

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, go to www.Medica.com/ValuePolicies-2023 or call 1-888-592-8211. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary or call 1-888-592-8211 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$1,800 individual / \$3,600 family. In-network and out-of-network deductibles combined.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. <u>Preventive care</u> , preventive prescriptions and prenatal care from in-network <u>providers</u> are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	\$5,800 individual / \$11,600 family. In-network and out-of-network out-of-pocket limits combined.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges (unless balanced billing is prohibited), health care this plan doesn't cover, out-of-network deductible and coinsurance.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a network provider?	Yes. See www.Medica.com/MNClosedPlanNetwork or call 1-888-592-8211 (TTY: 711) for a list of network.org/ providers.	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider</u> 's charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the specialist you choose without a referral.



All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

	Services You May Need	What You Will Pay		
Common Medical Event		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	Primary care: 20% coinsurance Retail health clinics: 20% coinsurance Chiropractic care: 20% coinsurance	20% coinsurance	none
	Specialist visit	20% coinsurance	20% coinsurance	none
	Preventive care/ screening/immunization	No charge. Deductible does not apply.	20% coinsurance	Immunizations for children under age 18 or well child care for children under age 6 covered as a network benefit. You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	20% coinsurance	20% coinsurance	none
	Imaging (CT/PET scans, MRIs)	20% coinsurance	20% coinsurance	*May require prior authorization.

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.Medica.com/ValuePolicies-2023</u>.

	Services You May Need	What You Will Pay		
Common Medical Event		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.Medica.com/MNClosedDrugList-2023	Generic drugs	Preferred Generic: 20% coinsurance Generic: 20% coinsurance	20% coinsurance	Up to a 31-day supply per prescription. *May require prior authorization. For specialty drugs, 20% coinsurance for orally-administered cancer treatment medications. Insulin: Your cost-share will not exceed \$25 per retail prescription unit. No charge for preventive drugs, including some Over the Counter drugs obtained with a prescription. The list of covered drugs changes periodically. Notification of changes will be available 30 days prior to the change taking effect. Amounts reimbursed or paid by a provider or manufacturer,
	Preferred brand drugs	20% coinsurance	20% coinsurance	
	Non-Preferred brand drugs	20% coinsurance	20% coinsurance	
	Specialty drugs	20% coinsurance	20% coinsurance	on your behalf for a product or service, will not apply toward your cost share.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	20% coinsurance	*May require prior authorization.
	Physician/surgeon fees	20% coinsurance	20% coinsurance	*May require prior authorization.
If you need immediate medical attention	Emergency room care	20% coinsurance	20% coinsurance	In-network <u>deductible</u> applies.
	Emergency medical transportation	20% coinsurance	20% coinsurance	In-network <u>deductible</u> applies.
	Urgent care	20% coinsurance	20% coinsurance	In-network <u>deductible</u> applies. If a non-network <u>provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference (<u>balance billing</u>).
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	20% coinsurance	*May require prior authorization.
	Physician/surgeon fees	20% coinsurance	20% coinsurance	*May require prior authorization.

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.Medica.com/ValuePolicies-2023</u>.

	Services You May Need	What You Will Pay		
Common Medical Event		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
If you need mental health, behavioral health, or substance abuse services	Outpatient services	20% coinsurance	20% coinsurance	*May require prior authorization.
	Inpatient services	20% coinsurance	20% coinsurance	*May require prior authorization. Residential treatment is covered as part of inpatient services.
If you are pregnant	Office visits	Prenatal: No charge. Deductible does not apply. Postnatal: 20% coinsurance	Prenatal: 0% <u>coinsurance</u> . <u>Deductible</u> does not apply. Postnatal: 20% <u>coinsurance</u>	Cost sharing does not apply to In-Network preventive services. Depending on the type of services, coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	20% coinsurance	20% coinsurance	
	Childbirth/delivery facility services	20% coinsurance	20% coinsurance	
	Home health care	20% coinsurance	20% coinsurance	*May require prior authorization.
	Rehabilitation services	20% coinsurance	20% coinsurance	none
If you need help	Habilitation services	20% coinsurance	20% coinsurance	none
recovering or have other special health needs	Skilled nursing care	20% coinsurance	20% coinsurance	Limited to 120 days/year.
	<u>Durable medical equipment</u>	20% coinsurance	20% coinsurance	*May require prior authorization.
	Hospice services	20% coinsurance	Not covered	none
If your child needs dental or eye care	Children's eye exam	No charge. <u>Deductible</u> does not apply.	20% coinsurance	Coverage limited to end of month member turns 19.
	Children's glasses	20% coinsurance	20% coinsurance	Limited to one pair of glasses or contacts/year to end of month member turns 19.
	Children's dental check-up	Not covered	Not covered	Coverage is available through a stand-alone dental policy.

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.Medica.com/ValuePolicies-2023</u>.

Coverage Period: Beginning on or after 01/01/2023 Coverage for: Individual or Family | Plan Type: PPO

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- *Abortion, elective, induced, except as medically necessary to protect the life of the mother
- Acupuncture
- Cosmetic surgery
- Dental care (Adult)
- Dental care (Child) (coverage is available through a stand-alone dental policy)
- Dental check-up

- Hearing aids for hearing loss that is not correctable by other covered procedures; coverage is limited to one hearing aid per ear every three years
- Infertility treatment
- Long-term care

- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine foot care except for some conditions
- Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)

Bariatric surgery

Chiropractic care

Routine eye care (Adult)

Coverage Period: Beginning on or after 01/01/2023 Coverage for: Individual or Family | Plan Type: PPO

Medica MN Direct Value Gold F

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Medica at 1-888-592-8211 or the Minnesota Department of Commerce at 651-539-1600 or 800-657-3602. Other coverage options may be available to you, too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.mnsure.org or call 651-539-2099 or 855-366-7873.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: Medica at 1-888-592-8211 or the Minnesota Department of Commerce at 651-539-1600 or 800-657-3602.

Does this plan provide Minimum Essential Coverage? Yes.

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet Minimum Value Standards? Not Applicable.

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-888-592-8211.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-592-8211.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-888-592-8211. Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-888-592-8211.

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby
(9 months of in-network pre-natal care and a hospital
delivery)
37

The <u>plan's</u> overall deductible \$1,800
 Specialist coinsurance 20%
 Hospital (facility) coinsurance 20%
 Other coinsurance 20%

Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well-controlled condition)

The <u>plan's</u> overall deductible
 Specialist coinsurance
 Hospital (facility) coinsurance
 Other coinsurance
 20%
 Other coinsurance

Mia's Simple Fracture (in-network emergency room visit and follow up care)

The plan's overall deductible
 Specialist coinsurance
 Hospital (facility) coinsurance
 Other coinsurance
 20%
 Other coinsurance

This EXAMPLE event includes services like:

Specialist office visits (prenatal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (ultrasounds and blood work)
Specialist visit (anesthesia)

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (*including disease education*)

Diagnostic tests (blood work)

Prescription drugs

<u>Durable medical equipment</u> (glucose meter)

This EXAMPLE event includes services like:

Emergency room care (including medical supplies) Diagnostic test (x-ray)

Durable medical equipment (crutches)
Rehabilitation services (physical therapy)

Total Example Cost \$12,700

Total Example Cost	\$5,600

In this example, Peg would pay:

Cost Sharing		
<u>Deductibles</u>	\$1,800	
Copayments	\$0	
Coinsurance	\$1,600	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$3,460	

In this example, Joe would pay:

Cost Sharing		
<u>Deductibles</u>	\$1,800	
Copayments	\$300	
Coinsurance	\$100	
What isn't covered		
Limits or exclusions	\$0	
The total Joe would pay is	\$2,200	

In this example, Mia would pay:

Cost Sharing		
<u>Deductibles</u>	\$1,800	
Copayments	\$0	
Coinsurance	\$200	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$2,000	

The plan would be responsible for the other costs of these EXAMPLE covered services.

Discrimination is Against the Law

Medica complies with applicable Federal civil rights laws and will not discriminate against any person on the basis of race, color, national origin, age, disability or sex. Medica:

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

If you need these services, call the number included in this document or on the back of your Medica ID card. If you believe that Medica has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with: Civil Rights Coordinator, Mail Route CP250, PO Box 9310, Minneapolis, MN 55443-9310, 952-992-3422 (phone/fax), TTY 711, civilrightscoordinator@medica.com.

You can file a grievance in person or by mail, fax, or email. You may also contact the Civil Rights Coordinator if you need assistance with filing a complaint.

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

If you want free help translating this information, call the number included in this document or on the back of your Medica ID card.

Si desea asistencia gratuita para traducir esta información, llame al número que figura en este documento o en la parte posterior de su tarieta de identificación de Medica.

Yog koj xav tau kev pab dawb kom txhais daim ntawv no, hu rau tus xov tooj nyob hauv daim ntawv no los yog nyob nraum qab ntawm koj daim npav Medica ID.

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Nếu quý vị muốn trợ giúp dịch thông tin này miễn phí, hãy gọi vào số có trong tài liệu này hoặc ở mặt sau thẻ ID Medica của quý vị.

Odeeffannoo kana gargaarsa tolaan akka isinii hiikamu yoo barbaaddan, lakkoobsa barruu kana keessatti argamu ykn ka dugda kaardii Waraqaa Eenyummaa Medica irra jiruun bilbila'a.

Если Вы хотите получить бесплатную помощь в переводе этой информации, позвоните по номеру телефона, указанному в данном документе и на обратной стороне Вашей индентификационной карты Medica.

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Kung nais mo ng libreng tulong sa pagsasalin ng impormasyong ito, tawagan ang numero na kasama sa dokumentong ito o sa likod ng iyong Kard ng Medica ID.

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Ako želite besplatnu pomoć za prijevod ovih informacija, nazovite broj naveden u ovom dokumentu ili na poleđini svoje ID kartice Medica.

Díí t'áá jíík'e shá ata' hodoonih nínízingo éí ninaaltsoos Medica bee néího'dílzinígí bine'déé' námboo biká'ígíjjj' béésh bee hodíilnih.

Wenn Sie bei der Übersetzung dieser Informationen kostenlose Hilfe in Anspruch nehmen möchten, rufen Sie bitte die in diesem Dokument oder auf der Rückseite Ihrer Medica-ID-Karte angegebene Nummer an.