

Medical Plan (Health Insurance)

MEDICA®

Offering health insurance benefits to our employees is an important component of our overall benefit package. Over the last few years, rates and benefits have gotten a lot of attention in the press – much of it has been negative. We have been working to mitigate some of those negative factors to continue to provide you with options that bring value to you and your family.

Below is a summary of the plan options that are available to you to choose from, this is a summary, if you would like additional information about coverage you can reference the Summary of Benefit Coverage (SBC) as required by the Patient Protection and Affordable Care Act (PPACA).

Our health insurance carrier is Medica. If you have any specific coverage questions (ie. I'm having a knee surgery, how would that be covered?), it's important that you discuss them with Medica.

1. Pick your plan: evaluate your typical cost of care and difference in premiums between the two plans
 - a. \$3,000/\$6,000 Deductible
 - b. \$4,000/\$8,000 Deductible
2. Choose your network: do you have providers currently? Are you open to switch to other great providers to save on your monthly premium?
 - a. Mayo network: discounted, specific provider network
 - b. Passport network: higher cost, broad provider network

		MAYO NETWORK		PASSPORT NETWORK	
<i>In-network benefits outlined</i>		\$3,000/\$6,000 100% Core	\$4,000/\$8,000 100% Buy Down	\$3,000/\$6,000 100% Core	\$4,000/\$8,000 100% Buy Down
Preventive Care		100%	100%	100%	100%
Office Visits		Deductible then 100%	Deductible then 100%	Deductible then 100%	Deductible then 100%
Non-Preventive Care		Deductible then 100%	Deductible then 100%	Deductible then 100%	Deductible then 100%
Deductible		\$3,000 per person \$6,000 per family	\$4,000 per person \$8,000 per family	\$3,000 per person \$6,000 per family	\$4,000 per person \$8,000 per family
Prescription Drugs		Preventive Rx 100%; All other = deductible then 100%	Preventive Rx 100%; All other = deductible then 100%	Preventive Rx 100%; All other = deductible then 100%	Preventive Rx 100%; All other = deductible then 100%
Out of Pocket Max		\$3,000 per person \$6,000 per family	\$4,000 per person \$8,000 per family	\$3,000 per person \$6,000 per family	\$4,000 per person \$8,000 per family
<i>Monthly Premiums</i>					
Total	EE Only	\$696.68	\$637.92	\$745.24	\$685.94
	Family	\$1,574.48	\$1,441.70	\$1,684.23	\$1,550.21
District	EE Only	\$613.08	\$613.08	\$655.81	\$655.81
	Family	\$1,385.54	\$1,385.54	\$1,482.12	\$1,482.12
Employee	EE Only	\$83.60	\$24.84	\$89.43	\$30.13
	Family	\$188.94	\$56.16	\$202.11	\$68.09



Mayo Clinic Health System WI 3000-0% HSA

Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services

Coverage Period: Beginning on or after 7/1/17

Coverage for: Individual/Family | Plan Type: PPO

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.medicare.com or by calling 952-945-8000 (Minneapolis/St. Paul Metro area) or 1-877-252-5564. 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.doi.gov/ebsa/healthreform or www.cms.gov or call Medica at the numbers above to request a copy.



Important Questions	Answers	Why this Matters:
What is the overall deductible?	\$3,000 per person/ \$6,000 per family in-network and \$6,500 per person/ \$13,000 per family for out-of-network services.	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your deductible?	Yes. Preventive care, preventive prescriptions and prenatal care from in-network providers.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits .
Are there other deductibles for specific services?	No	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	\$3,000 per person/ \$6,000 per family in-network. \$12,000 per person/ \$24,000 per family for out-of-network services.	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count towards the out-of-pocket limit.
Will you pay less if you use a network provider?	Yes. See www.medicare.com or call 952-945-8000 or 1-877-252-5564 or 711 (TTY users) for a list of Medica with Mayo Clinic Health System network providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	No. You don't need a referral to see a specialist.	You can see the specialist you choose without a referral.



All coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

Common Medical Event		Services You May Need		What You Will Pay		Out-of-network		Limitations, Exceptions & Other Important Information	
				Network Provider					
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness			Primary care: 0% coinsurance Chiropractic: 0% coinsurance Convenience: 0% coinsurance		Primary: 30% coinsurance Chiropractic: 30% coinsurance Convenience: 30% coinsurance		Limited to 15 visits per member, per year for out-of-network chiropractic care.	
	Specialist visit			0% coinsurance		30% coinsurance		---none---	
	Preventive care/ screening/ immunization			No charge. Deductible does not apply.		30% coinsurance		You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for. Routine physicals and eye exams are not covered out-of-network.	
If you have a test	Diagnostic test (x-ray, blood work)			Lab: 0% coinsurance X-ray: 0% coinsurance		30% coinsurance		---none---	
	Imaging (CT/PET scans, MR(s))			0% coinsurance		30% coinsurance		---none---	
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at www.medica.com .	Generic drugs			Retail: 0% coinsurance Mail order: 0% coinsurance Preventive: No charge. Deductible does not apply.		30% coinsurance. Mail order not covered			
	Preferred brand drugs			Retail: 0% coinsurance Mail order: 0% coinsurance Preventive: No charge. Deductible does not apply.		30% coinsurance. Mail order not covered		Up to a 31-day supply/ retail or 93-day supply/ mail order prescription.	
	Non-preferred brand drugs			Retail: 0% coinsurance Mail order: 0% coinsurance Preventive: Benefit does not apply.		30% coinsurance. Mail order not covered			
	Specialty drugs			Preferred: 0% coinsurance Non-Preferred: 0% coinsurance		Not covered		Up to a 31-day supply per prescription received from a designated specialty pharmacy.	
	Facility fee (e.g., ambulatory surgery center)			0% coinsurance		30% coinsurance		---none---	
If you have outpatient surgery	Physician/surgeon fees			0% coinsurance		30% coinsurance		---none---	

Common Medical Event	Services You May Need	Network Provider	What You Will Pay	Out-of-network	Limitations, Exceptions & Other Important Information
If you need immediate medical attention	Emergency room care	0% coinsurance	Covered as an in-network benefit.	Covered as an in-network benefit.	---none---
	Emergency medical transportation	0% coinsurance	Covered as an in-network benefit.	Covered as an in-network benefit.	---none---
	Urgent care	0% coinsurance	Covered as an in-network benefit.	Covered as an in-network benefit.	---none---
If you have a hospital stay	Facility fee (e.g., hospital room)	0% coinsurance	30% coinsurance	30% coinsurance	---none---
	Physician/surgeon fees	0% coinsurance	30% coinsurance	30% coinsurance	---none---
	Outpatient services	0% coinsurance	30% coinsurance	30% coinsurance	---none---
If you need mental health, behavioral health, or substance abuse needs	Inpatient services	0% coinsurance	30% coinsurance	30% coinsurance	---none---
	Office visits	Prenatal care: No charge. <u>Deductible</u> does not apply. Postnatal care: 0% <u>coinsurance</u>	30% coinsurance	30% coinsurance	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery professional services	0% coinsurance	30% coinsurance	30% coinsurance	---none---
If you are pregnant	Childbirth/delivery facility services	0% coinsurance	30% coinsurance	30% coinsurance	---none---

Common Medical Event	Services You May Need	Network Provider	What You Will Pay	Out-of-network	Limitations, Exceptions & Other Important Information
If you need help recovering or have other special health needs	Home health care	0% coinsurance	30% coinsurance	30% coinsurance	Limited to 40 visits per member per year in and out-of-network combined.
	Rehabilitation services	0% coinsurance	30% coinsurance	30% coinsurance	Physical and occupational therapy combined limited to 20 visits out-of-network per member per year. Out-of-network speech therapy is limited to 20 visits per member per year.
	Habilitation services	0% coinsurance	30% coinsurance	30% coinsurance	Physical and occupational therapy combined limited to 20 visits out-of-network per member per year. Out-of-network speech therapy is limited to 20 visits per member per year.
	Skilled nursing care	0% coinsurance	30% coinsurance	30% coinsurance	120 day limit combined in and out-of-network per member per year.
	Durable medical equipment	0% coinsurance	30% coinsurance	30% coinsurance	---none---
	Hospice services	0% coinsurance	30% coinsurance	30% coinsurance	---none---
If your child needs dental or eye care	Children's eye exam	No charge. Deductible does not apply.	Not covered	Not covered	---none---
	Children's glasses	Not covered	Not covered	Not covered	Glasses are not covered by the plan.
	Children's dental check-up	Not covered	Not covered	Not covered	Dental check-ups are not covered by the plan.

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 other excluded services.)	
● Acupuncture ● Bariatric Surgery ● Chiropractic care exceeding 15 visits per member per year for <u>out-of-network</u> chiropractic care. ● Cosmetic Surgery ● Dental Care (Adult)	● Dental check-up ● Glasses ● Hearing aids and cochlear implants except for members 17 years of age and younger who are certified as deaf or hearing impaired if prescribed by a physician or licensed audiologist; coverage is limited to one hearing aid every three years. ● Infertility treatment ● Long Term Care ● Private-duty nursing ● Routine foot care except for specified conditions ● Weight Loss programs
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)	
● Non-emergency care when traveling outside the U.S.	● Routine eye care (Adult)

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: for group health coverage subject to ERISA, Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform; for all other group health coverage, Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.ccio.cms.gov. 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.HealthCare.gov or call 1-800-318-2596.

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 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: for group health coverage subject to ERISA, Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform; for all other group health coverage you may also contact Medica at 1-877-252-5564 or the Wisconsin Office of Commissioner of Insurance at (608) 266-3585 or 1-800-236-8517.

Does this Coverage Provide Minimum Essential Coverage? Yes

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this Coverage Meet the Minimum Value Standard? Yes

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.

For assistance, call the number included in this document or on the back of your ID card.

Dine k'ehji shich'i' hadoodzih ninizingo, beesh bee hane'e binumber naaltsoos bikaahigii bich'i' hodiilnih ei doodaii bee neehozin biniye nanitiniigii bine'dee bikaa doo aldo'.

若需要中文协助，请拨打本文件内或您会员卡背面的电话号码。

Para sa tulong sa Tagalog, tawagan ang numerong kabilang sa dokumentong ito o sa likod ng iyong ID card.

Para obtener asistencia en español, llame al número de teléfono que se incluye en este documento o al dorso de su tarjeta de identificación.

----- To see examples of how this plan 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 plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. 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)

- The plan's overall deductible: \$3,000
- Specialist coinsurance: 0%
- Hospital (facility) coinsurance: 0%
- Other coinsurance: 0%

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*)

Total Example Cost	\$12,800
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In this example, Peg would pay:

Cost Sharing	
Deductibles	\$3,000
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$3,060

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

- The plan's overall deductible: \$3,000
- Specialist coinsurance: 0%
- Hospital (facility) coinsurance: 0%
- Other coinsurance: 0%

This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)
Diagnostic tests (*blood work*)
Prescription drugs
Durable medical equipment (*glucose meter*)

Total Example Cost	\$7,400
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In this example, Joe would pay:

Cost Sharing	
Deductibles	\$3,000
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Joe would pay is	\$3,000

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

- The plan's overall deductible: \$3,000
- Specialist coinsurance: 0%
- Hospital (facility) coinsurance: 0%
- Other coinsurance: 0%

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	\$1,900
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In this example, Mia would pay:

Cost Sharing	
Deductibles	\$1,900
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,900

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 tarjeta de identificación de Medica.

Yog koj xav tau kev pab dawb kom txhais daim ntawm no, hu rau tus xov toj nyob hauv daim ntawm no los yog nyob nraum qab ntawm koj daim npay Medical ID.

如果您需要免費翻譯此資訊，請致電本文檔中或者在您的Medica ID卡背面包含的號碼。

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 barbaadhan, lakkoobsa barruu kana keessatti argamu ykn ka dugda kaardii Waraqa Eenvummaa Medica irra irruun bilbil'aa.

إذا كنت تريد مساعدة مجانية في ترجمة هذه المعلومات، فاتصل على الرقم الوارد في هذه الوثيقة أو على ظلم بحقوق تعذيب مدبركا الخاصة بك.

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

ຖ້າທ່ານຕ້ອງການຄວາມຊ່ວຍເຫຼືອໃນການແປຂໍ້ມູນນີ້ຟຣີ, ໃຫ້ໂທຫາເລກໜາຍທີ່ມີຢູ່ໃນເອກະສານນີ້ ຫຼື ຢູ່ດ້ານຫຼ້າຂອງບັດ Medica ຂອງທ່ານ.

[illegible]

Si vous voulez une assistance gratuite pour traduire ces informations, appelez le numéro indiqué dans ce document ou au dos de votre carte d'identification Medica.

နမ့်ဆီတံးကျဲးထံစးကလိန့ၣ်တၢ်ကျဲးအံၤလၢအကလိန့ၣ်.ကိးလိစဲးစီၣ်နီၣ်လၢအယုၣ်
ယုၣ်လၢလၢလိၣ်တီၢ်လိၣ်စီၣ်အယုၣ်အံၤဖတဖၣ်ဖဲန့ၣ်ခၢလၢအိၣ်န့ၣ်တကၢ်.

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

ይህን መረጃ ለመተርጎም ነጻ ሕርዳት የሚፈልጉ ከሆነ በዝህ ስነ-ልቦናዊ ወይም ሌላ ምክንያት ለመከላከል የሚያስፈልግ መሆኑን ያሳውቁ፡፡

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

Díí t'aa' jík'e shá ata' hodoonił nínízingo éí ninaaltsoos Medica bee néího' d'í'zínígí' bine'déé' námboo bíká' íg'jii', béésh bee hodí'jinił-

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.

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Important Questions	Answers	Why this Matters:
What is the overall deductible?	\$4,000 per person/ \$8,000 per family in-network and \$7,000 per person/ \$14,000 per family for out-of-network services.	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your deductible?	Yes. Preventive care, preventive prescriptions and prenatal care from in-network providers.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits .
Are there other deductibles for specific services?	No	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	\$4,000 per person/ \$8,000 per family in-network. \$15,000 per person/ \$30,000 per family for out-of-network services.	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count towards the out-of-pocket limit.
Will you pay less if you use a network provider?	Yes. See www.medicare.com or call 952-945-8000 or 1-877-252-5564 or 711 (TTY users) for a list of Medica with Mayo Clinic Health System network providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	No. You don't need a referral to see a specialist.	You can see the specialist you choose without a referral.

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	Specialist visit	0% coinsurance	50% coinsurance	---none---
	Preventive care/ screening/ immunization	No charge. Deductible does not apply.	50% coinsurance	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for. Routine physicals and eye exams are not covered out-of-network.
If you have a test	Diagnostic test (x-ray, blood work)	Lab: 0% coinsurance X-ray: 0% coinsurance	50% coinsurance	---none---
	Imaging (CT/PET scans, MRIs)	0% coinsurance	50% coinsurance	---none---
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.medicawisconsin.com .	Generic drugs	Retail: 0% coinsurance Mail order: 0% coinsurance Preventive: No charge. Deductible does not apply.	50% coinsurance. Mail order not covered	Up to a 31-day supply/ retail or 93-day supply/ mail order prescription.
	Preferred brand drugs	Retail: 0% coinsurance Mail order: 0% coinsurance Preventive: No charge. Deductible does not apply.	50% coinsurance. Mail order not covered	
	Non-preferred brand drugs	Retail: 0% coinsurance Mail order: 0% coinsurance Preventive: Benefit does not apply.	50% coinsurance. Mail order not covered	
	Specialty drugs	Preferred: 0% coinsurance Non-Preferred: 0% coinsurance	Not covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	0% coinsurance	50% coinsurance	Up to a 31-day supply per prescription received from a designated specialty pharmacy.
	Physician/surgeon fees	0% coinsurance	50% coinsurance	---none---

Common Medical Event	Services You May Need	Network Provider	What You Will Pay	Out-of-network	Limitations, Exceptions & Other Important Information
If you need immediate medical attention	Emergency room care	0% coinsurance		Covered as an in-network benefit.	---none---
	Emergency medical transportation	0% coinsurance		Covered as an in-network benefit.	---none---
	Urgent care	0% coinsurance		Covered as an in-network benefit.	---none---
If you have a hospital stay	Facility fee (e.g., hospital room)	0% coinsurance		50% coinsurance	---none---
	Physician/surgeon fees	0% coinsurance		50% coinsurance	---none---
If you need mental health, behavioral health, or substance abuse needs	Outpatient services	0% coinsurance		50% coinsurance	---none---
	Inpatient services	0% coinsurance		50% coinsurance	---none---
	Office visits	Prenatal care: No charge. <u>Deductible</u> does not apply. Postnatal care: 0% <u>coinsurance</u>		50% coinsurance	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
If you are pregnant	Childbirth/delivery professional services	0% coinsurance		50% coinsurance	---none---
	Childbirth/delivery facility services	0% coinsurance		50% coinsurance	---none---

Common Medical Event	Services You May Need	Network Provider	What You Will Pay	Out-of-network	Limitations, Exceptions & Other Important Information
If you need help recovering or have other special health needs	Home health care	0% coinsurance	50% coinsurance		Limited to 40 visits per member per year in and out-of-network combined.
	Rehabilitation services	0% coinsurance	50% coinsurance		Physical and occupational therapy combined limited to 20 visits out-of-network per member per year. Out-of-network speech therapy is limited to 20 visits per member per year.
	Habilitation services	0% coinsurance	50% coinsurance		Physical and occupational therapy combined limited to 20 visits out-of-network per member per year. Out-of-network speech therapy is limited to 20 visits per member per year.
	Skilled nursing care	0% coinsurance	50% coinsurance		120 day limit combined in and out-of-network per member per year.
	Durable medical equipment	0% coinsurance	50% coinsurance		---none---
If your child needs dental or eye care	Hospice services	0% coinsurance	50% coinsurance		---none---
	Children's eye exam	No charge. Deductible does not apply.	Not covered		---none---
	Children's glasses	Not covered	Not covered		Glasses are not covered by the plan.
	Children's dental check-up	Not covered	Not covered		Dental check-ups are not covered by the plan.

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 other excluded services.)	
● Acupuncture ● Bariatric Surgery ● Chiropractic care exceeding 15 visits per member per year for <u>out-of-network</u> chiropractic care. ● Cosmetic Surgery ● Dental Care (Adult)	● Dental check-up ● Glasses ● Hearing aids and cochlear implants except for members 17 years of age and younger who are certified as deaf or hearing impaired if prescribed by a physician or licensed audiologist; coverage is limited to one hearing aid every three years. ● Infertility treatment ● Long Term Care ● Private-duty nursing ● Routine foot care except for specified conditions ● Weight Loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)	
● Non-emergency care when traveling outside the U.S.	● Routine eye care (Adult)

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: for group health coverage subject to ERISA, Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform; for all other group health coverage, Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.ccoio.cms.gov. 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.HealthCare.gov or call 1-800-318-2596.

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 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: for group health coverage subject to ERISA, Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform; for all other group health coverage you may also contact Medica at 1-877-252-5564 or the Wisconsin Office of Commissioner of Insurance at (608) 266-3585 or 1-800-236-8517.

Does this Coverage Provide Minimum Essential Coverage? Yes

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this Coverage Meet the Minimum Value Standard? Yes

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.

For assistance, call the number included in this document or on the back of your ID card.

Dine k'ehji shich'i' hadoodzih ninizingo, beesh bee hane'e binumber naaltsoos bikaahigii bich'i' hodiilnih ei doodaai bee neehozin biniye nanitinigii bine'dee bikaa doo aldo'.

若需要中文协助，请拨打文件内或您会员卡背面的电话号码。

Para sa tulong sa Tagalog, tawagan ang numerong kabilang sa dokumentong ito o sa likod ng iyong ID card.

Para obtener asistencia en español, llame al número de teléfono que se incluye en este documento o al dorso de su tarjeta de identificación.

----- To see examples of how this plan 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 plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. 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)

- The plan's overall deductible: \$4,000
- Specialist coinsurance: 0%
- Hospital (facility) coinsurance: 0%
- Other coinsurance: 0%

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*)

Total Example Cost	\$12,800
---------------------------	-----------------

In this example, Peg would pay:

Cost Sharing	
Deductibles	\$4,000
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$4,060

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

- The plan's overall deductible: \$4,000
- Specialist coinsurance: 0%
- Hospital (facility) coinsurance: 0%
- Other coinsurance: 0%

This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)
Diagnostic tests (*blood work*)
Prescription drugs
Durable medical equipment (*glucose meter*)

Total Example Cost	\$7,400
---------------------------	----------------

In this example, Joe would pay:

Cost Sharing	
Deductibles	\$3,000
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Joe would pay is	\$3,000

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

- The plan's overall deductible: \$4,000
- Specialist coinsurance: 0%
- Hospital (facility) coinsurance: 0%
- Other coinsurance: 0%

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	\$1,900
---------------------------	----------------

In this example, Mia would pay:

Cost Sharing	
Deductibles	\$1,900
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,900

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,
civilrightscordinator@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 tarjeta 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.

如果您需要免費翻譯此資訊，請致電本文檔中或者在您的Medica ID卡背面包含的號碼。

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 isiniil hiikamu yoo barbaaddan, lakkoobsa barruu kana keessatti argamu ykn ka dugda kaardii Waraqa Eenyummaa Medica irra jiruun bilbila'a.

إذا كنت تريد مساعدة مجانية في ترجمة هذه المعلومات، فاصل على الرقم الوارد في هذه الوثيقة أو على ظهر بطاقة تعريف مديكا الخاصة بك.

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

ถ้าท่านต้องการความช่วยเหลือในการแปลข้อมูลนี้, โปรดโทรหาหมายเลขที่ระบุในเอกสารนี้ หรือดูด้านหลังของบัตร Medica ของท่าน.

이 정보를 번역하는 데 무료로 도움을 받고 싶으시면, 이 문서에 포함된 전화번호나 Medica ID 카드 뒷면의 전화번호로 전화하십시오.

Si vous voulez une assistance gratuite pour traduire ces informations, appelez le numéro indiqué dans ce document ou au dos de votre carte d'identification Medica.

අමතරව නොමිලින්ම සහතික කළ හැකි තොරතුරු සඳහා අදාළ සංඛ්‍යාවක් ඇතුළත් කර ඇති මෙම තොරතුරු ඔබගේ ස්වදේශික ආයතනයෙන් සම්බන්ධ කර ගන්න.

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.

ඔබට නොමිලින් ආවේණිකව සහතික කළ හැකි තොරතුරු සඳහා අදාළ සංඛ්‍යාවක් ඇතුළත් කර ඇති මෙම තොරතුරු ඔබගේ ස්වදේශික ආයතනයෙන් සම්බන්ධ කර ගන්න.

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

Dii t' áá jik'e shá ara' hodoonih ninizingo éi ninaaltsoos Medica bee neilho' dilzinigi bine'deé' namboo biká' igiti' béesh bee hodilnaih.

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.



Medica Choice Passport WI 3000-0% HSA

Coverage Period: Beginning on or after 7/1/17
Coverage for: Individual/Family | Plan Type: PPO

Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services

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 or by calling 952-945-8000 (Minneapolis/St. Paul Metro area) or 1-800-952-3455. 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.dol.gov/ebsa/healthreform or www.cms.gov or call Medica at the numbers above to request a copy.



Important Questions	Answers	Why this Matters:
What is the overall deductible?	\$3,000 per person/ \$6,000 per family in-network and \$6,500 per person/ \$13,000 per family for out-of-network services.	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your deductible?	Yes. Preventive care, preventive prescriptions and prenatal care from in-network providers.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits .
Are there other deductibles for specific services?	No	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	\$3,000 per person/ \$6,000 per family in-network. \$12,000 per person/ \$24,000 per family for out-of-network services.	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count towards the out-of-pocket limit.
Will you pay less if you use a network provider?	Yes. See www.medica.com or call 952-945-8000 or 1-800-952-3455 or 711 (TTY users) for a list of Medica Choice with UnitedHealthcare network providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	No. You don't need a referral to see a specialist.	You can see the specialist you choose without a referral.



All coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

Common Medical Event	Services You May Need	Network Provider	What You Will Pay	Out-of-network	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: 0% coinsurance Chiropractic: 0% coinsurance Convenience: 0% coinsurance	Primary: 30% coinsurance Chiropractic: 30% coinsurance Convenience: 30% coinsurance	Limited to 15 visits per member, per year for out-of-network chiropractic care.	
	Specialist visit	0% coinsurance	30% coinsurance	---	---
	Preventive care/ screening/ immunization	No charge. Deductible does not apply.	30% coinsurance	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for. Routine physicals and eye exams are not covered out-of-network.	
If you have a test	Diagnostic test (x-ray, blood work)	Lab: 0% coinsurance X-ray: 0% coinsurance	30% coinsurance	---	---
	Imaging (CT/PET scans, MRIs)	0% coinsurance	30% coinsurance	---	---
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.medica.com .	Generic drugs	Retail: 0% coinsurance Mail order: 0% coinsurance Preventive: No charge. Deductible does not apply.	30% coinsurance. Mail order not covered	Up to a 31-day supply/ retail or 93-day supply/ mail order prescription.	
	Preferred brand drugs	Retail: 0% coinsurance Mail order: 0% coinsurance Preventive: No charge. Deductible does not apply.	30% coinsurance. Mail order not covered		
	Non-preferred brand drugs	Retail: 0% coinsurance Mail order: 0% coinsurance Preventive: Benefit does not apply.	30% coinsurance. Mail order not covered		
	Specialty drugs	Preferred: 0% coinsurance Non-Preferred: 0% coinsurance	Not covered	Up to a 31-day supply per prescription received from a designated specialty pharmacy.	
	Facility fee (e.g., ambulatory surgery center)	0% coinsurance	30% coinsurance	---	---
If you have outpatient surgery	Physician/surgeon fees	0% coinsurance	30% coinsurance	---	---



Medica Choice Passport WI 3000-0% HSA

Coverage Period: Beginning on or after 7/1/17
Coverage for: Individual/Family | Plan Type: PPO

Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services

Common Medical Event	Services You May Need	Network Provider	What You Will Pay	Out-of-network	Limitations, Exceptions & Other Important Information
If you need immediate medical attention	Emergency room care	0% coinsurance		Covered as an in-network benefit.	---none---
	Emergency medical transportation	0% coinsurance		Covered as an in-network benefit.	---none---
	Urgent care	0% coinsurance		Covered as an in-network benefit.	---none---
If you have a hospital stay	Facility fee (e.g., hospital room)	0% coinsurance		30% coinsurance	---none---
	Physician/surgeon fees	0% coinsurance		30% coinsurance	---none---
	Outpatient services	0% coinsurance		30% coinsurance	---none---
If you need mental health, behavioral health, or substance abuse needs	Inpatient services	0% coinsurance		30% coinsurance	---none---
	Office visits	Prenatal care: No charge. Deductible does not apply. Postnatal care: 0% coinsurance		30% coinsurance	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery professional services	0% coinsurance		30% coinsurance	---none---
If you are pregnant	Childbirth/delivery facility services	0% coinsurance		30% coinsurance	---none---

Common Medical Event	Services You May Need	Network Provider	What You Will Pay	Out-of-network	Limitations, Exceptions & Other Important Information
If you need help recovering or have other special health needs	Home health care	0% coinsurance	30% coinsurance	30% coinsurance	Limited to 40 visits per member per year in and out-of-network combined.
	Rehabilitation services	0% coinsurance	30% coinsurance	30% coinsurance	Physical and occupational therapy combined limited to 20 visits out-of-network per member per year. Out-of-network speech therapy is limited to 20 visits per member per year.
	Habilitation services	0% coinsurance	30% coinsurance	30% coinsurance	Physical and occupational therapy combined limited to 20 visits out-of-network per member per year. Out-of-network speech therapy is limited to 20 visits per member per year.
	Skilled nursing care	0% coinsurance	30% coinsurance	30% coinsurance	120 day limit combined in and out-of-network per member per year.
	Durable medical equipment	0% coinsurance	30% coinsurance	30% coinsurance	---none---
	Hospice services	0% coinsurance	30% coinsurance	30% coinsurance	---none---
	Children's eye exam	No charge. Deductible does not apply.	Not covered	Not covered	---none---
If your child needs dental or eye care	Children's glasses	Not covered	Not covered	Not covered	Glasses are not covered by the plan.
	Children's dental check-up	Not covered	Not covered	Not covered	Dental check-ups are not covered by the plan.

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 other excluded services.)	
● Acupuncture ● Bariatric Surgery ● Chiropractic care exceeding 15 visits per member per year for out-of-network chiropractic care. ● Cosmetic Surgery ● Dental Care (Adult)	● Dental check-up ● Glasses ● Hearing aids and cochlear implants except for members 17 years of age and younger who are certified as deaf or hearing impaired if prescribed by a physician or licensed audiologist; coverage is limited to one hearing aid every three years. ● Infertility treatment ● Long Term Care ● Private-duty nursing ● Routine foot care except for specified conditions ● Weight Loss programs
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)	
● Non-emergency care when traveling outside the U.S.	● Routine eye care (Adult)

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: for group health coverage subject to ERISA, Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform; for all other group health coverage, Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.ccoio.cms.gov. 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.HealthCare.gov or call 1-800-318-2596.

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 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: for group health coverage subject to ERISA, Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform; for all other group health coverage you may also contact Medica at 1-800-952-3455 or the Wisconsin Office of Commissioner of Insurance at (608) 266-3585 or 1-800-236-8517.

Does this Coverage Provide Minimum Essential Coverage? Yes

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this Coverage Meet the Minimum Value Standard? Yes

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.

For assistance, call the number included in this document or on the back of your ID card.

Dine k'ehji shich'i' hadoodzih ninizingo, beesh bee hane'e binumber naaltsoos bikaahigii bich'i' hodiilnih ei doodaii bee neehozin biniye nanitinigii bine'dee bikaa doo aldo'.

若需要中文协助，请拨打本文件内或您会员卡背面的电话号码。

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----- To see examples of how this plan 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 plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. 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)

- The plan's overall deductible: \$3,000
- Specialist coinsurance: 0%
- Hospital (facility) coinsurance: 0%
- Other coinsurance: 0%

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*)

Total Example Cost	\$12,800
---------------------------	-----------------

In this example, Peg would pay:

Cost Sharing	
Deductibles	\$3,000
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$3,060

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

- The plan's overall deductible: \$3,000
- Specialist coinsurance: 0%
- Hospital (facility) coinsurance: 0%
- Other coinsurance: 0%

This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)
Diagnostic tests (*blood work*)
Prescription drugs
Durable medical equipment (*glucose meter*)

Total Example Cost	\$7,400
---------------------------	----------------

In this example, Joe would pay:

Cost Sharing	
Deductibles	\$3,000
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Joe would pay is	\$3,000

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

- The plan's overall deductible: \$3,000
- Specialist coinsurance: 0%
- Hospital (facility) coinsurance: 0%
- Other coinsurance: 0%

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	\$1,900
---------------------------	----------------

In this example, Mia would pay:

Cost Sharing	
Deductibles	\$1,900
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,900

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

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

ຖ້າທ່ານຕ້ອງການຄວາມຊ່ວຍເຫຼືອໃນການແປຂໍ້ມູນນີ້ພຣີ, ໃຫ້ໂທຫາເລກໝາຍທີມີຢູ່ໃນເອກະສານນີ້ ຫຼື ຢູ່ດ້ານຫຼັງຂອງບັດ Medica ຂອງທ່ານ.

이 정보를 번역하는 데 무료로 도움을 받고 싶으시면, 이 문서에 포함된 전화번호나 Medica ID 카드 뒷면의 전화번호로 전화하십시오.

Si vous voulez une assistance gratuite pour traduire ces informations, appelez le numéro indiqué dans ce document ou au dos de votre carte d'identification 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 poledini svoje ID kartice Medica.

Dií t'áa jík'e shá ata' hodoonih ninizingo éi ninaaltsos Medica bee ného 'diziniigi bine' dée' námboo bika'igiji' béesh bee hodiilnih.

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.



Medica Choice Passport WI 4000-0% HSA

Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services

Coverage Period: Beginning on or after 7/1/17

Coverage for: Individual/Family | Plan Type: PPO

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 or by calling 952-945-8000 (Minneapolis/St. Paul Metro area) or 1-800-952-3455. 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.dol.gov/ebsa/healthreform or www.ccoio.cms.gov or call Medica at the numbers above to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	\$4,000 per person/ \$8,000 per family in-network and \$7,000 per person/ \$14,000 per family for out-of-network services.	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your deductible?	Yes. Preventive care, preventive prescriptions and prenatal care from in-network providers.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits .
Are there other deductibles for specific services?	No	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	\$4,000 per person/ \$8,000 per family in-network. \$15,000 per person/ \$30,000 per family for out-of-network services.	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count towards the out-of-pocket limit.
Will you pay less if you use a network provider?	Yes. See www.medica.com or call 952-945-8000 or 1-800-952-3455 or 711 (TTY users) for a list of Medica Choice with UnitedHealthcare network providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	No. You don't need a referral to see a specialist.	You can see the specialist you choose without a referral.



All coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

Common Medical Event	Services You May Need	Network Provider	What You Will Pay	Out-of-network	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: 0% coinsurance Chiropractic: 0% coinsurance Convenience: 0% coinsurance	Primary: 50% coinsurance Chiropractic: 50% coinsurance Convenience: 50% coinsurance	Limited to 15 visits per member, per year for out-of-network chiropractic care.	---
	Specialist visit	0% coinsurance	50% coinsurance	---	---
	Preventive care/ screening/ immunization	No charge. Deductible does not apply.	50% coinsurance	---	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for. Routine physicals and eye exams are not covered out-of-network.
If you have a test	Diagnostic test (x-ray, blood work)	Lab: 0% coinsurance X-ray: 0% coinsurance	50% coinsurance	---	---
	Imaging (CT/PET scans, MRIs)	0% coinsurance	50% coinsurance	---	---
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.medica.com .	Generic drugs	Retail: 0% coinsurance Mail order: 0% coinsurance Preventive: No charge. Deductible does not apply.	50% coinsurance. Mail order not covered	---	---
	Preferred brand drugs	Retail: 0% coinsurance Mail order: 0% coinsurance Preventive: No charge. Deductible does not apply.	50% coinsurance. Mail order not covered	---	Up to a 31-day supply/ retail or 93-day supply/ mail order prescription.
	Non-preferred brand drugs	Retail: 0% coinsurance Mail order: 0% coinsurance Preventive: Benefit does not apply.	50% coinsurance. Mail order not covered	---	---
	Specialty drugs	Preferred: 0% coinsurance Non-Preferred: 0% coinsurance	Not covered	---	Up to a 31-day supply per prescription received from a designated specialty pharmacy.
	Facility fee (e.g., ambulatory surgery center)	0% coinsurance	50% coinsurance	---	---
If you have outpatient surgery	Physician/surgeon fees	0% coinsurance	50% coinsurance	---	---



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Common Medical Event	Services You May Need	Network Provider	What You Will Pay	Out-of-network	Limitations, Exceptions & Other Important Information
If you need immediate medical attention	Emergency room care	0% coinsurance		Covered as an <u>in-network</u> benefit.	---none---
	Emergency medical transportation	0% coinsurance		Covered as an <u>in-network</u> benefit.	---none---
	Urgent care	0% coinsurance		Covered as an <u>in-network</u> benefit.	---none---
If you have a hospital stay	Facility fee (e.g., hospital room)	0% coinsurance		50% coinsurance	---none---
	Physician/surgeon fees	0% coinsurance		50% coinsurance	---none---
If you need mental health, behavioral health, or substance abuse needs	Outpatient services	0% coinsurance		50% coinsurance	---none---
	Inpatient services	0% coinsurance		50% coinsurance	---none---
If you are pregnant	Office visits	Prenatal care: No charge. <u>Deductible</u> does not apply. Postnatal care: 0% coinsurance		50% coinsurance	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery professional services	0% coinsurance		50% coinsurance	---none---
	Childbirth/delivery facility services	0% coinsurance		50% coinsurance	---none---

Common Medical Event	Services You May Need	Network Provider	What You Will Pay	Out-of-network	Limitations, Exceptions & Other Important Information
If you need help recovering or have other special health needs	Home health care	0% coinsurance	50% coinsurance	50% coinsurance	Limited to 40 visits per member per year in and out-of-network combined.
	Rehabilitation services	0% coinsurance	50% coinsurance	50% coinsurance	Physical and occupational therapy combined limited to 20 visits out-of-network per member per year. Out-of-network speech therapy is limited to 20 visits per member per year.
	Habilitation services	0% coinsurance	50% coinsurance	50% coinsurance	Physical and occupational therapy combined limited to 20 visits out-of-network per member per year. Out-of-network speech therapy is limited to 20 visits per member per year.
	Skilled nursing care	0% coinsurance	50% coinsurance	50% coinsurance	120 day limit combined in and out-of-network per member per year.
	Durable medical equipment	0% coinsurance	50% coinsurance	50% coinsurance	---none---
	Hospice services	0% coinsurance	50% coinsurance	50% coinsurance	---none---
If your child needs dental or eye care	Children's eye exam	No charge. Deductible does not apply.	Not covered	Not covered	---none---
	Children's glasses	Not covered	Not covered	Not covered	Glasses are not covered by the plan.
	Children's dental check-up	Not covered	Not covered	Not covered	Dental check-ups are not covered by the plan.

Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of other <u>excluded services</u> .)	
● Acupuncture ● Bariatric Surgery ● Chiropractic care exceeding 15 visits per member per year for <u>out-of-network</u> chiropractic care. ● Cosmetic Surgery ● Dental Care (Adult)	● Dental check-up ● Glasses ● Hearing aids and cochlear implants except for members 17 years of age and younger who are certified as deaf or hearing impaired if prescribed by a physician or licensed audiologist; coverage is limited to one hearing aid every three years. ● Infertility treatment ● Long Term Care ● Private-duty nursing ● Routine foot care except for specified 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.)	
● Non-emergency care when traveling outside the U.S.	● Routine eye care (Adult)

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: for group health coverage subject to ERISA, Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform; for all other group health coverage, Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cchio.cms.gov. 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.HealthCare.gov or call 1-800-318-2596.

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 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: for group health coverage subject to ERISA, Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform; for all other group health coverage you may also contact Medica at 1-800-952-3455 or the Wisconsin Office of Commissioner of Insurance at (608) 266-3585 or 1-800-236-8517.

Does this Coverage Provide Minimum Essential Coverage? Yes

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this Coverage Meet the Minimum Value Standard? Yes

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.

For assistance, call the number included in this document or on the back of your ID card.

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Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services

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

- The plan's overall deductible: \$4,000
- Specialist coinsurance: 0%
- Hospital (facility) coinsurance: 0%
- Other coinsurance: 0%

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*)

Total Example Cost	\$12,800
---------------------------	-----------------

In this example, Peg would pay:

Cost Sharing	
Deductibles	\$4,000
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$4,060

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

- The plan's overall deductible: \$4,000
- Specialist coinsurance: 0%
- Hospital (facility) coinsurance: 0%
- Other coinsurance: 0%

This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)
Diagnostic tests (*blood work*)
Prescription drugs
Durable medical equipment (*glucose meter*)

Total Example Cost	\$7,400
---------------------------	----------------

In this example, Joe would pay:

Cost Sharing	
Deductibles	\$3,000
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Joe would pay is	\$3,000

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

- The plan's overall deductible: \$4,000
- Specialist coinsurance: 0%
- Hospital (facility) coinsurance: 0%
- Other coinsurance: 0%

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	\$1,900
---------------------------	----------------

In this example, Mia would pay:

Cost Sharing	
Deductibles	\$1,900
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,900

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

Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services

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civilrightscoordinator@medica.com

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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>.

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