-network provider:	
1. Durable medical equipment and certain related supplies	Nothing after deductible	40% coinsurance after deductible	
2. Prosthetics:	Nothing after deductible	40% coinsurance after deductible	
<ul style="list-style-type: none"> a. External prosthetic devices that replace a limb or an external body part, limited to: <ul style="list-style-type: none"> i. Artificial arms, legs, feet and hands; ii. Artificial eyes, ears and noses; iii. Breast prostheses b. Scalp hair prosthesis due to alopecia areata Limited to one prosthesis (i.e. wig) per covered person per calendar year. c. Repair, replacement or revision of prostheses made necessary by normal wear and use 			

Durable Medical Equipment, Prosthetics and Medical Supplies		
Your cost if you visit a:		
Benefits	Network provider:	Non-network provider:
3. Hearing aids for covered persons 18 years of age and younger for hearing loss that is not correctable by other covered procedures	Nothing after deductible Coverage is limited to one hearing aid per ear every three years. Related services must be prescribed by a network provider.	40% coinsurance after deductible Coverage is limited to one hearing aid per ear every three years.
4. Breast pumps	Nothing. The deductible does not apply.	40% coinsurance after deductible
5. Medical supplies: a. Blood clotting factors b. Dietary medical treatment of phenylketonuria (PKU) c. Total parenteral nutrition d. Amino acid-based elemental formulas for these diagnoses: i. Cystic fibrosis; ii. Amino acid, organic acid and fatty acid metabolic and malabsorption disorders; iii. IgE mediated allergies to food proteins; iv. Food protein induced enterocolitis syndrome;	Nothing after deductible	40% coinsurance after deductible

Durable Medical Equipment, Prosthetics and Medical Supplies			
Your cost if you visit a:			
Benefits	Network provider:	Non-network provider:	
v. Eosinophilic esophagitis; vi. Eosinophilic gastroenteritis; and vii. Eosinophilic colitis Coverage for the diagnoses in iii.–vii. above is limited to covered persons five years of age and younger.			
6. Eligible ostomy supplies	Nothing after deductible	40% coinsurance after deductible	
7. Insulin pumps and other eligible diabetic equipment and supplies	Nothing after deductible	40% coinsurance after deductible	

What's covered

Medica covers only a limited selection of durable medical equipment, prosthetics and medical supplies. The repair, replacement or revision of durable medical equipment is covered if it is made necessary by normal wear and use. Hearing aids and certain durable medical equipment, prosthetics and medical supplies must meet specific criteria and some items ordered by your physician, even if they're medically necessary, may not be covered. Medica determines if durable medical equipment will be purchased or rented.

When you use out-of-network benefits, in addition to the deductible and coinsurance, you will likely need to pay your provider any billed amount above what the plan pays the provider (the non-network provider reimbursement amount). **These charges are not applied to your deductible or out-of-pocket maximum.** Please see **Visiting non-network providers and why you pay more** in **Before You Access Care** for more information and an example showing out-of-pocket costs associated with out-of-network benefits.

What to keep in mind

Medica periodically reviews and modifies the list of eligible durable medical equipment and certain related supplies. To request the most up-to-date list, call Customer Service at one of the telephone numbers listed inside the front cover.

Quantity limits may apply to durable medical equipment, prosthetics and medical supplies.

If the durable medical equipment, prosthetic device or hearing aid is covered by the plan, but the model you choose is not Medica's standard model, you will be responsible for the cost difference.

In-network benefits apply when eligible equipment, services and supplies are prescribed by a physician and received from a network provider. Hearing aids, when prescribed by a network provider, are covered as described in the table above.

To request a list of durable medical equipment providers and/or hearing aid vendors, call Customer Service at one of the telephone numbers listed inside the front cover.

Out-of-network benefits apply when eligible equipment, services and supplies are prescribed by a physician and received from a non-network provider.

What's not covered

1. Durable medical equipment, supplies, prosthetics, appliances and hearing aids not on the Medica eligible list.
2. Charges in excess of the Medica standard model of durable medical equipment, prosthetics or hearing aids.
3. Repair, replacement or revision of durable medical equipment, prosthetics and hearing aids, except when made necessary by normal wear and use.
4. Repair, replacement or revision of durable medical equipment, prosthetics and hearing aids, due to loss, damage or theft.
5. Duplicate durable medical equipment, prosthetics and hearing aids, including repair, replacement or revision of duplicate items.
6. Other disposable supplies and appliances, except as described in this section and **Prescription Drugs**.

EMERGENCY ROOM CARE

Emergency Room Care		
Benefits	Your cost if you visit a:	
	Network provider:	Non-network provider:
1. Services provided in a hospital or facility-based emergency room	Nothing after deductible	Covered as an in-network benefit.
2. Other services received during an emergency room visit (for example x-rays, lab, physician)	Nothing after deductible	Covered as an in-network benefit.

What's covered

Emergency services provided in an emergency room of a hospital, whether network or non-network, from non-network providers will be covered as in-network benefits. In the event you receive such services, you will pay the in-network cost-share associated with the services provided. If you receive any other bill from an emergency room provider, please call Customer Service at one of the telephone numbers listed inside the front cover.

If you are confined in a non-network facility as a result of an emergency, you will be eligible for in-network benefits until your attending physician agrees it is safe to transfer you to a network facility.

If you receive scheduled or follow-up care after an emergency, you must visit a network provider to receive in-network benefits.

GENETIC TESTING AND COUNSELING

Genetic Testing and Counseling		
Benefits	Your cost if you visit a:	
	Network provider:	Non-network provider:
<p>1. Genetic testing received in an office or outpatient hospital when test results will directly affect treatment decisions or frequency of screening for a disease, or when results of the test will affect reproductive choices Please note: BRCA testing, if appropriate, is covered as a women's preventive health service.</p>	<p>Nothing after deductible</p>	<p>40% coinsurance after deductible</p>
<p>2. Genetic counseling, whether pre- or post-test, and whether occurring in an office, clinic or telephonically Please note: Genetic counseling for BRCA testing, if appropriate, is covered as a women's preventive health service.</p>	<p>Nothing after deductible</p>	<p>40% coinsurance after deductible</p>

What to keep in mind

Genetic testing is a complex and rapidly changing field. Many genetic tests require prior authorization or have criteria that must be met for the test to be covered. To better understand your coverage, please call Customer Service at one of the numbers listed on the inside cover. When you call, it's helpful to have the following information:

- The name of the test;
- The name of the lab performing the test;
- The name of the doctor ordering the test; and
- The reason you are going to have the test.

When you use out-of-network benefits, in addition to the deductible and coinsurance, you will likely need to pay your provider any billed amount above what the plan pays the provider (the non-network provider reimbursement amount). **These charges are not applied to your**

deductible or out-of-pocket maximum. Please see **Visiting non-network providers and why you pay more** in **Before You Access Care** for more information and an example showing out-of-pocket costs associated with out-of-network benefits.

What's not covered

1. Genetic testing when performed in the absence of symptoms or high risk factors for a genetic disease; genetic testing when knowledge of genetic status will not affect treatment decisions, frequency of screening for the disease or reproductive choices; genetic testing that has been performed in response to direct-to-consumer marketing and not under the direction of your physician.
2. Laboratory testing (including genetic testing) that has been performed in response to direct-to-consumer marketing and not under the direction of a physician.

HOME HEALTH CARE

Home Health Care		
Benefits	Your cost if you visit a:	
	Network provider:	Non-network provider:
<p>1. Home health care services including the following:</p> <ul style="list-style-type: none"> a. Intermittent skilled care when you are homebound, provided by or supervised by a registered nurse b. Skilled physical, speech or occupational therapy when you are homebound c. Home infusion therapy <p>Benefits covered under a. and b. above are limited to a combined maximum of 120 visits per calendar year for in-network benefits and 60 visits per calendar year for out-of-network benefits.</p> <p>If you have Medica coverage and are also enrolled in the Medical Assistance Program, you may be eligible for additional intermittent skilled care.</p>	<p>Nothing after deductible</p>	<p>40% coinsurance after deductible</p>
<p>2. Services received in your home from a physician</p>	<p>Nothing after deductible</p>	<p>40% coinsurance after deductible</p>

What's covered

Home health care is covered when directed by a physician and received from a home health care agency that is authorized by the laws of the state in which treatment is received.

Medica will waive the requirement that you be homebound for a limited number of home visits for palliative care if you have a life-threatening, non-curable condition which has a prognosis of survival of two years or less. If you are eligible to receive palliative care in the home and you are not homebound, there is a maximum of 8 visits per calendar year. Additional palliative care visits are eligible under the home health services benefit if you are homebound and meet all other requirements as defined in this section.

When you use out-of-network benefits, in addition to the deductible and coinsurance, you will likely need to pay your provider any billed amount above what the plan pays the provider (the non-network provider reimbursement amount). **These charges are not applied to your**

deductible or out-of-pocket maximum. Please see **Visiting non-network providers and why you pay more** in **Before You Access Care** for more information and an example showing out-of-pocket costs associated with out-of-network benefits.

What to keep in mind

Medica considers you homebound when leaving your home would directly and negatively affect your physical health. A dependent child may still be considered "confined to home" when attending school where life support specialized equipment and help are available.

Please note: Your place of residence is where you make your home. This may be your own dwelling, a relative's home, an apartment complex that provides assisted living services or some other type of institution. However, a hospital or skilled nursing facility will not be considered your home.

What's not covered

1. Companion, homemaker and personal care services.
2. Services provided by a member of your family.
3. Custodial care and other non-skilled services.
4. Physical, speech or occupational therapy provided in your home for convenience.
5. Services provided in your home when you are not homebound.
6. Services primarily educational in nature.
7. Vocational and job rehabilitation.
8. Recreational therapy.
9. Self-care and self-help training (non-medical).
10. Health club memberships.
11. Disposable supplies and appliances, except as described in **Durable Medical Equipment, Prosthetics and Medical Supplies** and **Prescription Drugs** in this section.
12. Physical, speech or occupational therapy services when there is no reasonable expectation that the covered person's condition will improve over a predictable period of time according to generally accepted standards in the medical community.
13. Voice training.
14. Home health aide services, except when rendered in conjunction with intermittent skilled care and related to the medical condition under treatment.

HOSPICE SERVICES

Hospice Services		
Benefits	Your cost if you visit a:	
	Network provider:	Non-network provider:
1. Hospice services	Nothing after deductible	40% coinsurance after deductible

What's covered

Hospice services and respite care are covered when ordered, provided or arranged under the direction of a physician, and received from a hospice program.

When you use out-of-network benefits, in addition to the deductible and coinsurance, you will likely need to pay your provider any billed amount above what the plan pays the provider (the non-network provider reimbursement amount). **These charges are not applied to your deductible or out-of-pocket maximum.** Please see **Visiting non-network providers and why you pay more** in **Before You Access Care** for more information and an example showing out-of-pocket costs associated with out-of-network benefits.

What to keep in mind

Hospice services are comprehensive palliative medical care and supportive social, emotional and spiritual services. These services are provided to terminally ill persons and their families, primarily in the patients' homes. A hospice interdisciplinary team, composed of professionals and volunteers, coordinates an individualized plan of care for each patient and family. The goal of hospice care is to make patients as comfortable as possible to enable them to live their final days to the fullest in the comfort of their own homes and with loved ones.

Medica contracts with hospice programs to provide hospice services to covered persons. The specific services you receive may vary depending upon which program you select.

Respite care is a form of hospice services that gives your uncompensated primary caregivers (i.e. family members or friends) rest or relief when necessary to maintain a terminally ill covered person at home.

Respite care is limited to not more than five consecutive days.

A plan of care must be established and communicated by the hospice program staff to Medica. To be eligible for coverage, hospice services must be consistent with the hospice program's plan of care.

To be eligible for the hospice benefits described in this section, you must:

1. Be a terminally ill patient; and

2. Have chosen a palliative treatment focus (i.e., one that emphasizes comfort and supportive services rather than treatment attempting to cure the disease or condition).

You will be considered terminally ill if there is a written medical prognosis by your physician that your life expectancy is six months or less if the terminal illness runs its normal course. This certification must be made not later than two days after the hospice care is initiated.

Covered persons who elect to receive hospice services do so in place of curative treatment for their terminal illness for the period they are enrolled in the hospice program.

You may withdraw from the hospice program at any time upon written notice to the hospice program. You must follow the hospice program's requirements to withdraw from the hospice program.

What's not covered

1. Respite care for more than five consecutive days.
2. Home health care and skilled nursing facility services when services are not consistent with the hospice program's plan of care.
3. Services not included in the hospice program's plan of care, including room and board charges or fees.
4. Services not provided by the hospice program.
5. Hospice daycare, except when recommended and provided by the hospice program.
6. Any services provided by a family member or friend, or individuals who are residents in your home.
7. Financial or legal counseling services, except when recommended and provided by the hospice program.
8. Housekeeping or meal services in your home, except when recommended and provided by the hospice program.
9. Bereavement counseling, except when recommended and provided by the hospice program.

HOSPITAL SERVICES

Hospital Services		
Benefits	Your cost if you visit a:	
	Network provider:	Non-network provider:
1. Outpatient hospital or ambulatory surgical center services	Nothing after deductible	40% coinsurance after deductible
2. Services provided in a hospital observation room	Nothing after deductible	40% coinsurance after deductible
3. Inpatient services For associated physician services, see Physician and Professional Services in this section	Nothing after deductible	40% coinsurance after deductible

What's covered

Hospital and ambulatory surgical center services are covered.

When you use out-of-network benefits, in addition to the deductible and coinsurance, you will likely need to pay your provider any billed amount above what the plan pays the provider (the non-network provider reimbursement amount). **These charges are not applied to your deductible or out-of-pocket maximum.** Please see **Visiting non-network providers and why you pay more** in **Before You Access Care** for more information and an example showing out-of-pocket costs associated with out-of-network benefits.

What to keep in mind

A physician must direct your care.

If you remain in the hospital overnight, you may be admitted as an inpatient or kept for observation. You can check with your physician to ask which applies to you. The most appropriate benefit will apply, which will impact how much you pay.

For most hospital visits, other charges also will apply. These might include charges for physician services, anesthesia and others.

What's not covered

1. Drugs received at a hospital on an outpatient basis, except drugs requiring intravenous infusion or injection, intramuscular injection or intraocular injection or drugs received in an

emergency room or a hospital observation room. Coverage for drugs is as described in **Prescription Drugs, Prescription Specialty Drugs** or otherwise described as a specific benefit elsewhere in this section.

2. Transfers and admissions to network hospitals solely at the convenience of the covered person.
3. Admission to another hospital is not covered when care for your condition is available at the network hospital where you were first admitted.

INFERTILITY TREATMENT

Infertility Treatment			
Benefits	Your cost if you visit a:		
	Network provider:	Non-network provider:	
1. Office visits, including any services provided during such visits	Nothing after deductible	40% coinsurance after deductible	
2. Outpatient services received at a hospital	Nothing after deductible	40% coinsurance after deductible	
3. Inpatient services	Nothing after deductible	40% coinsurance after deductible	
4. Services received from a physician during an inpatient stay	Nothing after deductible	40% coinsurance after deductible	

What's covered

The diagnosis and treatment of infertility in connection with the voluntary planning of conceiving a child is covered. Coverage includes benefits for professional, hospital and ambulatory surgical center services. Infertility treatment must be received from or under the direction of a physician. See **Prescription Drugs** in this section for coverage of infertility drugs.

Infertility treatment services, when received from a network provider, are covered as in-network benefits.

Infertility treatment services, when received from a non-network provider, are covered as out-of-network benefits.

When you use out-of-network benefits, in addition to the deductible and coinsurance, you will likely need to pay your provider any billed amount above what the plan pays the provider (the non-network provider reimbursement amount). **These charges are not applied to your deductible or out-of-pocket maximum.** Please see **Visiting non-network providers and why you pay more** in **Before You Access Care** for more information and an example showing out-of-pocket costs associated with out-of-network benefits.

What to keep in mind

Coverage for infertility treatment is limited to a maximum of \$5,000 per covered person per calendar year for in-network and out-of-network benefits combined.

What's not covered

1. Drugs provided or administered by a physician or other provider on an outpatient basis, except those requiring intravenous infusion or injection, intramuscular injection or intraocular injection. Coverage for drugs is as described in **Prescription Drugs**, **Prescription Specialty Drugs** or otherwise described as a specific benefit elsewhere in this section.
2. In vitro fertilization (IVF), gamete and zygote intrafallopian transfer (GIFT and ZIFT) procedures.
3. Services for a condition that a physician determines cannot be successfully treated.
4. Services related to surrogate pregnancy for a person not covered as a covered person under the plan.
5. Sperm banking.
6. Adoption.
7. Donor sperm.
8. Donor eggs.
9. Embryo and egg storage.

LAB AND PATHOLOGY

Lab and Pathology			
Your cost if you visit a:			
Benefits	Network provider:	Non-network provider:	
1. Lab and pathology services received during an office visit	Nothing after deductible	40% coinsurance after deductible	
2. Lab and pathology services received during an outpatient hospital or ambulatory surgical center visit	Nothing after deductible	40% coinsurance after deductible	
3. Lab and pathology services received during an inpatient hospital stay	Nothing after deductible	40% coinsurance after deductible	

MEDICAL-RELATED DENTAL SERVICES

Medical-Related Dental Services		
Your cost if you visit a:		
Benefits	Network provider:	Non-network provider:
<p>1. Charges for medical facilities and general anesthesia services that are:</p> <ul style="list-style-type: none"> a. Recommended by a physician; b. Received during a dental procedure; and c. Provided to a covered person who: <ul style="list-style-type: none"> i. is a child under age five; ii. is severely disabled; or iii. has a condition that requires hospitalization or general anesthesia for dental care treatment 	<p>Nothing after deductible</p>	<p>40% coinsurance after deductible</p>
<p>2. For a dependent child, orthodontia, dental implants and oral surgery treatment related to cleft lip and palate</p>	<p>Nothing after deductible</p>	<p>40% coinsurance after deductible</p>

Medical-Related Dental Services		
Your cost if you visit a:		
Benefits	Network provider:	Non-network provider:
<p>3. Accident-related dental services to treat an injury to and to repair (not replace) sound, natural teeth. The following conditions apply:</p> <p>a. Coverage is limited to services received within 24 months from the later of:</p> <p>i. The date you are first covered under the plan; or</p> <p>ii. The date of the injury</p> <p>b. A sound, natural tooth means a tooth (including supporting structures) that is free from disease that would prevent continual function of the tooth for at least one year.</p> <p>In the case of primary (baby) teeth, the tooth must have a life expectancy of one year.</p>	Nothing after deductible	40% coinsurance after deductible
<p>4. Oral surgery for:</p> <p>a. Partially or completely unerupted impacted teeth;</p> <p>b. A tooth root without the extraction of the entire tooth (this does not include root canal therapy); or</p>	Nothing after deductible	40% coinsurance after deductible

Medical-Related Dental Services		
Benefits	Your cost if you visit a:	
	Network provider:	Non-network provider:
c. The gums and tissues of the mouth when not performed in connection with the extraction or repair of teeth		

What's covered

Medically necessary outpatient dental services are covered as described above. Services must be received from a physician or dentist.

When you use out-of-network benefits, in addition to the deductible and coinsurance, you will likely need to pay your provider any billed amount above what the plan pays the provider (the non-network provider reimbursement amount). **These charges are not applied to your deductible or out-of-pocket maximum.** Please see **Visiting non-network providers and why you pay more** in **Before You Access Care** for more information and an example showing out-of-pocket costs associated with out-of-network benefits.

What to keep in mind

Comprehensive dental procedures are not considered medical-related dental services and aren't covered under this plan.

What's not covered

1. Dental services to treat an injury from biting or chewing.
2. Diagnostic casts, diagnostic study models and bite adjustments, unless related to the treatment of temporomandibular joint (TMJ) disorder and craniomandibular disorder or cleft lip and palate.
3. Osteotomies and other procedures associated with the fitting of dentures or dental implants.
4. Dental implants (tooth replacement), except as described in this section for the treatment of cleft lip and palate.
5. Any other dental procedures or treatment, whether the dental treatment is needed because of a primary dental problem or as a manifestation of a medical treatment or condition.
6. Any orthodontia, except as described in this section for the treatment of cleft lip and palate.
7. Tooth extractions, except as described in this section.

8. Any dental procedures or treatment related to periodontal disease.
9. Endodontic procedures and treatment, including root canal procedures and treatment, unless provided as accident-related dental services as described in this section.
10. Routine diagnostic and preventive dental services.

PHYSICAL, SPEECH AND OCCUPATIONAL THERAPIES

Physical, Speech and Occupational Therapies		
Your cost if you visit a:		
Benefits	Network provider:	Non-network provider:
1. Physical therapy services received outside of your home		
a. Habilitative services	Nothing after deductible	40% coinsurance after deductible Coverage for physical and occupational therapy is limited to a combined maximum of 20 visits per calendar year.
b. Rehabilitative services	Nothing after deductible	40% coinsurance after deductible Coverage for physical and occupational therapy is limited to a combined maximum of 20 visits per calendar year.
2. Speech therapy services received outside of your home		
a. Habilitative services	Nothing after deductible	40% coinsurance after deductible Coverage for speech therapy is limited to 20 visits per calendar year.
b. Rehabilitative services	Nothing after deductible	40% coinsurance after deductible Coverage for speech therapy is limited to 20 visits per calendar year.

Physical, Speech and Occupational Therapies		
Benefits	Your cost if you visit a:	
	Network provider:	Non-network provider:
3. Occupational therapy services received outside of your home		
a. Habilitative services	Nothing after deductible	40% coinsurance after deductible Coverage for physical and occupational therapy is limited to a combined maximum of 20 visits per calendar year.
b. Rehabilitative services	Nothing after deductible	40% coinsurance after deductible Coverage for physical and occupational therapy is limited to a combined maximum of 20 visits per calendar year.

What's covered

Physical therapy, speech therapy and occupational therapy services provided on an outpatient basis are covered.

Therapy services described in this section include coverage for the treatment of autism spectrum disorders.

When you use out-of-network benefits, in addition to the deductible and coinsurance, you will likely need to pay your provider any billed amount above what the plan pays the provider (the non-network provider reimbursement amount). **These charges are not applied to your deductible or out-of-pocket maximum.** Please see **Visiting non-network providers and why you pay more** in **Before You Access Care** for more information and an example showing out-of-pocket costs associated with out-of-network benefits.

What to keep in mind

A physician must direct your care in order for it to be eligible for coverage.

Coverage for services provided on an inpatient basis is described under **Hospital Services** in this section.

What's not covered

1. Services primarily educational in nature.
2. Vocational and job rehabilitation.
3. Recreational therapy.
4. Self-care and self-help training (non-medical).
5. Health club memberships.
6. Voice training.
7. Group physical, speech and occupational therapy.
8. Physical, speech, or occupational therapy services (including but not limited to services for the correction of speech impediments or assistance in the development of verbal clarity) when there is no reasonable expectation that your condition will improve over a predictable period of time according to generally accepted standards in the medical community.
9. Massage therapy, provided in any setting, even when it is part of a comprehensive treatment plan.

PHYSICIAN AND PROFESSIONAL SERVICES

Physician and Professional Services

Your cost if you visit a:

Benefits

Network provider:

Non-network provider:

<p>1. Office visits</p> <p>Please note: Some services received during an office visit may be covered under another benefit in this section. The most specific and appropriate benefit will apply for each service received during an office visit.</p> <p>For example, certain services may be considered surgical or imaging services; see below and in X-Rays and Other Imaging for coverage of these services. In such instances, both an office visit coinsurance and an outpatient surgical or imaging coinsurance apply.</p>	<p>Nothing after deductible</p>	<p>40% coinsurance after deductible</p>
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Physician and Professional Services		
Benefits	Your cost if you visit a:	
	Network provider:	Non-network provider:
<p>2. Urgent care center visits Please note: Some services received during an urgent care center visit may be covered under another benefit in this section. The most specific and appropriate benefit will apply for each service received during an urgent care center visit.</p> <p>For example, certain services may be considered surgical or imaging services; see below and in X-Rays and Other Imaging for coverage of these services. In such instances, both an urgent care center visit coinsurance and outpatient surgical coinsurance apply.</p>	Nothing after deductible	Covered as an in-network benefit.
<p>3. Convenience care</p> <p>a. Retail health clinic</p> <p>b. Virtual care</p>	Nothing after deductible	40% coinsurance after deductible
4. Telemedicine	Nothing after deductible	40% coinsurance after deductible
5. Chiropractic services to diagnose and to treat (by manual manipulation or certain therapies) conditions related to the muscles, skeleton and nerves of the body	Nothing after deductible	40% coinsurance after deductible Coverage is limited to a maximum of 15 visits per calendar year.

Physician and Professional Services		
Benefits	Your cost if you visit a:	
	Network provider:	Non-network provider:
6. Surgical services (as defined in the Physicians' Current Procedural Terminology code book):		
a. Received from a physician during an office visit	Nothing after deductible	40% coinsurance after deductible
b. Received from a physician during an urgent care visit or an outpatient hospital or ambulatory surgical center visit	Nothing after deductible	40% coinsurance after deductible
c. Received from a physician during an inpatient stay	Nothing after deductible	40% coinsurance after deductible
7. Non-surgical services received from a physician during an inpatient stay	Nothing after deductible	40% coinsurance after deductible
8. Non-surgical outpatient hospital or ambulatory surgical center services received from or directed by a physician	Nothing after deductible	40% coinsurance after deductible
9. Routine annual eye exams	Nothing. The deductible does not apply.	40% coinsurance after deductible
10. Allergy shots	Nothing after deductible	40% coinsurance after deductible

Physician and Professional Services		
Benefits	Your cost if you visit a:	
	Network provider:	Non-network provider:
11. Diabetes self-management training and education, including medical nutrition therapy received from a provider in a program consistent with national educational standards (as established by the American Diabetes Association)	Nothing after deductible	40% coinsurance after deductible
12. Acupuncture Limited to 15 visits per calendar year for in-network and out-of-network benefits combined.	Nothing after deductible	40% coinsurance after deductible
13. Neuropsychological evaluations/cognitive testing, limited to services necessary for the diagnosis or treatment of a medical illness or injury	Nothing after deductible	40% coinsurance after deductible
14. Vision therapy and orthoptic and/or pleoptic training, to establish a home program, for the treatment of strabismus and other disorders of binocular eye movements Coverage is limited to a combined in-network and out-of-network total of 5 training visits and 2 follow-up eye exams per calendar year.	Nothing after deductible	40% coinsurance after deductible

Physician and Professional Services		
Benefits	Your cost if you visit a:	
	Network provider:	Non-network provider:
15. Treatment to lighten or remove the coloration of a port wine stain	Covered at the corresponding in-network benefit level, depending on type of services provided. For example, office visits are covered at the office visit in-network benefit level and surgical services are covered at the surgical services in-network benefit level.	Covered at the corresponding out-of-network benefit level, depending on type of services provided. For example, office visits are covered at the office visit out-of-network benefit level and surgical services are covered at the surgical services out-of-network benefit level.

What's covered

In-network benefits apply to:

1. Professional services received from a network provider;
2. Emergency services received from network or non-network providers.

When you use out-of-network benefits, in addition to the deductible and coinsurance, you will likely need to pay your provider any billed amount above what the plan pays the provider (the non-network provider reimbursement amount). **These charges are not applied to your deductible or out-of-pocket maximum.** Please see **Visiting non-network providers and why you pay more** in **Before You Access Care** for more information and an example showing out-of-pocket costs associated with out-of-network benefits.

What to keep in mind

Services described in this section must be received from or directed by a physician.

For some services, there may be a facility charge in addition to the physician services copayment or coinsurance.

What's not covered

Drugs provided or administered by a physician or other provider, except those requiring intravenous infusion or injection, intramuscular injection or intraocular injection. Coverage for drugs is as described in **Prescription Drugs, Prescription Specialty Drugs** or otherwise described as a specific benefit elsewhere in this section.

PREGNANCY – MATERNITY CARE

Pregnancy – Maternity Care		
Benefits	Your cost if you visit a:	
	Network provider:	Non-network provider:
1. Outpatient prenatal services	Nothing. The deductible does not apply.	0% coinsurance. The deductible does not apply.
2. Inpatient stay for labor and delivery services – for the mother Please note: Maternity labor and delivery services are considered inpatient services regardless of the length of the hospital stay.	Nothing after deductible	40% coinsurance after deductible
3. Physician services received during an inpatient stay for labor and delivery – for the mother	Nothing after deductible	40% coinsurance after deductible
4. Inpatient stay – for your newborn Please note: Your newborn must be added as a dependent on your plan for this coverage to apply.	Nothing after deductible	40% coinsurance after deductible
5. Physician services received during an inpatient stay – for your newborn Please note: Your newborn must be added as a dependent on your plan for this coverage to apply.	Nothing after deductible	40% coinsurance after deductible

Pregnancy – Maternity Care		
Benefits	Your cost if you visit a:	
	Network provider:	Non-network provider:
6. Labor and delivery services at a free-standing birth center		
a. Facility services for labor and delivery – for the mother Please note: Maternity labor and delivery services are considered inpatient services regardless of the length of the hospital stay.	Nothing after deductible	40% coinsurance after deductible
b. Physician services received for labor and delivery – for the mother	Nothing after deductible	40% coinsurance after deductible
c. Physician services – for your newborn Please note: Your newborn must be added as a dependent on your plan for this coverage to apply.	Nothing after deductible	40% coinsurance after deductible
7. Postnatal services	Nothing after deductible	40% coinsurance after deductible
8. Home health care visit following delivery	Nothing after deductible	40% coinsurance after deductible

What's covered

Pregnancy services are covered and include medical services for prenatal care, labor and delivery, postnatal care and any related complications.

When you use out-of-network benefits, in addition to the deductible and coinsurance, you will likely need to pay your provider any billed amount above what the plan pays the provider (the non-network provider reimbursement amount). **These charges are not applied to your deductible or out-of-pocket maximum.** Please see **Visiting non-network providers and**

why you pay more in **Before You Access Care** for more information and an example showing out-of-pocket costs associated with out-of-network benefits.

What to keep in mind

Enrolling your baby

Medica does not automatically know of a birth or whether you would like coverage for your baby. To enroll your newborn as a dependent, see **Who's Eligible for Coverage and How Do They Enroll**. Once enrolled, your baby will be covered from birth. For more information, see **Who's Eligible for Coverage and How Do They Enroll**.

Please note: We encourage you to enroll your newborn in your plan within 30 days of the date of birth, date of placement for adoption or date of adoption. For more information, see **Who's Eligible for Coverage and How Do They Enroll**.

Prenatal care

Covered prenatal services include:

- Office visits for prenatal care, including professional services, lab, pathology, x-rays and imaging;
- Hospital and ambulatory surgery center services for prenatal care, including professional services received during an inpatient stay for prenatal care;
- Intermittent skilled care or home infusion therapy due to a high-risk pregnancy; and
- Supplies for gestational diabetes.

Not all services received during your pregnancy are considered prenatal care. Some services *not* considered prenatal care include (but are not limited to) treatment of:

- Conditions that existed before (and independently of) the pregnancy, such as diabetes or lupus, even if the pregnancy has caused those conditions to require more frequent care or monitoring.
- Conditions that have arisen during the pregnancy but are not directly related to care of the pregnancy, such as back and neck pain or a skin rash.
- Miscarriage and ectopic pregnancy.

Services that are not considered prenatal care may be eligible for coverage under the most specific and appropriate section of this plan. Please refer to those sections for coverage information. The **Where to Find It** section can help direct you to the right place.

Labor and delivery

Labor and delivery services are considered inpatient services regardless of the length of hospital stay.

Each covered person's hospital admission is separate from the admission of any other covered person. That means a separate deductible and coinsurance will be applied to both you and your newborn for inpatient services related to labor and delivery.

Newborns' and Mothers' Health Protection Act of 1996

Generally, Medica may not restrict benefits for any hospital stay in connection with childbirth for the mother or newborn child covered person to less than 48 hours following a vaginal delivery (or less than 96 hours following a cesarean section). However, federal law generally does not prohibit the mother or newborn child covered person's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours, as applicable). In any case, Medica may not require a provider to obtain prior authorization from Medica for a stay of 48 hours or less (or 96 hours, as applicable).

Postnatal care

Postnatal care includes routine follow-up care from your provider after delivery.

Your plan covers one home health care visit if it occurs within 4 days of discharge. For services received after 4 days, please see **Home Health Care** in this section.

For more information about pregnancy care, see the tip sheet at medica.com/membertips.

What's not covered

1. Health care professional services for home labor and delivery.
2. Services from a doula.
3. Childbirth and other educational classes.

PRESCRIPTION DRUGS

Prescription Drugs

A prescription unit is:

Pharmacy: 31-consecutive day supply, or in the case of contraceptives, up to a one-cycle supply

Mail order pharmacy: 93-consecutive day supply, or in the case of contraceptives, up to a three-cycle supply

Your cost if you visit a:

	Network pharmacy:	Non-network pharmacy:	Mail order pharmacy:
<p>1. Prescription drugs received at a retail pharmacy, other than those described below or in Prescription Specialty Drugs</p>	<p>Generic: Nothing after deductible per prescription unit; or</p> <p>Preferred brand: Nothing after deductible per prescription unit; or</p> <p>Non-preferred brand: Nothing after deductible per prescription unit</p>	<p>Generic: 40% coinsurance after deductible per prescription unit; or</p> <p>Preferred brand: 40% coinsurance after deductible per prescription unit; or</p> <p>Non-preferred brand: 40% coinsurance after deductible per prescription unit</p>	<p>Generic: Nothing after deductible per prescription unit; or</p> <p>Preferred brand: Nothing after deductible per prescription unit; or</p> <p>Non-preferred brand: Nothing after deductible per prescription unit</p>

Prescription Drugs

A prescription unit is:

Pharmacy: 31-consecutive day supply, or in the case of contraceptives, up to a one-cycle supply

Mail order pharmacy: 93-consecutive day supply, or in the case of contraceptives, up to a three-cycle supply

Your cost if you visit a:

Network pharmacy:

Non-network pharmacy:

Mail order pharmacy:

2. Infertility covered drugs. Limited to a maximum benefit of \$5,000 per calendar year for all infertility covered drugs described in **Prescription Drugs** and **Prescription Specialty Drugs**, combined.

Generic: Nothing after deductible per prescription unit; or

Preferred brand: Nothing after deductible per prescription unit; or

Non-preferred brand: Nothing after deductible per prescription unit

Generic: 40% coinsurance after deductible per prescription unit; or

Preferred brand: 40% coinsurance after deductible per prescription unit; or

Non-preferred brand: 40% coinsurance after deductible per prescription unit

Generic: Nothing after deductible per prescription unit; or

Preferred brand: Nothing after deductible per prescription unit; or

Non-preferred brand: Nothing after deductible per prescription unit

3. Diabetic equipment and supplies, including blood glucose meters

Generic: Nothing after deductible per prescription unit; or

Preferred brand: Nothing after deductible per prescription unit; or

Non-preferred brand: Nothing after deductible per prescription unit

Generic: 40% coinsurance after deductible per prescription unit; or

Preferred brand: 40% coinsurance after deductible per prescription unit; or

Non-preferred brand: 40% coinsurance after deductible per prescription unit

Generic: Nothing after deductible per prescription unit; or

Preferred brand: Nothing after deductible per prescription unit; or

Non-preferred brand: Nothing after deductible per prescription unit

Prescription Drugs

A prescription unit is:

Pharmacy: 31-consecutive day supply, or in the case of contraceptives, up to a one-cycle supply

Mail order pharmacy: 93-consecutive day supply, or in the case of contraceptives, up to a three-cycle supply

Your cost if you visit a:

	Network pharmacy:	Non-network pharmacy:	Mail order pharmacy:
4.	<p>All FDA-approved drugs (including certain women’s contraceptives), tobacco cessation products and other supplies and services that are considered preventive health services</p>		
	<p>Generic: Nothing per prescription unit; or</p> <p>Preferred brand: Nothing per prescription unit; or</p> <p>Non-preferred brand: No coverage</p> <p>The deductible does not apply.</p>	<p>Generic: 40% coinsurance after deductible per prescription unit; or</p> <p>Preferred brand: 40% coinsurance after deductible per prescription unit; or</p> <p>Non-preferred brand: No coverage</p>	<p>Generic: Nothing per prescription unit; or</p> <p>Preferred brand: Nothing per prescription unit; or</p> <p>Non-preferred brand: No coverage</p> <p>The deductible does not apply.</p> <p>Please note: Tobacco cessation products are not available through a mail order pharmacy.</p>
5.	<p>Orally-administered cancer treatment medications</p>		
	<p>Generic: Nothing after deductible per prescription unit; or</p> <p>Preferred brand: Nothing after deductible per prescription unit; or</p> <p>Non-preferred brand: Nothing after deductible per prescription unit</p>	<p>No coverage. These medications must be obtained from a Medica-designated specialty pharmacy.</p>	<p>No coverage. These medications must be obtained from a Medica-designated specialty pharmacy.</p>

What’s covered

Prescription drugs and certain over-the-counter (OTC) drugs and supplies are covered if they are:

- Prescribed by an authorized provider;
- Included on Medica’s drug list (unless identified as not covered); and

- Received from a pharmacy or a designated mail order pharmacy.

Coverage for specialty prescription drugs (drugs used to treat complex conditions and which may require special handling) is described in the next section, **Prescription Specialty Drugs**.

What is Medica's Drug List

Medica's drug list (Drug List) is comprised of drugs that meet the medical needs of our covered persons and have proven safety and effectiveness. It includes both brand-name and generic drugs. The drugs on this list have been approved by the Food and Drug Administration (FDA). The Drug List identifies whether a drug is classified by Medica as a generic, preferred brand or non-preferred brand drug. A team of physicians and pharmacists meets regularly to review and update the Drug List. Your doctor can use this list to select medications for your health care needs, while helping you maximize your prescription drug benefit. You will be notified in advance if there are any changes to the Drug List that affect medications you are receiving.

The terms "generic" and "brand name" are used in the health care industry in different ways. To better understand your coverage, please review the following:

Generic: A drug: (1) that contains the same active ingredient as a brand name drug and is chemically equivalent to a brand name drug in strength, concentration, dosage form and route of administration; or (2) that Medica identifies as a generic product. Medica uses industry standard resources to determine a drug's classification as either brand name or generic. Not all products identified as "generic" by the manufacturer, pharmacy or your provider may be classified by Medica as generic.

Generic drugs are your lowest coinsurance option. For your lowest share of the cost, consider a generic covered drug if you and your provider decide it is appropriate for your treatment.

Preferred brand: A drug: (1) that is manufactured and marketed under a trademark or name by a specific drug manufacturer; or (2) that Medica identifies as a brand name product. Medica uses industry standard resources to determine a drug's classification as either brand name or generic. Not all products identified as "brand name" by the manufacturer, pharmacy or your provider may be classified by Medica as brand name.

Preferred brand drugs have a higher coinsurance. You may consider a preferred brand covered drug to treat your condition if you and your provider decide it is appropriate.

Non-preferred brand drugs have the highest coinsurance. The covered non-preferred brand drugs are usually more costly.

If you have questions about Medica's Drug List or whether a specific drug is covered (and/or whether the drug is generic, preferred brand or non-preferred brand), or if you would like to request a copy of the Drug List at no charge, call Customer Service at one of the telephone numbers listed inside the front cover. It is also available on mymedica.com.

What to keep in mind

What is a prescription unit

A prescription unit is the amount that will be dispensed unless it is limited by the drug manufacturer's packaging, dosing instructions or Medica's medication request guidelines. This includes quantity limits that are indicated on the Drug List. Coinsurance amounts will apply to each prescription unit dispensed.

One prescription unit from a pharmacy is a 31-consecutive-day supply (or, in the case of contraceptives, up to a one-cycle supply).

One prescription unit from a designated mail order pharmacy is a 93-consecutive-day supply (or, in the case of contraceptives, up to a three-cycle supply).

Three prescription units from a pharmacy may be dispensed for covered drugs prescribed to treat chronic conditions. Medica has specifically designated some network pharmacies to dispense multiple prescription units. For the list of these designated pharmacies, visit mymedica.com or call Customer Service.

For some prescriptions there are special requirements that must be met in order to receive coverage. These include:

- **Prior authorization (PA)**
Certain drugs require prior authorization (approval in advance) from Medica in order to be covered. These medications are shown on the Drug List with the abbreviation "PA." The Drug List is available to providers, including pharmacies and the designated mail order pharmacies. Your network provider who prescribes the drug should initiate the prior authorization process. You will pay the entire cost of the drug received if you do not meet Medica's authorization criteria.
- **Step therapy (ST)**
Step therapy is a process that involves trying an alternative covered drug first (typically a generic drug) before moving to a preferred brand or non-preferred brand covered drug for treatment of the same medical condition. The medications subject to step therapy are shown on the Drug List with the abbreviation "ST." You must meet applicable step therapy requirements before Medica will cover these preferred brand or non-preferred brand drugs.
- **Quantity limits (QL)**
Certain covered drugs have limits on the maximum quantity allowed per prescription over a specific period of time. The medications subject to quantity limits are shown on the Drug List with the abbreviation "QL." Some quantity limits are based on the manufacturer's packaging, FDA labeling or clinical guidelines.
- **Pharmacy requirement**
Certain self-administered cancer treatment medications must be obtained from a Medica-designated specialty pharmacy in order to be covered.

Exceptions to the Drug List

In certain cases, it is possible to get an exception to the coverage rules described under What is Medica's Drug List above. **Please note that exceptions will only be allowed when specific clinical criteria are satisfied.** Any exception that Medica grants will improve the coverage by only one benefit level. However, no covered person cost sharing will apply for exceptions applicable to preventive health services.

Exceptions can also include antipsychotic drugs prescribed to treat emotional disturbance or mental illness, and certain drugs for diagnosed mental illness or emotional disturbance if removed from the Drug List or you change health plans. Antipsychotic drug(s) prescribed to treat emotional disturbance or mental illness will be covered if the prescribing provider:

- Certifies to Medica in writing that he/she has considered all equivalent drugs on the Drug List and has determined that the drug prescribed will best treat your condition (unless the drug was removed from Medica's Drug List for safety reasons); or
- Indicates to Medica that drugs on the Drug List cause you to have an adverse reaction, are contraindicated for you, or the prescription drug must be dispensed as written to provide maximum medical benefit to you, unless the requested drug was removed from the Drug List for safety reasons.

If you have a condition that may seriously jeopardize your life, health or ability to regain maximum function or if you are undergoing a current course of treatment with a drug not included on the Drug List, an expedited review may be requested. Medica will make a determination and provide notification on an expedited review request within 24 hours of receiving the request.

If you would like to request a copy of Medica's Drug List exception process or for more information regarding the expedited review process, call Customer Service at one of the telephone numbers listed inside the front cover.

Mail order pharmacy

Mail order pharmacy benefits apply when covered drugs are received from a designated mail order pharmacy.

To learn more about how to use mail order pharmacy, log in to mymedica.com.

Additional considerations

The table above describes your coinsurance for the prescription drug. An additional coinsurance will apply for a provider's services if you require that they administer a self-administered drug. For these purposes, "professionally administered drugs" are drugs that require intravenous infusion or injection, intramuscular injection or intraocular injection; "self-administered drugs" are all other drugs.

Coverage for tobacco cessation includes all FDA-approved tobacco cessation products that are considered preventive health services. This coverage includes up to a 180-day supply of tobacco cessation medication.

The list of covered Preventive Drugs and Other Services is specific and limited. For a current list go to mymedica.com and refer to the Preventive Drug and Supply category on the Drug List, or call Customer Service.

While diabetic equipment and supplies, including blood glucose meters, are covered under the prescription drug benefit, coverage for insulin pumps is described under **Durable Medical Equipment, Prosthetics and Medical Supplies**.

What's not covered

1. Drugs and supplies that are not on Medica's Drug List, unless covered through the exception process described in this plan.
2. Any amount above what the plan would have paid when you fail to identify yourself as a covered person to the pharmacy. (Medica will notify you before enforcement of this provision.)
3. Over-the-counter (OTC) drugs not listed on Medica's Drug List.
4. Replacement of a drug due to loss, damage or theft.
5. Appetite suppressants.
6. Tobacco cessation products or services dispensed through a mail order pharmacy.
7. Drugs prescribed by a provider who is not acting within his/her scope of licensure.
8. Homeopathic medicine.
9. Specialty prescription drugs, except as described in **Prescription Specialty Drugs**.
10. Bulk powders, chemicals and products used in prescription drug compounding.
11. Products that are duplicative to, or are in the same class and category as products on Medica's Drug List.
12. New-to-market drugs: Products recently approved by the FDA and introduced into the market will not be covered until they are reviewed and considered for placement on the Drug List.

PRESCRIPTION SPECIALTY DRUGS

Prescription Specialty Drugs	
Benefits	You pay:
1. Specialty prescription drugs received from a designated specialty pharmacy	<p>Preferred specialty prescription drugs: Nothing after deductible per prescription unit; or</p> <p>Non-preferred specialty prescription drugs: Nothing after deductible per prescription unit</p>
2. Specialty infertility prescription drugs received from a designated specialty pharmacy. Limited to a maximum benefit of \$5,000 per calendar year for all infertility drugs described in Prescription Drugs and Prescription Specialty Drugs combined.	<p>Preferred specialty prescription drugs: Nothing after deductible per prescription unit; or</p> <p>Non-preferred specialty prescription drugs: Nothing after deductible per prescription unit</p>
3. Specialty growth hormone when prescribed by a physician for the treatment of a demonstrated growth hormone deficiency and received from a designated specialty pharmacy	<p>Preferred specialty prescription drugs: Nothing after deductible per prescription unit; or</p> <p>Non-preferred specialty prescription drugs: Nothing after deductible per prescription unit</p>
4. Orally-administered cancer treatment medications	<p>Preferred specialty prescription drugs: Nothing after deductible per prescription unit; or</p> <p>Non-preferred specialty prescription drugs: Nothing after deductible per prescription unit</p>

What's covered

Specialty medications are high-technology, high cost, oral or injectable drugs used for the treatment of certain diseases that require complex therapies. Many specialty medications require special handling and in most cases are prescribed by a specialist.

Specialty prescription drugs are covered if they are:

- Prescribed by an authorized provider;
- Included on Medica's specialty drug list (unless identified as not covered); and
- Received from a designated specialty pharmacy.

What is Medica's Specialty Drug List

Medica's specialty drug list (Specialty Drug List) is comprised of drugs that meet the medical needs of our covered persons and have been selected based on their safety, effectiveness, uniqueness and cost. They have been approved by the Food and Drug Administration (FDA). A team of physicians and pharmacists meets regularly to review and update the Specialty Drug List.

Your doctor can use this list to select medications for your health care needs, while helping you maximize your prescription drug benefit. You will be notified in advance if there are any changes to the Specialty Drug List that affect medications you are receiving.

Preferred specialty prescription drugs are your lowest coinsurance option. For your lowest share of the cost, consider a preferred specialty prescription drug if you and your physician decide it is appropriate for your treatment.

Non-preferred specialty prescription drugs have a higher coinsurance than preferred specialty prescription drugs. Consider a non-preferred specialty prescription drug if you and your physician decide it is appropriate for your treatment.

If you have questions about Medica's Specialty Drug List or whether a specific specialty prescription drug is covered (and/or the benefit level in which the drug may be covered), or if you would like to request a copy of the Specialty Drug List, at no charge, call Customer Service at one of the telephone numbers listed inside the front cover. It is also available on mymedica.com.

What to keep in mind

These benefits apply when covered specialty prescription drugs are received from a designated specialty pharmacy. A current list of designated specialty pharmacies is available on mymedica.com. You can also call Customer Service at one of the telephone numbers listed inside the front cover.

The table above describes your coinsurance for the specialty prescription drug. An additional coinsurance will apply for a provider's services if you require that they administer a self-administered drug. For these purposes, "professionally administered drugs" are drugs that require intravenous infusion or injection, intramuscular injection or intraocular injection; "self-administered drugs" are all other drugs.

What is a prescription unit

A prescription unit is the amount that will be dispensed unless it is limited by the drug manufacturer's packaging, dosing instructions or Medica's medication request guidelines. This includes quantity limits that are indicated on the Specialty Drug List. Coinsurance amounts will apply to each prescription unit dispensed.

One prescription unit from a designated specialty pharmacy is a 31-consecutive-day supply.

For some prescriptions there are special requirements that must be met in order to receive coverage. These include:

- **Prior authorization (PA)**
Certain specialty prescription drugs require prior authorization (approval in advance) from Medica in order to be covered. These medications are shown on the Specialty Drug List with the abbreviation “PA.” The Specialty Drug List is available to providers, including designated specialty pharmacies. Your network provider who prescribes the drug should initiate the prior authorization process. You will pay the entire cost of the drug received if you do not meet Medica’s authorization criteria.
- **Step therapy (ST)**
Step therapy is a process that involves trying an alternative covered specialty prescription drug (typically a preferred drug) before moving to certain other preferred or non-preferred drugs. The medications subject to step therapy are shown on the Specialty Drug List with the abbreviation “ST.” You must meet applicable step therapy requirements before Medica will cover these preferred or non-preferred drugs.
- **Quantity limits (QL)**
Certain covered specialty prescription drugs have limits on the maximum quantity allowed per prescription over a specific period of time. These specialty medications are shown on the Specialty Drug List with the abbreviation “QL.” Some quantity limits are based on the manufacturer’s packaging, FDA labeling or clinical guidelines.
- **Pharmacy requirement**
Certain self-administered cancer treatment medications must be obtained from a Medica-designated specialty pharmacy in order to be covered.

Exceptions to the Specialty Drug List

In certain cases, it is possible to get an exception to the coverage rules described under What is Medica’s Specialty Drug List above. **Please note that exceptions will only be allowed when specific clinical criteria are satisfied.** Any exception that Medica grants will improve the coverage by only one benefit level.

Exceptions can also include antipsychotic drugs prescribed to treat emotional disturbance or mental illness, and certain drugs for diagnosed mental illness or emotional disturbance if removed from the Specialty Drug List or you change health plans. Antipsychotic drug(s) prescribed to treat emotional disturbance or mental illness will be covered if the prescribing provider:

- Certifies to Medica in writing that he/she has considered all equivalent drugs on the Specialty Drug List and has determined that the drug prescribed will best treat your condition (unless the drug was removed from the Specialty Drug List for safety reasons); or
- Indicates to Medica that drugs on the Specialty Drug List cause you to have an adverse reaction, are contraindicated for you or the prescription drug must be dispensed as written

to provide maximum medical benefit to you, unless the requested drug was removed from the Specialty Drug List for safety reasons.

If you have a condition that may seriously jeopardize your life, health or ability to regain maximum function or if you are undergoing a current course of treatment with a drug not included on the Specialty Drug List, an expedited review may be requested. Medica will make a determination and provide notification on an expedited review request within 24 hours of receiving the request.

If you would like to request a copy of Medica's Specialty Drug List exception process or for more information regarding the expedited review process, call Customer Service at one of the telephone numbers listed inside the front cover.

What's not covered

1. Specialty prescription drugs that are not on Medica's Specialty Drug List, unless covered through the exception process described in this plan.
2. Any amount above what the plan would have paid when you fail to identify yourself as a covered person to the designated specialty pharmacy. (Medica will notify you before enforcement of this provision.)
3. Replacement of a specialty prescription drug due to loss, damage or theft.
4. Specialty prescription drugs prescribed by a provider who is not acting within his/her scope of licensure.
5. Prescription drugs and OTC drugs, except as described in **Prescription Drugs** in this plan.
6. Specialty prescription drugs received from a pharmacy that is not a designated specialty pharmacy.
7. Growth hormone, except as specifically described in the benefit table above.

PREVENTIVE HEALTH CARE

Preventive Health Care		
Benefits	Your cost if you visit a:	
	Network provider:	Non-network provider:
1. Child health supervision services, including well-baby care	Nothing. The deductible does not apply.	0% coinsurance. The deductible does not apply.
2. Immunizations	Nothing. The deductible does not apply.	40% coinsurance after deductible
3. Early disease detection services including physicals	Nothing. The deductible does not apply.	40% coinsurance after deductible
4. Routine screening procedures for cancer including, but not limited to, screening for ovarian cancer and prostate cancer	Nothing. The deductible does not apply.	40% coinsurance after deductible
5. Women's preventive health services including mammograms, screenings for cervical cancer, human papillomavirus (HPV) testing, counseling for sexually transmitted infections, counseling for human immunodeficiency virus (HIV), BRCA genetic testing and related genetic counseling (when appropriate) and sterilization	Nothing. The deductible does not apply.	40% coinsurance after deductible
6. Tobacco use counseling and intervention	Nothing. The deductible does not apply.	40% coinsurance after deductible
7. Other preventive health services	Nothing. The deductible does not apply.	40% coinsurance after deductible

What to keep in mind

Routine preventive services are as defined by state and federal law.

If you receive preventive and non-preventive health services during the same visit, the non-preventive health services may be subject to a coinsurance or deductible, as described elsewhere in this section. The most specific and appropriate benefit will apply for each service you receive during a visit. For example:

- Your plan covers routine mammograms as described above. However, if your doctor recommends additional tests, such as a breast ultrasound or MRI, your x-ray or other imaging benefits will apply. For most plans, that means you'll incur costs for those tests.

When you use out-of-network benefits, in addition to the deductible and coinsurance, you will likely need to pay your provider any billed amount above what the plan pays the provider (the non-network provider reimbursement amount). **These charges are not applied to your deductible or out-of-pocket maximum.** Please see **Visiting non-network providers and why you pay more** in **Before You Access Care** for more information and an example showing out-of-pocket costs associated with out-of-network benefits.

For more information about preventive care, see the tip sheet at medica.com/membertips.

RECONSTRUCTIVE AND RESTORATIVE SURGERY

Reconstructive and Restorative Surgery		
Benefits	Your cost if you visit a:	
	Network provider:	Non-network provider:
1. Reconstructive and restorative surgery	<p>Covered at the corresponding in-network benefit level, depending on type of services provided.</p> <p>For example, office visits are covered at the office visit in-network benefit level and surgical services are covered at the surgical services in-network benefit level.</p>	<p>Covered at the corresponding out-of-network benefit level, depending on type of services provided.</p> <p>For example, office visits are covered at the office visit out-of-network benefit level and surgical services are covered at the surgical services out-of-network benefit level.</p>

What's covered

Professional, hospital and ambulatory surgical center services for reconstructive and restorative surgery are covered. To be eligible, reconstructive and restorative surgery services must be medically necessary and not cosmetic.

When you use out-of-network benefits, in addition to the deductible and coinsurance, you will likely need to pay your provider any billed amount above what the plan pays the provider (the non-network provider reimbursement amount). **These charges are not applied to your deductible or out-of-pocket maximum.** Please see **Visiting non-network providers and why you pay more** in **Before You Access Care** for more information and an example showing out-of-pocket costs associated with out-of-network benefits.

What to keep in mind

After a mastectomy, the plan will cover all stages of reconstruction of the breast on which the mastectomy was performed and surgery and reconstruction of the other breast to produce a symmetrical appearance. The plan will also cover prostheses and physical complications, including lymphedemas, at all stages of mastectomy.

What's not covered

- Revision of blemishes on skin surfaces and scars (including scar excisions) primarily for cosmetic purposes, unless otherwise covered in **Physician and Professional Services** in this section.

2. Repair of a pierced body part and surgical repair of bald spots or loss of hair.
3. Repairs to teeth, including any other dental procedures or treatment, whether the dental treatment is needed because of a primary dental problem or as a manifestation of a medical treatment or condition.
4. Services and procedures primarily for cosmetic purposes.
5. Surgical correction of male breast enlargement primarily for cosmetic purposes.
6. Hair transplants.
7. Drugs provided or administered by a physician or other provider on an outpatient basis, except those requiring intravenous infusion or injection, intramuscular injection or intraocular injection. Coverage for drugs is as described in **Prescription Drugs**, **Prescription Specialty Drugs** or otherwise described as a specific benefit elsewhere in this section.

SKILLED NURSING FACILITY

Skilled Nursing Facility		
Your cost if you visit a:		
Benefits	Network provider:	Non-network provider:
1. Daily skilled care or daily skilled rehabilitation services, including room and board, up to 120 days per covered person per calendar year for in-network and out-of-network services combined	Nothing after deductible	40% coinsurance after deductible
2. Skilled physical, speech or occupational therapy when room and board is not eligible to be covered	Nothing after deductible	40% coinsurance after deductible
3. Services received from a physician during an inpatient stay in a skilled nursing facility	Nothing after deductible	40% coinsurance after deductible

What's covered

Skilled nursing facility services are covered. Care must be provided under the direction of a physician.

When you use out-of-network benefits, in addition to the deductible and coinsurance, you will likely need to pay your provider any billed amount above what the plan pays the provider (the non-network provider reimbursement amount). **These charges are not applied to your deductible or out-of-pocket maximum.** Please see **Visiting non-network providers and why you pay more** in **Before You Access Care** for more information and an example showing out-of-pocket costs associated with out-of-network benefits.

What to keep in mind

In this section, room and board includes coverage of health services and supplies.

Skilled nursing facility services are eligible for coverage only if you are admitted to a skilled nursing facility within 30 days after a hospital admission of at least three consecutive days for the same illness or condition.

What's not covered

1. Custodial care and other non-skilled services.
2. Self-care or self-help training (non-medical).
3. Services primarily educational in nature.
4. Vocational and job rehabilitation.
5. Recreational therapy.
6. Health club memberships.
7. Physical, speech or occupational therapy services when there is no reasonable expectation that the covered person's condition will improve over a predictable period of time according to generally accepted standards in the medical community.
8. Voice training.
9. Group physical, speech and occupational therapy.
10. Long-term care.
11. Charges to hold a bed during a skilled nursing facility absence due to hospitalization or any other reason.

TEMPOROMANDIBULAR JOINT (TMJ) AND CRANIOMANDIBULAR DISORDER

Temporomandibular Joint (TMJ) and Craniomandibular Disorder		
Benefits	Your cost if you visit a:	
	Network provider:	Non-network provider:
<p>1. Treatment of temporomandibular joint (TMJ) disorder and craniomandibular disorder</p> <p>Note: Dental coverage is not provided under this benefit.</p>	<p>Covered at the corresponding in-network benefit level, depending on type of services provided.</p> <p>For example, office visits are covered at the office visit in-network benefit level and surgical services are covered at the surgical services in-network benefit level.</p>	<p>Covered at the corresponding out-of-network benefit level, depending on type of services provided.</p> <p>For example, office visits are covered at the office visit out-of-network benefit level and surgical services are covered at the surgical services out-of-network benefit level.</p>

What to keep in mind

When you use out-of-network benefits, in addition to the deductible and coinsurance, you will likely need to pay your provider any billed amount above what the plan pays the provider (the non-network provider reimbursement amount). **These charges are not applied to your deductible or out-of-pocket maximum.** Please see **Visiting non-network providers and why you pay more** in **Before You Access Care** for more information and an example showing out-of-pocket costs associated with out-of-network benefits.

TRANSPLANT SERVICES

Transplant Services		
Benefits	Your cost if you visit a:	
	Network provider:	Non-network provider:
<p>1. Solid organ and blood and marrow transplant services</p> <p>Prior authorization is required for all transplant services; this prior authorization must be obtained before the transplant workup is initiated.</p>	<p>Covered at the corresponding in-network benefit level, depending on type of services provided.</p> <p>For example, office visits are covered at the office visit in-network benefit level and surgical services are covered at the surgical services in-network benefit level.</p>	<p>No coverage</p>
<p>2. Transportation and lodging reimbursement, as described below, is available for reasonable and necessary expenses. Reimbursement will be for you and a companion, when you receive approved transplant services at a designated facility, and you live more than 50 miles from that facility, and will include:</p> <p>a. Transportation for you and one companion (traveling on the same day(s)) to and/or from a designated facility for transplant services for pre-transplant, transplant, and post-transplant services. If you are a minor child, transportation expenses for two companions will be reimbursed.</p>	<p>Reimbursement of expenses for out-of-network services is not covered.</p>	

Transplant Services		
Benefits	Your cost if you visit a:	
	Network provider:	Non-network provider:
<p>b. Lodging for you (while not confined) and one companion. Reimbursement is available for a per diem amount of up to \$150 for one person or up to \$300 for two people. If you are a minor child, reimbursement for lodging expenses for two companions is available, up to a per diem amount of \$300.</p> <p>There is a lifetime maximum of \$10,000 per covered person for all transportation and lodging expenses incurred by you and your companion(s).</p> <p>Meals are not reimbursable under this benefit.</p> <p>The deductible does not apply to this reimbursement benefit. You are responsible for paying all amounts not reimbursed under this benefit. Such amounts do not count toward your out-of-pocket maximum or toward satisfaction of your deductible.</p>		

What's covered

Certain solid organ and blood and marrow transplant services are covered if provided under the direction of a network physician and received at a designated transplant facility. These transplant and related services (including organ acquisition and procurement) must be medically necessary, appropriate for the diagnosis, without contraindications and be non-investigative.

What to keep in mind

Prior authorization from Medica is required before you receive transplant services or supplies. See **Before You Access Care** for more information about the prior authorization process.

Benefits for each individual covered person will be determined based on their clinical circumstances according to medical criteria used by Medica. Because medical technology is constantly changing, Medica reserves the right to review and update these medical criteria.

Coverage is provided for the following human organ transplants, if appropriate, and those that are not otherwise excluded from coverage:

- Cornea
- Kidney
- Lung
- Heart

- Heart/lung
- Pancreas
- Liver
- Allogeneic, autologous and syngeneic bone marrow. Bone marrow transplants include the transplant of stem cells from bone marrow, peripheral blood and umbilical cord blood.

The list above is not a comprehensive list of eligible transplant services.

In-network benefits apply to transplant services provided by a network provider and received at a designated transplant facility.

A designated transplant facility means a facility that has entered into a separate contract with Medica to provide certain transplant-related health services. You may be evaluated and listed as a potential transplant recipient at multiple designated transplant facilities. Contact Customer Service to be connected with a Medica case manager for your transplant care.

Medica requires that all pre-transplant, transplant and post-transplant services, from the time of the initial evaluation through no more than one year after the date of the transplant, be received at one designated facility. Based on the type of transplant you receive, Medica will determine the specific time period medically necessary.

There is no coverage for out-of-network transplant services.

What's not covered

1. Supplies and services related to transplants that would not be authorized by Medica under the medical criteria referenced in this section.
2. Chemotherapy, radiation therapy, drugs or any therapy used to damage the bone marrow and related to transplants that would not be authorized by Medica under the medical criteria referenced in this section.
3. Living donor transplants that would not be authorized by Medica under the medical criteria referenced in this section.
4. Services required to meet the patient selection criteria for the authorized transplant procedure. This includes treatment of nicotine or caffeine addiction, services and related expenses for weight loss programs, nutritional supplements, appetite suppressants and supplies of a similar nature not otherwise covered under this plan.
5. Mechanical, artificial or non-human organ implants or transplants and related services that would not be authorized by Medica under the medical criteria referenced in this section.
6. Transplants and related services that are investigative.
7. Private collection and storage of umbilical cord blood for directed use.
8. Drugs provided or administered by a physician or other provider on an outpatient basis, except those requiring intravenous infusion or injection, intramuscular injection or intraocular injection. Coverage for drugs is as described in **Prescription Drugs**, **Prescription Specialty Drugs** or otherwise described as a specific benefit elsewhere in this section.

WEIGHT LOSS SURGERY

Weight Loss Surgery		
Benefits	Your cost if you visit a:	
	Network provider:	Non-network provider:
1. Weight loss surgery services	Covered at the corresponding in-network benefit level, depending on type of services provided. For example, office visits are covered at the office visit in-network benefit level and surgical services are covered at the surgical services in-network benefit level.	No coverage

What's covered

Coverage for surgery for morbid obesity is provided. Prior authorization from Medica is required before you receive services or supplies. Services must be provided by a network physician and received at a network facility. This section also describes benefits for professional, hospital and ambulatory surgical center services.

What to keep in mind

Prior authorization is required before you receive services or supplies. See **Before You Access Care** for more prior authorization information.

Benefits apply to surgery for morbid obesity provided by a network physician and received at a network facility. A designated physician or designated facility is a network physician or hospital that has been designated by Medica to provide surgery for morbid obesity. To request a list of designated physicians and facilities to provide surgery for morbid obesity, call Customer Service at one of the telephone numbers listed inside the front cover.

There is no coverage for out-of-network weight loss surgery services.

What's not covered

1. Surgery for morbid obesity when performed by a network physician that is not a designated physician or received at a network facility that is not a designated facility.

2. Surgery for morbid obesity when performed by a non-network physician or received at a non-network hospital.
3. Surgery for morbid obesity, except as described in this section.
4. Services and procedures primarily for cosmetic purposes.
5. Supplies and services for surgery for morbid obesity that would not be authorized by Medica.
6. Services required to meet the patient selection criteria for an authorized surgery for morbid obesity. This includes services and related expenses for weight loss programs, nutritional supplements, appetite suppressants and supplies of a similar nature not otherwise covered under this plan.
7. Drugs provided or administered by a physician or other provider on an outpatient basis, except those requiring intravenous infusion or injection, intramuscular injection or intraocular injection. Coverage for drugs is as described in **Prescription Drugs**, **Prescription Specialty Drugs** or otherwise described as a specific benefit elsewhere in this section.

X-RAYS AND OTHER IMAGING

X-Rays and Other Imaging			
Your cost if you visit a:			
Benefits	Network provider:	Non-network provider:	
1. X-rays and other imaging services received during an office visit	Nothing after deductible	40% coinsurance after deductible	
2. X-rays and other imaging services received during an outpatient hospital or ambulatory surgical center visit Note: For these services received during an emergency room visit, see Emergency Room Care .	Nothing after deductible	40% coinsurance after deductible	
3. X-rays and other imaging services received during an inpatient stay	Nothing after deductible	40% coinsurance after deductible	
4. MRI, CT and PET CT scans Note: Some types of scans may require prior authorization.	Nothing after deductible	40% coinsurance after deductible	

What to keep in mind

When you use out-of-network benefits, in addition to the deductible and coinsurance, you will likely need to pay your provider any billed amount above what the plan pays the provider (the non-network provider reimbursement amount). **These charges are not applied to your deductible or out-of-pocket maximum.** Please see **Visiting non-network providers and why you pay more** in **Before You Access Care** for more information and an example showing out-of-pocket costs associated with out-of-network benefits.

What's Not Covered

The plan will not provide coverage for any of the services, treatments, supplies or items described in this section even if it is recommended or prescribed by a physician or it is the only available treatment for your condition.

This section describes additional exclusions to the services, supplies and associated expenses already listed as **What's not covered** in this plan. These include:

1. Services that are not medically necessary. This includes but is not limited to services inconsistent with the medical standards and accepted practice parameters of the community and services inappropriate—in terms of type, frequency, level, setting and duration—to the diagnosis or condition.
2. Services or drugs used to treat conditions that are cosmetic in nature, unless otherwise determined to be reconstructive.
3. Refractive eye surgery, including but not limited to LASIK surgery.
4. The purchase, replacement or repair of eyeglasses, eyeglass frames or contact lenses when prescribed solely for vision correction and their related fittings.
5. Services provided by an audiologist when not under the direction of a physician.
6. Hearing aids (including internal, external or implantable hearing aids or devices) and other devices to improve hearing and their related fittings, except as described in **Durable Medical Equipment, Prosthetics and Medical Supplies** in **What's Covered and How Much Will I Pay**.
7. A drug, device or medical treatment or procedure that is investigative.
8. Services or supplies not directly related to your care.
9. Autopsies.
10. Enteral feedings, unless they are the sole source of nutrition; however, enteral feedings of standard infant formulas, standard baby food and regular grocery products used in blenderized formulas are excluded regardless of whether they are the sole source of nutrition.
11. Nutritional and electrolyte substances, except as specifically described in **Durable Medical Equipment, Prosthetics and Medical Supplies** in **What's Covered and How Much Will I Pay**.
12. Physical, occupational or speech therapy or chiropractic services when there is no reasonable expectation that the condition will improve over a predictable period of time.
13. Reversal of voluntary sterilization.
14. Personal comfort or convenience items or services.
15. Custodial care, unskilled nursing or unskilled rehabilitation services.

16. Respite or rest care, except as otherwise covered in **Hospice Services** in **What's Covered and How Much Will I Pay**.
17. Travel, transportation or living expenses, except as described in **Transplant Services** in **What's Covered and How Much Will I Pay**.
18. Household equipment, fixtures, home modifications and vehicle modifications.
19. Massage therapy, provided in any setting, even when it is part of a comprehensive treatment plan.
20. Routine foot care, except for covered persons with diabetes, blindness, peripheral vascular disease, peripheral neuropathies and significant neurological conditions such as Parkinson's disease, Alzheimer's disease, multiple sclerosis and amyotrophic lateral sclerosis.
21. Services by persons who are family members or who share your legal residence.
22. Services for which coverage is available under workers' compensation, employer liability or any similar law.
23. Services received before coverage under the plan becomes effective.
24. Services received after coverage under the plan ends.
25. Unless requested by Medica, charges for duplicating and obtaining medical records from non-network providers and non-network dentists.
26. Photographs, except for the condition of multiple dysplastic syndrome.
27. Occlusal adjustment or occlusal equilibration.
28. Dental implants (tooth replacement), except as described in **Medical-Related Dental Services** in **What's Covered and How Much Will I Pay**.
29. Dental prostheses.
30. Any orthodontia, except as described in **Medical-Related Dental Services** in **What's Covered and How Much Will I Pay** for the treatment of cleft lip and palate.
31. Treatment for bruxism.
32. Services prohibited by applicable law or regulation.
33. Services to treat injuries that occur while on military duty, and any services received as a result of war or any act of war (whether declared or undeclared).
34. Exams, other evaluations or other services received solely for the purpose of employment, insurance or licensure.
35. Exams, other evaluations or other services received solely for the purpose of judicial or administrative proceedings or research, except emergency examination of a child ordered by judicial authorities.
36. Non-medical self-care or self-help training.

37. Educational classes, programs or seminars, including but not limited to childbirth classes, except as described in **Physician and Professional Services** in **What's Covered and How Much Will I Pay**.
38. Coverage for costs associated with translation of medical records and claims to English.
39. Treatment for superficial veins, also referred to as spider veins or telangiectasia.
40. Services not received from or under the direction of a physician, except as described in this plan.
41. Orthognathic surgery for cosmetic purposes.
42. Gender reassignment surgery.
43. Sensory integration, including auditory integration training.
44. Services for or related to vision therapy and orthoptic and/or pleoptic training, except as described in **Physician and Professional Services** in **What's Covered and How Much Will I Pay**.
45. Services for or related to intensive behavior therapy treatment programs for the treatment of autism spectrum disorders for covered persons 18 years of age and older. Examples of such services include, but are not limited to, Intensive Early Intervention Behavior Therapy Services (IEIBTS), Intensive Behavioral Intervention (IBI) and Lovaas therapy.
46. Health care professional services for home labor and delivery.
47. Any form, mixture or preparation of cannabis for medical or therapeutic use and any device or supplies related to its administration.
48. Services solely for or related to the treatment of snoring.
49. Interpreter services.
50. Services provided to treat injuries or illnesses that are the result of committing a felony or attempting to commit a felony.
51. Services for private duty nursing. Examples of private duty nursing services include, but are not limited to, skilled or unskilled services provided by an independent nurse who is ordered by the covered person or the covered person's representative and not under the direction of a physician.
52. Laboratory testing (including genetic testing) that has been performed in response to direct-to-consumer marketing and not under the direction of a physician.
53. Medical devices that are not approved by the U.S. Food and Drug Administration (FDA), other than those granted a humanitarian device exemption.
54. Health club memberships.
55. Long-term care.
56. Expenses associated with participation in weight loss programs, including but not limited to membership fees and the purchase of food, dietary supplements or publications.

57. Any charges for mailing, interest and delivery, such as the cost for mailing medical records.
58. Animals and any service or treatment related to animals.

What if I Have More Than One Insurance Plan

This section describes how benefits are coordinated when you are covered under more than one plan. **However, when your other plan is Medicare or TRICARE, Medica will coordinate benefits in accordance with the Medicare Secondary Payer or TRICARE provisions of Federal law.** If you have questions about how these rules apply to you or a covered family member, contact Customer Service at one of the numbers listed on the inside front cover.

When coordination of benefits applies

1. This coordination of benefits (COB) provision applies to this plan when an employee or the employee's covered dependent has health care coverage under more than one plan. "Plan" and "this plan" are defined below.
2. If this coordination of benefits provision applies, **Order of benefit determination rules** should be looked at first. Those rules determine whether the benefits of this plan are determined before or after those of another plan. Under **Order of benefit determination rules**, the benefits of this plan:
 - a. Shall not be reduced when this plan determines its benefits before another plan; but
 - b. May be reduced when another plan determines its benefits first. The above reduction is described in **Effect on the benefits of this plan**.

Definitions that apply to this section

1. A "*plan*" is any of these which provides benefits or services for, or because of, medical or dental care or treatment:
 - a. Group insurance or group-type coverage, whether insured or uninsured, or individual coverage. This includes prepayment, group practice or individual practice coverage. It also includes coverage other than school accident-type coverage.
 - b. Coverage under a governmental plan, or coverage required or provided by law. This does not include a state plan under Medicaid (Title XIX, Grants to States for Medical Assistance Programs, of the United States Social Security Act, as amended from time to time).

Each contract or other arrangement for coverage under a. or b. is a separate plan. Also, if an arrangement has two parts and COB rules apply only to one of the two, each of the parts is a separate plan.

2. "*This plan*" is the part of the plan that provides benefits for health care expenses.
3. "*Primary plan/secondary plan*". The **Order of benefit determination rules** state whether this plan is a primary plan or secondary plan as to another plan covering the person.

When this plan is a primary plan, its benefits are determined before those of the other plan and without considering the other plan's benefits.

When this plan is a secondary plan, its benefits are determined after those of the other plan and may be reduced because of the other plan's benefits.

When there are two or more plans covering the person, this plan may be a primary plan as to one or more other plans, and may be a secondary plan as to a different plan or plans.

4. *"Allowable expense"* means a necessary, reasonable and customary item of expense for health care, when the item of expense is covered at least in part by one or more plans covering the person for whom the claim is made. Allowable expense does not include the deductible for covered persons with a primary high deductible plan and who notify Medica of an intention to contribute to a health savings account.

The difference between the cost of a private hospital room and the cost of a semi-private hospital room is not considered an allowable expense under the above definition unless the patient's stay in a private hospital room is medically necessary, either in terms of generally accepted medical practice or as specifically defined in the plan.

The difference between the charges billed by a provider and the non-network provider reimbursement amount is not considered an allowable expense under the above definition.

When a plan provides benefits in the form of services, the reasonable cash value of each service rendered will be considered both an allowable expense and a benefit paid.

When benefits are reduced under a primary plan because a covered person does not comply with the plan provisions, the amount of such reduction will not be considered an allowable expense. Examples of such provisions are those related to second surgical opinions and preferred provider arrangements.

5. *"Claim determination period"* means a calendar year. However, it does not include any part of a year during which a person has no coverage under this plan, or any part of a year before the date this COB provision or a similar provision takes effect.

Order of benefit determination rules

1. *General.* When there is a basis for a claim under this plan and another plan, this plan is a secondary plan which has its benefits determined after those of the other plan, unless:
 - a. The other plan has rules coordinating its benefits with the rules of this plan; and
 - b. Both the other plan's rules and this plan's rules, in 2. below, require that this plan's benefits be determined before those of the other plan.
2. *Rules.* This plan determines its order of benefits using the first of the following rules which applies:
 - a. *Nondependent/dependent.* The benefits of the plan that covers the person as an employee, covered person or enrollee (that is, other than as a dependent) are determined before those of the plan, which covers the person as a dependent.

- b. *Dependent child/parents not separated or divorced.* Except as stated in c. below, when this plan and another plan cover the same child as a dependent of different persons, called “parents”:
- i. The benefits of the plan of the parent whose birthday falls earlier in a year are determined before those of the plan of the parent whose birthday falls later in that year; but
 - ii. If both parents have the same birthday, the *benefits* of the plan which covered one parent longer are determined before those of the plan which covered the other parent for a shorter period of time.

However, if the other plan does not have the rule described in i. immediately above, but instead has a rule based on the gender of the parent, and if, as a result, the plans do not agree on the order of benefits, the rule in the other plan will determine the order of benefits.

- c. *Dependent child/separated or divorced parents.* If two or more plans cover a person as a dependent child of divorced or separated parents, benefits for the child are determined in this order:
- i. First, the plan of the parent with custody of the child;
 - ii. Then, the plan of the spouse of the parent with the custody of the child; and
 - iii. Finally, the plan of the parent not having custody of the child.

However, if the specific terms of a court decree state that one of the parents is responsible for the health care expense of the child, and the entity obligated to pay or provide the benefits of the plan of that parent has actual knowledge of those terms, the benefits of that plan are determined first. The plan of the other parent shall be the secondary plan. This paragraph does not apply with respect to any claim determination period or plan year during which any benefits are actually paid or provided before the entity has that actual knowledge.

- d. *Joint custody.* If the specific terms of a court decree state that the parents shall share joint custody, without stating that one of the parents is responsible for the health care expenses of the child, the plans covering follow the **Order of benefit determination rules** outlined in b. above.
- e. *Active/inactive employee.* The benefits of a plan which covers a person as an employee who is neither laid off nor retired (or as that employee's dependent) are determined before those of a plan which covers that person as a laid off or retired employee (or as that employee's dependent). If the other plan does not have this rule, and if, as a result, the plans do not agree on the order of benefits, this rule is ignored.
- f. *Workers' compensation.* Coverage under any workers' compensation act or similar law applies first. You should submit claims for expenses incurred as a result of an on-duty injury to the employer, before submitting them to Medica.

- g. *No-fault automobile insurance.* Coverage under the No-Fault Automobile Insurance Act or similar law applies first.
- h. *Longer/shorter length of coverage.* If none of the above rules determines the order of benefits, the benefits of the plan which covered an employee, covered person or enrollee longer are determined before those of the plan which covered that person for the shorter term.

Effect on the benefits of this plan

1. *When this section applies.* This section applies when, in accordance with **Order of benefit determination rules**, this plan is a secondary plan as to one or more other plans. In that event, the *benefits* of this plan may be reduced under this section. Such other plan or plans are referred to as *the other plans* in 2. immediately below.
2. *Reduction in this plan's benefits.* The benefits of this plan will be reduced when the sum of:
 - a. The benefits that would be payable for the allowable expense under this plan in the absence of this COB provision; and
 - b. The benefits that would be payable for the allowable expenses under the other plans, in the absence of provisions with a purpose like that of this COB provision, whether or not claim is made, exceeds those allowable expenses in a claim determination period. In that case, the benefits of this plan will be reduced so that they and the benefits payable under the other plans do not total more than those allowable expenses.

For non-emergency services received from a non-network provider and determined to be out-of-network benefits, the following reduction of benefits will apply:

When this plan is a secondary plan, this plan will pay the balance of any remaining expenses determined to be eligible under the plan, according to the out-of-network benefits described in this plan. Most out-of-network benefits are covered at 60 percent of the non-network provider reimbursement amount, after you pay the applicable deductible amount. In no event will this plan provide duplicate coverage.

When the benefits of this plan are reduced as described above, each benefit is reduced in proportion. It is then charged against any applicable benefit limit of this plan.

Right to receive and release needed information

Certain facts are needed to apply these COB rules. The plan has the right to decide which facts it needs. It may get needed facts from or give them to any other organization or person. The plan need not tell, or get the consent of, any person to do this, unless applicable law prevents disclosure of the information without the consent of the patient or the patient's representative. Each person claiming benefits under this plan must give the plan any facts it needs to pay the claim.

Facility of payment

A payment made under another plan may include an amount, which should have been paid under this plan. If it does, the plan may pay that amount to the organization which made that payment. That amount will then be treated as though it were a benefit paid under this plan. The plan will not have to pay that amount again. The term payment made includes providing benefits in the form of services, in which case payment made means reasonable cash value of the benefits provided in the form of services.

Right of recovery

If the amount of the payments made by the plan is more than should have been paid under this COB provision, Medica may recover the excess from one or more of the following:

1. The persons it has paid or for whom it has paid; or
2. Insurance companies; or
3. Other organizations.

The amount of the payments made includes the reasonable cash value of any benefits provided in the form of services.

Please note: See **Right to Recover Payments Made to Others** for additional information.

Right to Recover Payments Made to Others

This section describes this plan's right of recovery.

This plan has a right to subrogate and to reimbursement where a third party, individual, corporation, insurer or other entity or person may be legally responsible for payment of medical expenses related to a covered person's illness or injury. For purposes of this provision, covered person includes (1) any individual who at the time an eligible expense is incurred is covered under the plan and for which the plan is obligated to provide coverage, and (2) any individual who has had benefits paid by the plan. Covered person also includes any person acting on behalf of the covered person, including but not limited to the covered person's attorney and the covered person's estate.

With respect to these rights of recovery, the following rules apply:

1. **First dollar recovery.** This plan shall be reimbursed from any recovery before payment of any other existing claims or payments to any other persons, including but not limited to any claims for general damages, for specific damages other than medical expenses, for attorney fees or for costs incurred in obtaining the recovery. For purposes of this provision, recovery is not limited to a court award. It includes any award or determination by a third party, judgment, voluntary settlement or any other payment or arrangement for payment for or on behalf of a covered person or a covered person's estate. This plan may collect the proceeds of any such recovery regardless of whether the covered person has been fully compensated.
2. **Value of interest.** The plan's recovery interest is the reasonable cash value of any benefits provided by the plan or for which the plan may be obligated to provide.

Subrogation

Subrogation is the substitution of one person or entity in the place of another with reference to a lawful claim, demand or right. If a covered person receives a benefit payment from the plan for an injury caused by a third party, and the covered person later receives any payment for that same condition or injury from another person, organization or insurance company, the plan has the right to recover any payments made by the plan to the covered person. This process of recovering earlier payments is called subrogation. In case of subrogation, covered persons may be asked to sign and deliver information or documents necessary for the plan to protect its right to recover benefit payments made. The covered person agrees to provide the plan all assistance necessary as a condition of participation in the plan, including cooperation and information submitted to or supplied by a workers' compensation, liability insurance carrier and any medical benefits, no-fault insurance or school insurance coverage that are paid or payable.

The plan shall be subrogated to and shall succeed to all rights of recovery, under any legal theory of any type, for the reasonable value of services and benefits the plan provided to covered persons from any or all of the following:

- Third parties, including any person alleged to have caused a covered person to suffer injuries or damages.
- The covered person's employer.
- Any person or entity obligated to provide benefits or payments to covered persons, including benefits or payments for underinsured or uninsured motorist protection (these third parties and persons or entities are collectively referred to as third parties).

The covered person agrees as follows:

- To assign to the plan all rights of recovery against third parties, to the extent of the reasonable value of services and benefits the plan provided, plus reasonable costs of collection.
- To cooperate with the plan in protecting its legal rights to subrogation and reimbursement.
- That the plan's rights will be considered as the first priority claim against third parties, to be paid before any other of the covered person's claims are paid.
- That the covered person will do nothing to prejudice the plan's rights under this provision, either before or after the need for services or benefits under the plan.
- That the plan may, at its discretion, take necessary and appropriate action to preserve its rights under these subrogation provisions, including filing suit in the covered person's name.
- That regardless of whether or not a covered person has been fully compensated, the plan may collect from the proceeds of any full or partial recovery that a covered person or the legal representative obtain, whether in the form of a settlement (either before or after any determination of liability) or judgment, the reasonable value of services provided under the plan.
- To hold in trust for the plan's benefit under these subrogation provisions any proceeds of settlement or judgment.
- That the plan shall be entitled to recover reasonable attorney fees from the covered person incurred in collection proceeds held by the covered person.
- That the covered person will not accept any settlement that does not fully compensate or reimburse the plan without its written approval.
- To execute and deliver such documents (including a written confirmation of assignment, and consent to release medical records) and provide such help (including responding to requests for information about any accident or injuries and making court appearances) as the plan may reasonably request from the covered person.
- The plan will not pay fees, costs or expenses the covered person incurs with any claim or lawsuit, without the plan's prior written consent.

Reimbursement

Where medical expenses for which the plan has provided coverage or for which the plan may have an obligation to provide coverage are involved, the plan has a right to reimbursement from the covered person for benefits paid by the plan. This includes the right to seek equitable or other relief from any party in control of recovery proceeds to which this provision applies. Moreover, any future benefits otherwise payable to or on behalf of the covered person will serve to offset any payments that have already been made by the plan but which it was unable to recover.

Consequences

If a covered person does not comply with the obligations described in this provision, the plan has the right to seek recovery of the actual costs and fees expended in enforcing the plan's rights to subrogate and/or receive reimbursement under this provision from the covered person.

Harmful Use of Medical Services

This section describes what Medica will do if it is determined you are receiving health services or prescription drugs in a quantity or manner that may harm your health.

When this applies

After Medica notifies you that this applies, you have 30 days to choose one network physician, hospital and pharmacy to be your coordinating health care providers.

If you do not choose your coordinating health care providers within 30 days, Medica will choose for you. Your benefits are then restricted to services provided by or arranged through your coordinating health care providers.

Failure to receive services from or through your coordinating health care providers will result in a denial of coverage.

You must obtain a referral from your coordinating health care provider if your condition requires care or treatment from a provider other than your coordinating health care provider.

Medica will send you specific information about:

1. How to obtain approval for benefits not available from your coordinating health care providers;
2. How to obtain emergency care; and
3. When these restrictions end.

How Do I Submit a Claim

This section describes the process for submitting a claim.

Claims for benefits from network providers

If you receive a bill for any benefit from a network provider, you may submit the claim following the procedures described below, under **Claims for benefits from non-network providers**, or call Customer Service at one of the telephone numbers listed inside the front cover.

Network providers are required to submit claims within 180 days from when you receive a service. If your provider asks for your health care identification card and you do not identify yourself as a Medica covered person within 180 days of the date of service, you may be responsible for paying the cost of the service you received.

Claims for benefits from non-network providers

Claim forms are provided in your enrollment materials. You may request additional claim forms by calling Customer Service at one of the telephone numbers listed inside the front cover. If the claim forms are not sent to you within 15 days, you may submit an itemized statement without the claim form to Medica. You should retain copies of all claim forms and correspondence for your records.

You must submit the claim in English along with a Medica claim form to Medica no later than 365 days after receiving benefits, except in the absence of legal capacity. Your Medica identification number must be on the claim.

Mail to the address identified on the back of your identification card.

Upon receipt of your claim for benefits from non-network providers, the plan will generally pay to you directly the non-network provider reimbursement amount. The plan will only pay the provider of services if:

1. The non-network provider is one that the plan has determined can be paid directly; and
2. The non-network provider notifies the plan of your signature on file authorizing that payment is made directly to the provider.

Medica will notify you of authorization or denial of the claim within 30 days of receipt of the claim.

If your claim does not contain all the information Medica needs to make a determination, Medica may request additional information. Medica will notify you of its decision within 15 days of receiving the additional information. If you do not respond to Medica's request within 45 days, your claim may be denied.

Claims for services provided outside the United States

Claims for services rendered in a foreign country will require the following additional documentation:

- Claims submitted in English with the currency exchange rate for the date health services were received.
- Itemization of the bill or claim.
- The related medical records (submitted in English).
- Proof of your payment of the claim.
- A complete copy of your passport and proof of travel.
- Such other documentation as Medica may request.

For services rendered in a foreign country, the plan will pay you directly.

The plan will not reimburse you for costs associated with translation of medical records or claims.

Time limits

If you have a complaint or disagree with a decision by Medica, you may follow the complaint procedure outlined in **How Do I File a Complaint** or you may initiate legal action at any point.

However, you may not bring legal action more than two years after Medica has made a coverage determination regarding your claim.

How Do I File a Complaint

Claim denials

The plan will provide you with the following written information if a claim is denied (in whole or in part):

1. The reason(s) for the denial;
2. Reference to the provision(s) of the plan on which the denial is based;
3. A description of any additional material or information you must submit to complete processing of the claim and why such information is necessary; and
4. An explanation of the plan's claim review procedures.

Generally, the plan will notify you of denial within 30 calendar days after the plan receives proof of the claim.

First level of review

1. If you are dissatisfied with Medica's claim denial, you or an authorized representative may submit a written request for an appeal to Medica at the following address:

Medica
Customer Service
PO Box 9310, Route 0501
Minneapolis, MN 55440-9310

You must request an appeal within 180 days from the date of the claim denial. The appeal request should state the reasons you believe the claim denial was improper and should be accompanied by any additional information, material or comments you consider appropriate. You may also review any pertinent documents related to the claim.

2. The denied claim shall be reviewed by Medica and a decision made within 30 calendar days after receiving the written request for review. The decision of Medica shall be in writing and will include the specific reasons for the decision as well as specific references to the pertinent plan provisions on which the decision is based.
3. The denied claim will be reviewed and a decision made by Medica within 72 hours if your attending provider believes that Medica's decision warrants an expedited appeal or if Medica concludes that a delay could seriously jeopardize your life, health or ability to regain maximum function, or subject you to severe pain that cannot be adequately managed without the care or treatment you are requesting. In such cases, you may have the right to request an external review while your appeal review is being conducted.

External review

If you are not satisfied with Medica's appeal decision, you or an authorized representative may submit to Medica a request for an external review by an independent review organization (IRO). This review will be coordinated by Medica. Your request must be submitted to Medica within 4 months following the date of Medica's appeal decision. You may submit additional information to be reviewed by the IRO. You will be notified of the IRO's decision within 45 days. If waiting the standard 45-day turnaround time might jeopardize your life, health or ability to regain maximum function, or if this timeframe would subject you to severe pain that cannot be managed without the care or treatment you are requesting, you or your attending provider may request an expedited 72-hour external review. You may also request an expedited external review if your appeal concerns an admission, continued stay or health care service for which you received emergency services and you have not been discharged from a facility. The IRO's decision is a final, binding decision. For more information or to submit a request for external review, contact Medica at the address listed above.

Civil action

If you are not satisfied with Medica's first level or external review decision, you may file a civil action suit under Section 502 (a) of the Employee Retirement Income Security Act of 1974 (ERISA). You must exhaust your first level of appeal review before you have the right to bring a civil action under ERISA. No civil action for benefits may be brought more than two years after the time a claim for benefits is required to have been submitted under this plan.

Other complaints

If you have a complaint or dispute with this plan regarding something other than a claim denial, you may contact the plan administrator in an attempt to resolve the complaint in an informal manner. You may also direct any question or complaint to Customer Service at one of the telephone numbers listed inside the front cover.

Who's Eligible for Coverage and How Do They Enroll

This section describes who can enroll and how to enroll.

Who can enroll

To be eligible to enroll for coverage you must meet the eligibility requirements of the plan and be an enrollee or dependent as defined in this plan.

How to enroll

You must submit an application for coverage for yourself and any dependents to the plan administrator:

1. During the initial enrollment period as described in this section under **Initial enrollment and effective date of coverage**; or
2. During the open enrollment period as described in this section under **Open enrollment and effective date of coverage**; or
3. During a special enrollment period as described in this section under **Special enrollment and effective date of coverage**.

Dependents will not be enrolled without the eligible employee also being enrolled. A child who is the subject of a QMCSO can be enrolled as described in this section under **Qualified Medical Child Support Order (QMCSO)** and 6. under **Special enrollment and effective date of coverage**.

Initial enrollment and effective date of coverage

Initial enrollment is the 30-day time period starting with the date an eligible employee and dependents are first eligible to enroll for coverage under the plan. An eligible employee must enroll within this period for coverage to begin the date he or she was first eligible to enroll. (The time period does not apply to newborns or children newly adopted or newly placed for adoption; see **Special enrollment and effective date of coverage**.) An eligible employee and dependents who do not enroll during the initial enrollment period may enroll for coverage during the next open enrollment period or any applicable special enrollment periods.

A covered person who is a child entitled to receive coverage through a QMCSO is not subject to any initial enrollment period restrictions, except as noted in this section.

For eligible employees and dependents who enroll during the initial enrollment period, coverage begins on the first day of the first calendar month following the date the employee first meets the definition of an eligible employee.

Your coverage begins at 12:01 a.m. on the effective date specified in the plan.

Open enrollment and effective date of coverage

A period communicated by the plan administrator each year during which eligible employees and dependents who are not covered under the plan may elect coverage for the upcoming calendar year. An application must be submitted to the plan administrator for yourself and any dependents.

Your coverage begins at 12:01 a.m. on the effective date of your coverage.

Employees must submit an application during the open enrollment period, which will be communicated to the employee by the plan administrator.

For eligible employees and dependents who enroll during the open enrollment period, coverage begins on the first day of the calendar year for which the open enrollment period was held.

Special enrollment and effective date of coverage

Special enrollment periods are provided to eligible employees and dependents under certain circumstances. The effective date of coverage depends upon the type of special enrollment. In all cases, your coverage begins at 12:01 a.m. on the effective date of your coverage.

1. Loss of other coverage

- a. A special enrollment period will apply to an eligible employee and dependent if the individual was covered under Medicaid or a State Children's Health Insurance Plan (SCHIP) and lost that coverage as a result of loss of eligibility. The eligible employee or dependent must present evidence of the loss of coverage and request enrollment within 60 days after the date such coverage terminates.

In the case of the eligible employee's loss of coverage, this special enrollment period applies to the eligible employee and all of his or her dependents. In the case of a dependent's loss of coverage, this special enrollment period applies to both the dependent who has lost coverage and the eligible employee.

- b. A special enrollment period will apply to an eligible employee and dependent if the eligible employee or dependent was covered under a group health plan or health insurance coverage with benefits consisting of medical care at the time the eligible employee or dependent was eligible to enroll under the plan, whether during initial enrollment, open enrollment, or special enrollment and declined coverage for that reason.

The employee or dependent must present either evidence of the loss of prior coverage due to loss of eligibility for that coverage or evidence that employer contributions toward the prior coverage have terminated, and request enrollment in writing within 30 days of the date of the loss of coverage or the date the employer's contribution toward that coverage terminates.

For purposes of 1.b.:

- i. Prior coverage does not include federal or state continuation coverage;

- ii. Loss of eligibility includes:
 - loss of eligibility as a result of legal separation, divorce, death, termination of employment, reduction in the number of hours of employment;
 - cessation of dependent status;
 - if the prior coverage was offered through an individual health maintenance organization (HMO), a loss of coverage because the eligible employee or dependent no longer resides or works in the HMO's service area;
 - if the prior coverage was offered through a group HMO, a loss of coverage because the eligible employee or dependent no longer resides or works in the HMO's service area and no other coverage option is available; and
 - the prior coverage no longer offers any benefits to the class of similarly situated individuals that includes the eligible employee or dependent.
- iii. Loss of eligibility occurs regardless of whether the eligible employee or dependent is eligible for or elects applicable federal or state continuation coverage;
- iv. Loss of eligibility does not include a loss due to failure of the eligible employee or dependent to pay premiums on a timely basis, termination of coverage for cause.

In the case of the eligible employee's loss of other coverage, the special enrollment period described above applies to the eligible employee and all of his or her dependents. In the case of a dependent's loss of other coverage, the special enrollment period described above applies only to the dependent that has lost coverage and the eligible employee.

- c. A special enrollment period will apply to an eligible employee and dependent if the eligible employee or dependent was covered under benefits available under the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA), as amended, or any applicable state continuation laws at the time the eligible employee or dependent was eligible to enroll under the plan, whether during initial enrollment, open enrollment, or special enrollment and declined coverage for that reason.

The eligible employee or dependent must present evidence that the eligible employee or dependent has exhausted such COBRA or state continuation coverage and has not lost such coverage due to failure of the eligible employee or dependent to pay premiums on a timely basis or for cause, and request enrollment in writing within 30 days of the date of the exhaustion of coverage.

For purposes of 1.c.:

- i. Exhaustion of COBRA or state continuation coverage includes:
 - losing COBRA or state continuation coverage for any reason other than those set forth in ii. below;

- losing coverage as a result of the employer's failure to remit premiums on a timely basis;
 - losing coverage as a result of the eligible employee or dependent incurring a claim that meets or exceeds the lifetime maximum limit on all benefits and no other COBRA or state continuation coverage is available; or
 - if the prior coverage was offered through a health maintenance organization (HMO), losing coverage because the eligible employee or dependent no longer resides or works in the HMO's service area and no other COBRA or state continuation coverage is available.
- ii. Exhaustion of COBRA or state continuation coverage does not include a loss due to failure of the eligible employee or dependent to pay premiums on a timely basis; termination of coverage for cause; or voluntary termination of coverage prior to exhaustion.

In the case of the eligible employee's exhaustion of COBRA or state continuation coverage, the special enrollment period described above applies to the eligible employee and all of his or her dependents. In the case of a dependent's exhaustion of COBRA or state continuation coverage, the special enrollment period described above applies only to the dependent who has lost coverage and the eligible employee, dependents will not be enrolled without the eligible employee also being enrolled.

For the special enrollment events described in 1.a., 1.b. and 1.c. above, coverage is effective on the first day of the first calendar month following the date on which the request for enrollment is received by the plan administrator.

2. The dependent is a new spouse of the enrollee or eligible employee, provided the marriage is legal and enrollment is requested in writing within 30 days of the date of marriage and provided the eligible employee also enrolls during this special enrollment period. Coverage is effective on the date of the marriage.
3. The dependent is a new dependent child of the enrollee or eligible employee, provided enrollment is requested in writing within 30 days of the enrollee or eligible employee acquiring the dependent and provided the eligible employee also enrolls during this special enrollment period. In the case of birth, coverage is effective on the date of birth; in the case of adoption, placement for adoption or placement as a foster child, coverage is effective the date of adoption or placement. In all other cases, coverage is effective the date the enrollee acquires the dependent child.
4. The dependent is the spouse of the enrollee or eligible employee through whom the dependent child described in 3. above claims dependent status and:
 - a. That spouse is eligible for coverage; and
 - b. Is not already enrolled under the plan; and

- c. Enrollment is requested in writing within 30 days of the dependent child becoming a dependent; and
- d. The eligible employee also enrolls during this special enrollment period.

Coverage is effective on the date coverage for the dependent child is effective, as set forth in 3. above.

5. The dependents are eligible dependent children of the enrollee or eligible employee and enrollment is requested in writing within 30 days of a dependent, as described in 2. or 3. above, becoming eligible to enroll under the coverage provided the eligible employee also enrolls during this special enrollment period. Coverage is effective on the date coverage for the dependent is effective, as set forth in 2. or 3. above (as applicable).
6. When the employer is provided with notice of a QMCSO and a copy of the order, as described in this section, the employer will provide the eligible dependent child with a special enrollment period provided the eligible employee also enrolls during this special enrollment period. Coverage is effective as soon as administratively feasible following the date the completed request for enrollment is received by the plan administrator. Any child who is a covered person pursuant to a QMCSO will be covered without application of waiting periods.

Qualified Medical Child Support Order (QMCSO)

The plan will provide coverage in accordance with a QMCSO pursuant to the applicable requirements under Section 609 of the Employee Retirement Income Security Act (ERISA) and Section 1908 of the Social Security Act. It is the plan administrator's responsibility to determine whether a medical child support order is qualified.

Upon receipt of a medical child support order issued by an appropriate court or governmental agency, the plan administrator will follow its established procedures in determining whether the medical child support order is qualified. Covered persons may obtain a copy of the plan's QMCSO procedures from the plan administrator, free of charge.

- Where a QMCSO requires coverage be provided under the plan for an eligible employee's dependent child who is not already a covered person, such child will be provided a special enrollment period. If the eligible employee whose dependent child is the subject of the QMCSO is not an enrollee at the time enrollment for the dependent child is requested, the eligible employee must also enroll for coverage under the plan during the special enrollment period.
- Where a QMCSO requires coverage be provided under the plan for an eligible employee's dependent child who is already a covered person, such child will continue to be provided coverage under the plan pursuant to the terms of the QMCSO. The eligible employee must also remain covered under the plan.

When Does My Coverage End and What Are My Options for Continuing Coverage

This section describes when coverage ends under the plan. When this happens you may exercise your right to continue your coverage as is also described in this section.

When your coverage ends

Unless otherwise specified in the plan, coverage ends the earliest of the following:

1. The date on which this plan terminates. If the relationship between the plan administrator and Medica ends, coverage under the plan will not necessarily end. Only the sponsor determines when this plan terminates.
2. The effective date of a plan amendment terminating coverage for the class to which a covered person belongs.
3. The end of the month for which the enrollee or covered person last paid his or her contribution toward the premium.
4. The end of the month in which the covered person is no longer eligible as determined by the plan administrator. (See **Who's Eligible for Coverage and How Do They Enroll** for information on eligibility.)
5. The date the plan administrator approves the enrollee's or covered person's request to end his or her coverage.
6. The date specified by the plan administrator in written notice to you that coverage ended due to fraud. If coverage ends due to fraud, coverage may be retroactively terminated at the plan administrator's discretion to the original date of coverage or the date on which the fraudulent act took place. Fraud includes but is not limited to:
 - a. Intentionally providing the plan administrator with false material information such as:
 - i. Information related to your eligibility or another person's eligibility for coverage or status as a dependent or information related to your health status or that of any dependent; or
 - ii. Information related to your health status or that of any dependent; or
 - b. Intentional misrepresentation of the employer-employee relationship; or
 - c. Permitting the use of your Medica identification card by any unauthorized person; or
 - d. Using another person's Medica identification card; or
 - e. Submitting fraudulent claims.
7. The date you enter active military duty for more than 31 days. Upon completion of active military duty, contact the plan administrator to discuss reinstatement of coverage.

8. The date of the death of the eligible employee. In the event of the eligible employee's death, coverage for the eligible employee's dependents will terminate at the end of the month in which the eligible employee's death occurred.
9. For a spouse, the end of the month following the date of divorce.
10. For a dependent child, the end of the month in which the child is no longer eligible as a dependent.
11. For a child who is entitled to coverage through a QMCSO, the earliest in which the following occurs:
 - a. The end of the month in which a QMCSO ceases to be effective; or
 - b. The child is no longer a child as that term is used in ERISA; or
 - c. The end of the month in which the child has immediate and comparable coverage under another plan; or
 - d. The end of the month in which the eligible employee who is ordered by the QMCSO to provide coverage is no longer eligible as determined by the plan administrator; or
 - e. The date the sponsor terminates family or dependent coverage; or
 - f. The date the plan is terminated by the sponsor; or
 - g. The end of the month in which the relevant premium or contribution toward the premium is last paid.

Continuing your coverage

This section describes continuation coverage provisions. When coverage ends, covered persons may be able to continue coverage under federal law.

Please note: All aspects of continuation coverage administration are the responsibility of the plan administrator.

Additionally, when you lose group health coverage, you may also become eligible for other coverage options that may cost less than COBRA continuation coverage. You and your family may have coverage options through the Exchange, Medicaid or other group health plan coverage options (such as a spouse's plan). For example, you may be eligible to buy an individual or family plan through the Exchange. By enrolling in coverage through the Exchange, you may qualify for lower costs on your monthly premiums and lower out-of-pocket costs. Additionally, you may qualify for a 30-day special enrollment period for another group health plan for which you are eligible (such as a spouse's plan), even if that plan generally doesn't accept late enrollees. Some of these options may cost less than COBRA continuation coverage. You can learn more about many of these options at healthcare.gov.

The paragraph below describes the continuation coverage provisions. Federal continuation is described in **Your right to continue coverage under federal law**.

If your coverage ends, you should review your rights under federal law with the plan administrator.

1. Your right to continue coverage under federal law

Notwithstanding the provisions regarding termination of coverage described in this section, you may be entitled to extended or continued coverage under COBRA and/or USERRA as follows:

COBRA continuation coverage

Continued coverage shall be provided as required under the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA), as amended (as well as the Public Health Service Act (PHSA), as amended). The plan administrator shall, within the parameters of federal law, establish uniform policies pursuant to which such continuation coverage will be provided.

General COBRA information

COBRA requires employers with 20 or more employees to offer enrollees and their families (spouse and/or dependent children) the opportunity to pay for a temporary extension of health coverage (called continuation coverage) at group rates in certain instances where health coverage under employer sponsored group health plan(s) would otherwise end. This coverage is a group health plan for purposes of COBRA.

This section is intended to inform you, in summary fashion, of your rights and obligations under the continuation coverage provision of federal law. It is intended that no greater rights be provided than those required by federal law. Take time to read this section carefully.

Qualified beneficiary

For purposes of this section, a qualified beneficiary is defined as:

- a. A covered employee (a current or former employee who is actually covered under a group health plan and not just eligible for coverage);
- b. A covered spouse of a covered employee; or
- c. A covered dependent child of a covered employee or the covered employee's spouse. (A child placed for adoption with or born to an employee or former employee receiving COBRA continuation coverage is also a qualified beneficiary.)

Enrollee's loss

The enrollee has the right to elect continuation of coverage if there is a loss of coverage under the plan because of termination of the enrollee's employment (for any reason other than gross misconduct), or the enrollee becomes ineligible to participate under the terms of the plan due to a reduction in his or her hours of employment.

Enrollee's spouse's loss

The enrollee's covered spouse has the right to choose continuation coverage if he or she loses coverage under the plan for any of the following reasons:

- a. Death of the enrollee;
- b. A termination of the enrollee's employment (for any reason other than gross misconduct) or reduction in the enrollee's hours of employment with the employer; or
- c. Divorce or legal separation from the enrollee.

Enrollee's child's loss

The enrollee's dependent child has the right to continuation coverage if coverage under the plan is lost for any of the following reasons:

- a. Death of the enrollee if the enrollee is the parent through whom the child receives coverage;
- b. The enrollee's termination of employment (for any reason other than gross misconduct) or reduction in the enrollee's hours of employment with the employer;
- c. The enrollee's divorce or legal separation from the child's other parent;
- d. The enrollee's child ceases to be a dependent child under the terms of the plan.

Responsibility to inform

Under federal law, the enrollee and dependent have the responsibility to inform the plan administrator of a divorce, legal separation, or a child losing dependent status under the plan within 60 days of the date of the event, or the date on which coverage would be lost because of the event.

Also, an enrollee and dependent who have been determined to be disabled under the Social Security Act as of the time of the enrollee's termination of employment or reduction of hours or within 60 days of the start of the continuation period must notify the plan administrator of that determination within 60 days of the determination. If determined under the Social Security Act to no longer be disabled, he or she must notify the plan administrator within 30 days of the determination.

The enrollee's employer has the responsibility to notify the plan administrator of the enrollee's death, termination of employment or reduction in hours.

Bankruptcy

Rights similar to those described above may apply to retirees (and the spouses and dependents of those retirees), if the enrollee's employer commences a bankruptcy proceeding and these individuals lose coverage.

Election rights

When notified that one of these events has happened, the plan administrator will notify the enrollee and covered dependents of the right to choose continuation coverage.

Consistent with federal law, the enrollee and dependents have 60 days to elect continuation coverage, measured from the later of:

- a. The date coverage would be lost because of one of the events described above, or
- b. The date notice of election rights is received.

If continuation coverage is elected within this period, the coverage will be retroactive to the date coverage would otherwise have been lost.

The enrollee and the enrollee's covered spouse may elect continuation coverage on behalf of other dependents entitled to continuation coverage. However, each person entitled to continuation coverage has an independent right to elect continuation coverage. The enrollee's covered spouse or dependent child may elect continuation coverage even if the enrollee does not elect continuation coverage.

If continuation coverage is not elected, your coverage under the plan will end.

Type of coverage and cost

If the enrollee and the enrollee's dependents elect continuation coverage, the employer is required to provide coverage that, as of the time coverage is being provided, is identical to the coverage provided under the plan to similarly situated employees or employees' dependents.

Under federal law, a person electing continuation coverage may have to pay all or part of the premium for continuation coverage. The amount charged cannot exceed 102 percent of the cost of the coverage. The amount may be increased to 150 percent of the applicable premium for months after the 18th month of continuation coverage when the additional months are due to a disability under the Social Security Act.

There is a grace period of at least 30 days for the regularly scheduled premium.

Duration of COBRA coverage

Federal law requires that you be allowed to maintain continuation coverage for 36 months unless you lost coverage under the plan because of termination of employment or reduction in hours. In that case, the required continuation coverage period is 18 months. The 18 months may be extended if a second event (e.g., divorce, legal separation or death) occurs during the initial 18-month period. It also may be extended to 29 months in the case of an employee or employee's dependent who is determined to be disabled under the Social Security Act at the time of the employee's termination of employment or reduction of hours, or within 60 days of the start of the 18-month continuation period.

If an employee or the employee's dependent is entitled to 29 months of continuation coverage due to his or her disability, the other family members' continuation period is also extended to 29 months. If the enrollee becomes entitled to (actually covered under)

Medicare, the continuation period for the enrollee's dependents is 36 months measured from the date of the enrollee's Medicare entitlement even if that entitlement does not cause the enrollee to lose coverage.

Under no circumstances is the total continuation period greater than 36 months from the date of the original event that triggered the continuation coverage.

Federal law provides that continuation coverage may end earlier for any of the following reasons:

- a. The enrollee's employer no longer provides group health coverage to any of its employees;
- b. The premium for continuation coverage is not paid on time;
- c. Coverage is obtained under another group health plan (as an employee or otherwise) that does not contain any exclusion or limitation with respect to any applicable pre-existing condition; or
- d. The enrollee becomes entitled to (actually covered under) Medicare.

Continuation coverage may also end earlier for reasons which would allow regular coverage to be terminated, such as fraud.

USERRA continuation coverage

Continued coverage shall be provided as required under the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA), as amended. The plan administrator shall, within the parameters of federal law, establish uniform policies pursuant to which such continuation coverage will be provided.

General USERRA information

USERRA requires employers to offer employees and their families (spouse and/or dependent children) the opportunity to pay for a temporary extension of health coverage (called continuation coverage) at group rates in certain instances where health coverage under employer sponsored group health plan(s) would otherwise end. This coverage is a group health plan for purposes of USERRA.

This section is intended to inform you, in summary fashion, of your rights and obligations under the continuation coverage provision of federal law. It is intended that no greater rights be provided than those required by federal law. Take time to read this section carefully.

Employee's loss

The employee has the right to elect continuation of coverage if there is a loss of coverage under the plan because of absence from employment due to service in the uniformed services, and the employee was covered under the plan at the time the absence began, and the employee, or an appropriate officer of the uniformed services, provided the employer with advance notice of the employee's absence from employment (if it was possible to do so).

Service in the uniformed services means the performance of duty on a voluntary or involuntary basis in the uniformed services under competent authority, including active duty, active duty for training, initial active duty for training, inactive duty training, full-time National Guard duty and the time necessary for a person to be absent from employment for an examination to determine the fitness of the person to perform any of these duties.

Uniformed services means the U.S. Armed Services, including the Coast Guard, the Army National Guard and the Air National Guard, when engaged in active duty for training, inactive duty training or full-time National Guard duty, and the commissioned corps of the Public Health Service.

Election rights

The employee or the employee's authorized representative may elect to continue the employee's coverage under the plan by making an election on a form provided by the plan administrator. The employee has 60 days to elect continuation coverage measured from the date coverage would be lost because of the event described above. If continuation coverage is elected within this period, the coverage will be retroactive to the date coverage would otherwise have been lost. The employee may elect continuation coverage on behalf of other covered dependents; however, there is no independent right of each covered dependent to elect. If the employee does not elect, there is no USERRA continuation available for the spouse or dependent children. In addition, even if the employee does not elect USERRA continuation, the employee has the right to be reinstated under the plan upon reemployment, subject to the terms and conditions of the plan.

Type of coverage and cost

If the employee elects continuation coverage, the employer is required to provide coverage that, as of the time coverage is being provided, is identical to the coverage provided under the plan to similarly situated employees. The amount charged cannot exceed 102 percent of the cost of the coverage unless the employee's leave of absence is less than 31 days, in which case the employee is not required to pay more than the amount that they would have to pay as an active employee for that coverage. There is a grace period of at least 30 days for the regularly scheduled premium.

Duration of USERRA coverage

When an employee takes a leave for service in the uniformed services, coverage for the employee and dependents for which coverage is elected begins the day after the employee would lose coverage under the plan. Coverage continues for up to 24 months.

Federal law provides that continuation coverage may end earlier for any of the following reasons:

- a. The employer no longer provides group health coverage to any of its employees;
- b. The premium for continuation coverage is not paid on time;

- c. The employee loses their rights under USERRA as a result of a dishonorable discharge or other undesirable conduct;
- d. The employee fails to return to work following the completion of his or her service in the uniformed services; or
- e. The employee returns to work and is reinstated under the plan as an active employee.

Continuation coverage may also end earlier for reasons which would allow regular coverage to be terminated, such as fraud.

COBRA and USERRA coverage are concurrent

If both COBRA and USERRA apply and you elect COBRA continuation coverage in addition to USERRA continuation coverage, these coverages run concurrently.

2. Other continuation coverage

Notwithstanding the provisions regarding termination of coverage described in this section, you may be entitled to extended or continued coverage as follows:

Leaves of absence

An enrollee on a leave of absence from employment with the sponsor and that is approved by the sponsor may be entitled to continuation coverage. The sponsor may pay a portion of the premium for such coverage. Eligibility, as it pertains to the availability of continuation coverage during a leave of absence, shall be determined by the sponsor, in accordance with its leave of absence policy. Any available COBRA continuation coverage may run concurrently with leave of absence coverage.

How Providers are Paid

Network providers

Network providers are paid using various types of contractual arrangements, which are intended to promote the delivery of health care in a cost efficient and effective manner. These arrangements are not intended to affect your access to health care. These payment methods may include:

1. A fee-for-service method, such as per service or percentage of charges; or
2. A risk-sharing arrangement, such as an amount per day, per stay, per episode, per case, per period of illness, per covered person or per service with a targeted outcome.

The methods by which specific network providers are paid may change from time to time. Methods also vary by network provider. The primary method of payment under this Medica Choice Passport product is fee-for-service.

Fee-for-service payment means that the network provider is paid a fee for each service provided. If the payment is per service, the network provider's payment is determined according to a set fee schedule. The amount the network provider receives is the lesser of the fee schedule or what the network provider would have otherwise billed. If the payment is percentage of charges, the network provider's payment is a set percentage of the provider's charge. The amount paid to the network provider, less any applicable coinsurance or deductible is considered to be payment in full.

Risk-sharing payment means that the network provider is paid a specific amount for a particular unit of service, such as an amount per day, an amount per stay, an amount per episode, an amount per case, an amount per period of illness, an amount per covered person or an amount per service with targeted outcome. If the amount paid is less than the cost of providing or arranging for a covered person's health services, the network provider may bear some of the shortfall. If the amount paid to the network provider is more than the cost of providing or arranging a covered person's health services, the network provider may keep some of the excess.

Some network providers are authorized to arrange for a covered person to receive certain health services from other providers. This decision may result in a network provider keeping more or less of the risk-sharing payment.

Withhold arrangements

For some network providers paid on a fee-for-service basis, some of the payment is held back. This is sometimes referred to as a physician contingency reserve or holdback. The withhold amount generally will not exceed 15 percent of the fee schedule amount. In general, a portion of network hospitals' fee for service payments is not held back. However, when it is, the withhold amount will not usually exceed 5 percent of the fee schedule amount.

Network providers may earn the withhold amount based on Medica's financial performance as determined by Medica's Board of Directors and/or certain performance standards identified in the network provider's contract, including but not limited to quality and utilization. Based on individual measures, the percentage of the withhold amount paid, if any, can vary among network providers.

Non-network providers

When a service from a non-network provider is covered, the non-network provider is paid a fee for each covered service that is provided. This payment may be less than the charges billed by the non-network provider. If this happens, you are responsible for paying the difference.

Additional Terms of Your Coverage

This section describes the general provisions of the plan.

Applicable law

This plan is intended to be construed, and all rights and duties hereunder are to be governed in accordance with the laws of the State of Minnesota, except to the extent such laws are preempted by the laws of the United States of America.

Examination of a covered person

To settle a dispute concerning provision or payment of benefits under the plan, the plan may require that you be examined or an autopsy of the covered person's body be performed. The examination or autopsy will be at the plan's expense.

Clerical error and misstatements

You will not be deprived of coverage under the plan because of a clerical error or misstatement by the plan or plan administrator. However, you will not be eligible for coverage beyond the scheduled termination of your coverage because of a failure to record the termination. If there is a clerical error or any misstatement of relevant facts pertaining to coverage under the plan, the plan administrator reserves the right to investigate the matter and determine the existence or amount of coverage.

Plan amendment and termination

Any change or amendment to or termination of the plan, its benefits or its terms and conditions, in whole or in part, whether prospective or retroactive, shall be made in writing by the sponsor. You will receive notice of any amendment to the plan in accordance with applicable law. No one has the authority to make any oral modification to the plan.

Enrollee rights

The action of the sponsor in creating this plan shall not be construed to constitute and shall not be evidence of any contractual relationship between the sponsor and any enrollee, or as a right of any enrollee to continue in the employment of the sponsor, or as a limitation of the right of the sponsor to discharge any of its employees, with or without cause.

Family and Medical Leave Act of 1993 (FMLA)

The Family and Medical Leave Act of 1993 (FMLA) imposes certain obligations on employers with fifty (50) or more employees. This plan shall be administered in a manner consistent with the FMLA and the applicable employer's FMLA policy.

Relationship between parties

The relationships between Medica, the sponsor and network providers are contractual relationships between independent contractors. Network providers are not agents or employees

of Medica. The relationship between a provider and any covered person is that of health care provider and patient. The provider is solely responsible for health care provided to any covered person.

Discretionary authority

The plan administrator and its delegate have the full discretionary power to interpret and apply the terms of the plan, and its components (including, without limitation, supplying omissions from, correcting deficiencies in or resolving inconsistencies or ambiguities in the language of the plan and its underlying documents) as they relate to matters for which the named fiduciary has responsibility. All decisions of the plan administrator and its delegate as to the facts of the case, interpretation of any provisions of the plan or its application to any case and any other interpretative matter, determination or question under the plan will be final and binding on all affected parties.

Health Savings Accounts (HSA)

This coverage is designed to comply with the requirements of the Internal Revenue Code Section 223 for a federally qualified high-deductible health plan. This coverage may qualify you to make a pre-tax contribution to a health savings account. You are responsible for the cost of all health services, other than preventive care, up to your deductible amount.

For more information about health savings accounts, see the tip sheet at medica.com/membertips.

Definitions

Words and phrases with specific meanings are defined in this section.

Approved clinical trial. A phase I, phase II, phase III or phase IV clinical trial that is conducted in relation to the prevention, detection or treatment of cancer or other life-threatening condition, is not designed exclusively to test toxicity or disease pathophysiology and is described in any of the following subparagraphs:

1. The study or investigation is conducted under an investigational new drug application reviewed by the U.S. Food and Drug Administration.
2. The study or investigation is a drug trial that is exempt from having such an investigational new drug application.
3. The study or investigation is approved or funded by one of the following: (i) the National Institutes of Health (NIH), the Centers for Disease Control and Prevention, the Agency for Health Care Research and Quality, the Centers for Medicare and Medicaid Services or cooperating group or center of any of the entities described in this item; (ii) a cooperative group or center of the United States Department of Defense or the United States Department of Veterans Affairs; (iii) a qualified non-governmental research entity identified in the guidelines issued by the NIH for center support grants; or (iv) the United States Departments of Veterans Affairs, Defense or Energy if the trial has been reviewed or approved through a system of peer review determined by the secretary to: (a) be comparable to the system of peer review of studies and investigations used by the NIH, and (b) provide an unbiased scientific review by qualified individuals who have no interest in the outcome of the review.

Benefits. The health services or supplies (described in this plan and any subsequent amendments) approved by Medica as eligible for coverage.

Claim. An invoice, bill or itemized statement for benefits provided to you.

Coinsurance. The percentage amount you must pay to the provider for benefits received. Full coinsurance payments may apply to scheduled appointments canceled less than 24 hours before the appointment time or to missed appointments.

For in-network benefits, the coinsurance amount is based on the lesser of the:

1. Charge billed by the provider (i.e., retail); or
2. Negotiated amount that the provider has agreed to accept as full payment for the benefit (i.e., wholesale).

When the wholesale amount is not known nor readily calculated at the time the benefit is provided, Medica uses an amount to approximate the wholesale amount.

For services from some network providers, however, the coinsurance is based on the provider's retail charge. The provider's retail charge is the amount that the provider would charge to any patient, whether or not that patient is a Medica covered person.

For out-of-network benefits, the coinsurance will be based on the lesser of the:

1. Charge billed by the provider (i.e., retail); or
2. Non-network provider reimbursement amount.

For out-of-network benefits, in addition to any coinsurance and deductible amounts, you will be responsible for any charges billed by the provider in excess of the non-network provider reimbursement amount.

The coinsurance may not exceed the charge billed by the provider for the benefit.

Cosmetic. Services and procedures that improve physical appearance but do not correct or improve a physiological function, and that are not medically necessary, unless the service or procedure meets the definition of reconstructive.

Covered person. A person who is enrolled under the plan.

Custodial care. Services to assist in activities of daily living that do not seek to cure, are performed regularly as a part of a routine or schedule, and, due to the physical stability of the condition, do not need to be provided or directed by a skilled medical professional. These services include help in walking, getting in or out of bed, bathing, dressing, feeding, using the toilet, preparation of special diets and supervision of medication that can usually be self-administered.

Deductible. The fixed dollar amount you must pay for eligible services or supplies before claims for health services or supplies received from network or non-network providers are reimbursable as in-network or out-of-network benefits under this plan.

Dependent. Unless otherwise specified in the plan, the following are considered dependents:

1. The enrollee's spouse.
2. The following dependent children up to the dependent limiting age of 26:
 - a. The enrollee's or enrollee's spouse's natural or adopted child;
 - b. A child placed for adoption with the enrollee or enrollee's spouse;
 - c. A child for whom the enrollee or the enrollee's spouse has been appointed legal guardian; however, upon request by the plan, the enrollee must provide satisfactory proof of legal guardianship;
 - d. The enrollee's stepchild;
 - e. A child placed as a foster child with the enrollee or the enrollee's spouse; and
 - f. The enrollee's or enrollee's spouse's unmarried grandchild who is dependent upon and resides with the enrollee or enrollee's spouse continuously from birth.
3. The enrollee's or enrollee's spouse's disabled child who meets the following requirements:
 - a. Is a dependent under the federal tax code;
 - b. Is incapable of self-sustaining employment by reason of developmental disability, mental illness, mental disorder, or physical disability; and

- c. Is chiefly dependent upon the enrollee for support and maintenance. An illness that does not cause a child to be incapable of self-sustaining employment will not be considered a physical disability. This dependent may be covered under the plan regardless of age and without application of health screening or waiting periods. To cover a disabled dependent child, you must provide the plan with proof of such disability and dependency within 31 days of the later of enrolling the child in the plan or the child reaching the dependent limiting age set forth in 2. above. The plan may require annual proof of disability and dependency.

Designated facility. A network hospital that Medica has authorized to provide certain benefits to covered persons, as described in this plan.

Designated mental health and substance abuse provider. An organization, entity, or individual selected by Medica to provide or arrange for the mental health and substance abuse services covered under this plan.

Designated physician. A network physician that Medica has authorized to provide certain benefits to covered persons, as described in this plan.

Eligible employee. An employee of sponsor who is considered eligible for benefits as defined in the Benefits Choices Plus Plan document. The sponsor may choose to administer eligibility through use of the federal look-back measurement period, and as a result an eligible employee will also include an employee throughout the applicable stability period, who is determined to have worked an average of at least thirty (30) hours per week based on the sponsor's look-back measurement period, which determination is made in accordance with federal law. The plan administrator determines an employee's eligibility.

Emergency. A condition or symptom (including severe pain) that a prudent layperson, who possesses an average knowledge of health and medicine, would believe requires immediate treatment to:

1. Preserve your life; or
2. Prevent serious impairment to your bodily functions, organs or parts; or
3. Prevent placing your physical or mental health (or, if you are pregnant, the health of your unborn child) in serious jeopardy.

Employee. Any person employed by the sponsor on or after the effective date of this plan, except that it shall not include a self-employed individual as described in Section 401(c) of the Code. All employees who are treated as employed by a single employer under Subsections (b), (c) or (m) of Section 414 of the Code are treated as employed by a single employer for purposes of this plan. Employee does not include any of the following:

1. Any employee included within a unit of employees covered under a collective bargaining unit unless such agreement expressly provides for coverage of the employee under this plan;
2. Any employee who is a nonresident alien and receives no earned income from the sponsor from sources within the United States; and
3. Any employee who is a leased employee as defined in Section 414(n)(2) of the Code.

Enrollee. An eligible employee who the plan administrator determines is enrolled under the plan.

Enrollment date. The date of the eligible employee's or dependent's first day of coverage under the plan or, if earlier, the first day of the waiting period for the eligible employee's or dependent's enrollment.

Genetic testing. An analysis of human DNA, RNA, chromosomes, proteins or metabolites, if the analysis detects genotypes, mutations or chromosomal changes. Genetic testing includes pharmacogenetic testing. Genetic testing does not include an analysis of proteins or metabolites that is directly related to a manifested disease, disorder or pathological condition. For example, an HIV test, complete blood count or cholesterol test is not a genetic test.

Habilitative. Health care services are considered habilitative when they are provided to help a person who has not learned or acquired a particular skill or function for daily living to learn, improve or keep such skill or function, as long as measurable progress can be documented.

Hospital. A licensed facility that provides diagnostic, medical, therapeutic, rehabilitative and surgical services by, or under the direction of, a physician and with 24-hour R.N. nursing services. The hospital is not mainly a place for rest or custodial care, and is not a nursing home or similar facility.

Inpatient. An uninterrupted stay, following formal admission to a hospital, skilled nursing facility or licensed acute care facility.

Investigative. As determined by Medica, a drug, device, diagnostic or screening procedure, or medical treatment or procedure is investigative if reliable evidence does not permit conclusions concerning its safety, effectiveness or effect on health outcomes. Medica will make its determination based upon an examination of the following reliable evidence, none of which shall be determinative in and of itself:

1. Whether there is final approval from the appropriate government regulatory agency, if required, including whether the drug or device has received final approval to be marketed for its proposed use by the United States Food and Drug Administration (FDA), or whether the treatment is the subject of ongoing Phase I, II or III trials;
2. Whether there are consensus opinions and recommendations reported in relevant scientific and medical literature, peer-reviewed journals or the reports of clinical trial committees and other technology assessment bodies; and
3. Whether there are consensus opinions of national and local health care providers in the applicable specialty or subspecialty that typically manages the condition as determined by a survey or poll of a representative sampling of these providers.

Notwithstanding the above, a drug being used for an indication or at a dosage that is an accepted off-label use for the treatment of cancer will not be considered by Medica to be investigative. Medica will determine if a use is an accepted off-label use based on published reports in authoritative peer-reviewed medical literature, clinical practice guidelines or parameters approved by national health professional boards or associations, and entries in any

authoritative compendia as identified by the Medicare program for use in the determination of a medically accepted indication of drugs and biologicals used off-label.

Life-threatening condition. Any disease or condition from which the likelihood of death is probable unless the course of the disease or condition is interrupted.

Medically necessary. Diagnostic testing and medical treatment, consistent with the diagnosis of and prescribed course of treatment for your condition, and preventive services. Medically necessary care must meet the following criteria:

1. Be consistent with the medical standards and accepted practice parameters of the community as determined by health care providers in the same or similar general specialty as typically manages the condition, procedure or treatment at issue; and
2. Be an appropriate service, in terms of type, frequency, level, setting and duration, to your diagnosis or condition; and
3. Help to restore or maintain your health; or
4. Prevent deterioration of your condition; or
5. Prevent the reasonably likely onset of a health problem or detect an incipient problem.

Mental disorder. A physical or mental condition having an emotional or psychological origin, as defined in the current edition of the *Diagnostic and Statistical Manual of Mental Disorders* (DSM).

Network. A provider (such as a hospital, physician, home health agency, skilled nursing facility or pharmacy) that has entered into a written agreement to provide benefits to you. The participation status of providers will change from time to time.

The network provider directory will be furnished automatically, without charge.

Non-network. A provider not under contract as a network provider.

Non-network provider reimbursement amount. The amount that the plan will pay to a non-network provider for each benefit is based on one of the following, as determined by Medica:

1. A percentage of the amount Medicare would pay for the service in the location where the service is provided. Medica generally updates its data on the amount Medicare pays within 30-60 days after the Centers for Medicare and Medicaid Services updates its Medicare data; or
2. A percentage of the provider's billed charge; or
3. A nationwide provider reimbursement database that considers prevailing reimbursement rates and/or marketplace charges for similar services in the geographic area in which the service is provided; or
4. An amount agreed upon between Medica and the non-network provider.

Contact Customer Service for more information concerning which method above pertains to your services, including the applicable percentage if a Medicare-based approach is used.

For certain benefits, you must pay a portion of the non-network provider reimbursement amount as a coinsurance.

In addition, if the amount billed by the non-network provider is greater than the non-network provider reimbursement amount, the non-network provider will likely bill you for the difference. This difference may be substantial, and it is in addition to any coinsurance or deductible amount you may be responsible for according to the terms described in this plan. Furthermore, such difference will not be applied toward the out-of-pocket maximum described in **What's Covered and How Much Will I Pay**. Additionally, you will owe these amounts regardless of whether you previously reached your out-of-pocket maximum with amounts paid for other services. As a result, the amount you will be required to pay for services received from a non-network provider will likely be much higher than if you had received services from a network provider.

Out-of-pocket maximum. An accumulation of coinsurance and deductibles paid for benefits received during a calendar year. Unless otherwise specified, you will not be required to pay more than the applicable per covered person out-of-pocket maximum for benefits received during a calendar year.

The time period used to calculate whether you have met the out-of-pocket maximum (calendar year or plan year) is determined by the plan between Medica and the sponsor. If this time period changes when Medica and the sponsor renew the plan, you will receive a new plan document that will specify the newly applicable time period and may have additional out-of-pocket expenses associated with this change.

After an applicable out-of-pocket maximum has been met, all other covered benefits received during the rest of the calendar year will be covered at 100 percent, except for any charge not covered by the plan, or charge in excess of the non-network provider reimbursement amount.

The plan refunds the amount over the out-of-pocket maximum during any calendar year when proof of excess coinsurance and deductibles is received and verified by the plan.

Pharmacogenetic testing. A type of genetic testing that attempts to use personal gene-based information to determine the proper drug and dosage for an individual. Pharmacogenetic testing seeks to determine how a drug is absorbed, metabolized or cleared from the body of an individual based on their genetic makeup.

Physician. A Doctor of Medicine (M.D.), Doctor of Osteopathy (D.O.), Doctor of Podiatry (D.P.M.), Doctor of Optometry (O.D.) or Doctor of Chiropractic (D.C.) practicing within the scope of his or her licensure.

Placed as a foster child. The acceptance of the placement in your home of a child who has been placed away from his or her parents or guardians in 24-hour substitute care and for whom a state agency has placement and care responsibility. Eligibility for a child placed as a foster child with the enrollee or enrollee's spouse ends when such placement is terminated.

Placed for adoption. The assumption and retention of the legal obligation for total or partial support of the child in anticipation of adopting such child.

(Eligibility for a child placed for adoption with the enrollee ends if the placement is interrupted before legal adoption is finalized and the child is removed from placement.)

Plan. The plan of health care coverage established by sponsor for its covered persons, as this plan currently exists or may be amended in the future.

Plan administration functions. Administration functions performed by sponsor on behalf of the plan (such as quality assurance, claims processing, auditing and other similar functions). Plan administration functions do not include functions performed by sponsor in connection with any other benefit or benefit plan of sponsor.

Plan administrator. Hubbard Broadcasting, Inc.

Prenatal care. The comprehensive package of medical and psychosocial support provided throughout a pregnancy and related directly to the care of the pregnancy, including risk assessment, serial surveillance, prenatal education and use of specialized skills and technology, when needed, as defined by Standards for Obstetric-Gynecologic Services issued by the American College of Obstetricians and Gynecologists.

Prescription drug. A drug approved by the FDA for the prescribed use and route of administration.

Preventive health service. The following are considered preventive health services:

1. Evidence-based items or services that have in effect a rating of A or B in the current recommendations of the United States Preventive Services Task Force;
2. Immunizations for routine use that have in effect a recommendation from the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention with respect to the covered person involved;
3. With respect to covered persons who are infants, children and adolescents, evidence-informed preventive care and screenings provided for in the comprehensive guidelines supported by the Health Resources and Services Administration;
4. With respect to covered persons who are women, such additional preventive care and screenings not described in 1. as provided for in comprehensive guidelines supported by the Health Resources and Services Administration.

Contact Customer Service for information regarding specific preventive health services, services that are rated A or B, and services that are included in guidelines supported by the Health Resources and Services Administration.

Provider. A health care professional or facility licensed, certified or otherwise qualified under state law to provide health services.

Qualified individual. (1) An individual who is eligible to participate in an approved clinical trial according to the trial protocol with respect to treatment of cancer or other life-threatening conditions, and (2) either (a) the referring health care professional is a network provider and has concluded that the individual's participation in the trial would be appropriate, or (b) the individual provides medical or scientific information establishing that their participation would be appropriate.

Reconstructive. Surgery to rebuild or correct a:

1. Body part when such surgery is incidental to or following surgery resulting from injury, sickness or disease of the involved body part; or
2. Congenital disease or anomaly which has resulted in a functional defect as determined by your physician.

In the case of mastectomy, surgery to reconstruct the breast on which the mastectomy was performed and surgery and reconstruction of the other breast to produce a symmetrical appearance shall be considered reconstructive.

Rehabilitative. Health care services are considered rehabilitative when they are provided to restore physical function or speech that has been impaired due to illness or injury.

Restorative. Surgery to rebuild or correct a physical defect that has a direct adverse effect on the physical health of a body part, and for which the restoration or correction is medically necessary.

Retail health clinic. Professional evaluation and medical management services provided to patients in a health care clinic located in a setting such as a retail store, grocery store or pharmacy. Services include treatment of common illnesses and certain preventive health care services.

Routine foot care. Services that are routine foot care may require treatment by a professional and include but are not limited to any of the following:

1. Cutting, paring or removing corns and calluses;
2. Nail trimming, clipping or cutting; and
3. Debriding (removing toenails, dead skin or underlying tissue).

Routine foot care may also include hygiene and preventive maintenance such as:

1. Cleaning and soaking the feet; and
2. Applying skin creams in order to maintain skin tone.

Routine patient costs. All items and services that would be covered benefits if not provided in connection with a clinical trial. In connection with a clinical trial, routine patient costs do not include an investigative or experimental item, device or service; items or services provided solely to satisfy data collection and analysis needs and not used in clinical management; or a service that is clearly inconsistent with widely accepted and established standards of care for a particular diagnosis.

Skilled care. Nursing or rehabilitation services requiring the skills of technical or professional medical personnel to develop, provide and evaluate your care and assess your changing condition. Long-term dependence on respiratory support equipment and/or the fact that services are received from technical or professional medical personnel do not by themselves define the need for skilled care.

Skilled nursing facility. A licensed bed or facility (including an extended care facility, hospital swing-bed and transitional care unit) that provides skilled nursing care, skilled transitional care or other related health services including rehabilitative services.

Sponsor. Hubbard Broadcasting, Inc.

Telemedicine. Telemedicine is the delivery of health care services or consultations while the patient is at an originating site and the licensed health care provider is at a distant site. An originating site includes a health care facility at which a patient is located at the time the services are provided by means of telemedicine. A distant site means a site at which a licensed health care provider is located while providing health care services or consultations by means of telemedicine. A communication between a licensed health care provider and a patient that consists solely of an email or facsimile transmission does not constitute telemedicine consultations or services.

Urgent care center. A health care facility distinguishable from an affiliated clinic or hospital whose primary purpose is to offer and provide immediate, short-term medical care for minor, immediate medical conditions on a regular or routine basis.

Virtual care. Professional evaluation and medical management services provided to patients, in locations such as their home or office, through e-mail, telephone or webcam. Virtual care is used to address non-urgent medical symptoms for covered persons describing new or ongoing symptoms to which providers respond with substantive medical advice. Virtual care does not include telephone calls for reporting normal lab or test results or solely calling in a prescription to a pharmacy.

Waiting period. The period of time that must pass before an otherwise eligible employee and/or dependent is eligible to become covered under the plan (as determined by the sponsor's eligibility requirements). However, if an eligible employee or dependent enrolls through either an open enrollment period or a special enrollment period as set forth in **Who's Eligible for Coverage and How Do They Enroll**, any period before such open or special enrollment is not a waiting period. Periods of employment in an employment classification that is not eligible for coverage under the plan do not constitute a waiting period.

Signature

IN WITNESS WHEREOF, the Benefits Manager of the sponsor has executed the foregoing plan on behalf of sponsor on this 22nd day of February, 2017.

By: Angela Subera
(please print)

(signature on file)
(signature)

Its: Benefits Manager