

**Medica Group Prime SolutionSM w/Rx (COST)
Plan 1**

Summary of Benefits
January 1, 2020 - December 31, 2020

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

You have choices about how to get your Medicare benefits

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

Another choice is to get your Medicare benefits by joining a Cost plan (such as **Medica Group Prime Solution w/Rx (Cost)**). You may have other options. You may be able to join or leave a plan only at certain times. Please call your Group Administrator or Medica to discuss your options.

Tips for comparing your Medicare choices

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

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

Sections in this booklet

- Things to Know About **Medica Group Prime Solution w/Rx (Cost)**
- Monthly Premium, Deductible, and Limits on How Much You Pay for Covered Services
- Covered Medical and Hospital Benefits
- Prescription Drug Benefits
- Additional Benefits and Services

This document is available in other formats such as Braille and large print.

This document may be available in a non-English language. For additional information, call us toll-free at (800) 906-5432; (TTY 711).

Things to Know About Medica Group Prime Solution w/Rx (Cost)

Hours of Operation

- From October 1 to March 31, you can call us 7 days a week from 8:00 a.m. to 8:00 p.m. Central time.
- From April 1 to September 30, you can call us Monday through Friday from 8:00 a.m. to 8:00 p.m. Central time.

Medica Group Prime Solution w/Rx (Cost) Phone Numbers and Website

- If you are a member of this plan, call toll-free (800) 575-2330; (TTY 711).
- If you are not a member of this plan, call toll-free (800) 906-5432; (TTY 711).
- Our website: medica.com/Medicare

Who can join?

To join **Medica Group Prime Solution w/Rx (Cost)**, you must meet eligibility requirements established by the group plan administrator, be enrolled in Medicare Part B (or have both Medicare Part A and Medicare Part B), and live in our service area.

Our service area includes the following counties in:

Iowa: Adams, Allamakee, Clay, Dickinson, Emmet, Fremont, Howard, Lyon, Mitchell, O'Brien, Osceola, Plymouth, Sioux, Winnebago, Worth;

Minnesota: Aitkin, Carlton, Cook, Goodhue, Itasca, Kanabec, Koochiching, Lake, Le Sueur, McLeod, Meeker, Mille Lacs, Pine, Pipestone, Rice, Rock, Sibley, St.Louis, Stevens, Traverse, Yellow Medicine;

Nebraska: Adams, Antelope, Boone, Boyd, Buffalo, Burt, Cedar, Clay, Colfax, Cuming, Custer, Dawes, Dixon, Filmore, Franklin, Frontier, Furnas, Gage, Garfield, Gosper, Greeley, Hall, Hamilton, Harlan, Holt, Howard, Johnson, Kearney, Knox, Loup, Madison, Merrick, Nance, Nuckolls, Otoe, Pawnee, Phelps, Pierce, Platte, Rock, Saline, Seward, Sherman, Stanton, Thayer, Thurston, Valley, Wayne, Webster, Wheeler, York;

North Dakota: Adams, Barnes, Benson, Billings, Bowman, Burleigh, Cass, Cavalier, Dickey, Dunn, Eddy, Emmons, Foster, Grand Forks, Grant, Griggs, Hettinger, Kidder, LaMoure, Logan, McHenry, McIntosh, McLean, Mercer, Morton, Nelson, Oliver, Pembina, Pierce, Ramsey, Ransom, Richland, Rolette, Sargent, Sheridan, Sioux, Slope, Stark, Steele, Stutsman, Towner, Traill, Walsh, Ward, Wells, and Williams;

South Dakota: Aurora, Beadle, Bennett, Bon Homme, Brookings, Brown, Brule, Buffalo, Butte, Campbell, Charles Mix, Clark, Clay, Codington, Corson, Custer, Davison, Day, Deuel, Dewey, Douglas, Edmunds, Fall River, Faulk, Grant, Gregory, Haakon, Hamlin, Hand, Hanson, Harding, Hughes, Hutchinson, Hyde, Jackson, Jerauld, Jones, Kingsbury, Lake, Lawrence, Lincoln, Lyman, Marshall, McCook, McPherson, Meade, Mellette, Miner, Minnehaha, Moody, Oglala Lakota, Pennington, Perkins, Potter, Roberts, Sanborn, Spink, Stanley, Sully, Todd, Tripp, Turner, Union, Walworth, Yankton, and Ziebach; **Wisconsin:** Ashland, Barron, Bayfield, Burnett, Chippewa, Douglas, Dunn, Eau Claire, Pierce, Polk, Sawyer, St. Croix, and Washburn.

Which doctors, hospitals, and pharmacies can I use?

Medica Group Prime Solution w/Rx (Cost) has a network of doctors, hospitals, pharmacies, and other providers. If you use the providers in our network, you may pay less for your covered services. But if you want to, you can also use providers that are not in our network.

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

You must generally use network pharmacies to fill your prescriptions for covered Part D drugs.

You may search for network providers and pharmacies on our website at medica.com/Members.

Or, call us and we will send you a copy of the provider and pharmacy directories.

What do we cover?

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

We cover Part D drugs. In addition, we cover Part B drugs such as chemotherapy and some drugs administered by your provider.

You can see the complete plan formulary (list of Part D prescription drugs) and any restrictions on our website, medica.com/Members.

Or, call us and we will send you a copy of the formulary.

How will I determine my drug costs?

Our plan groups each medication into one of five “tiers.” You will need to use your formulary to locate what tier your drug is on to determine how much it will cost you. The amount you pay depends on the drug’s tier and what stage of the benefit you have reached. Later in this document we discuss the benefit stages that occur: Initial Coverage, Coverage Gap, and Catastrophic Coverage.

If you have any questions about this plan’s benefits or costs, please contact your Group Administrator or Medica Insurance Company for details.

SUMMARY OF BENEFITS

January 1, 2020 - December 31, 2020

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MONTHLY PREMIUM, DEDUCTIBLE, AND LIMITS ON HOW MUCH YOU PAY FOR COVERED SERVICES

Monthly Plan Premium	\$385
Medical Deductible	This plan does not have a deductible.
Maximum Out-of-Pocket Responsibility (<i>does not include prescription drugs</i>)	In this plan, you will pay nothing for Medicare eligible services from in-network providers.

COVERED MEDICAL AND HOSPITAL BENEFITS

Inpatient Hospital Coverage	Our plan covers an unlimited number of days for an inpatient hospital stay. You pay nothing
Outpatient Hospital Services	You pay nothing for outpatient surgery You pay nothing for observation services
Services Provided at an Ambulatory Surgical Center	You pay nothing
Doctor Visits (Primary Care Providers and Specialists)	Primary care physician visit: You pay nothing Specialist visit: You pay nothing
Preventive Care (e.g., flu and pneumonia vaccines, diabetic screenings, colorectal cancer screenings)	You pay nothing Other preventive services are available. There are some covered services that have a cost.
Emergency Care	You pay nothing Coverage is available world-wide

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Urgently Needed Services	You pay nothing for convenience care/retail clinic You pay nothing for traditional urgent care clinic
Diagnostic Services/Labs/ Imaging	Diagnostic radiology services (such as MRIs, CT scans): You pay nothing Diagnostic tests and procedures: You pay nothing Lab services: You pay nothing Outpatient x-rays: You pay nothing Therapeutic radiology services (such as radiation treatment for cancer): You pay nothing
Hearing Services	Exam to diagnose and treat hearing and balance issues: You pay nothing Routine hearing exam (for up to 1 every year): You pay nothing Hearing aid fitting/evaluation and hearing aids: Our Plan will reimburse up to \$500 every year.
Dental Services	Limited Medicare eligible dental services (this does not include services in connection with care, treatment, filling, removal, or replacement of teeth): You pay nothing. Our Plan will reimburse up to \$500 for non-Medicare covered dental services every year
Vision Services	Exam to diagnose and treat diseases and conditions of the eye (including yearly glaucoma screening): You pay nothing Routine eye exam (for up to 1 every year): You pay nothing Eyeglasses or contact lenses after cataract surgery: You pay nothing Contact lenses, Eyeglasses (frames and lenses): Our plan will reimburse up to \$150 every year for non-Medicare covered eyewear

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Mental Health Services (including inpatient)	Outpatient group therapy visit: You pay nothing Outpatient individual therapy visit: You pay nothing
Skilled Nursing Facility (SNF)	Our plan covers up to 100 days in a SNF. You pay nothing
Physical Therapy	You pay nothing
Ambulance	You pay nothing
Transportation	Not covered
Medicare Part B Drugs	For Part B drugs such as chemotherapy drugs: You pay nothing Other Part B drugs: You pay nothing

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Coverage Gap

Most Medicare drug plans have a coverage gap (also called the “donut hole”). This means that there’s a temporary change in what you will pay for your drugs. The coverage gap begins after the total yearly drug cost (including what our plan has paid and what you have paid) reaches \$4,020.

After you enter the coverage gap, you pay 25% of the plan’s cost for covered brand name drugs and 25% of the plan’s cost for covered generic drugs until your costs total \$6,350, which is the end of the coverage gap. Not everyone will enter the coverage gap.

Under this plan, you may pay even less for the brand and generic drugs on the formulary. Your cost varies by tier. You will need to use your formulary to locate your drug’s tier. See the charts that follow to find out how much it will cost you.

Tier	Preferred Retail Cost-Sharing	
	One-month supply	Three-month supply
Tier 1 (Preferred Generic)	\$5 copay	\$15 copay
Tier 2 (Generic)	\$15 copay	\$45 copay
Tier 3 (Preferred Brand)	\$30 copay	\$90 copay
Tier 4 (Non-Preferred Drug)	\$60 copay	\$180 copay
Tier 5 (Specialty Tier)	25% of the cost	A long-term supply is not available for drugs in Tier 5

Tier	Standard Retail Cost-Sharing	
	One-month supply	Three-month supply
Tier 1 (Preferred Generic)	\$10 copay	\$30 copay
Tier 2 (Generic)	\$25 copay	\$75 copay
Tier 3 (Preferred Brand)	\$35 copay	\$105 copay
Tier 4 (Non-Preferred Drug)	\$65 copay	\$195 copay
Tier 5 (Specialty Tier)	25% of the cost	A long-term supply is not available for drugs in Tier 5

Tier	Standard Mail Order Cost-Sharing	
	Three-month supply	
Tier 1 (Preferred Generic)	\$10 copay	
Tier 2 (Generic)	\$30 copay	
Tier 3 (Preferred Brand)	\$60 copay	
Tier 4 (Non-Preferred Drug)	\$120 copay	
Tier 5 (Specialty Tier)	A long-term supply is not available for drugs in Tier 5	

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Catastrophic Coverage	After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$6,350, you pay the greater of: <ul style="list-style-type: none">• 5% of the cost, or• \$3.60 copay for generic (including brand drugs treated as generic) and a \$8.95 copayment for all other drugs.
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Cost sharing may differ based on type of pharmacy (retail, mail-order, Long Term Care (LTC)), whether the pharmacy is in our preferred or standard network, or whether the prescription is a short-term (one-month) or long-term (three-month) supply.

ADDITIONAL BENEFITS AND SERVICES

Chiropractic Care	Manipulation of the spine to correct a subluxation (when 1 or more of the bones of your spine move out of position): You pay nothing
Diabetes Self-Management Training	You pay nothing
Foot Care (<i>podiatry services</i>)	Foot exams and treatment if you have diabetes-related nerve damage and/or meet certain conditions: You pay nothing
Home Health Care	You pay nothing
Medical Equipment/Supplies (Durable medical equipment, diabetes supplies, prosthetic devices and related medical supplies)	You pay nothing
Outpatient Substance Abuse	Group therapy visit: You pay nothing Individual therapy visit: You pay nothing
Renal Dialysis	You pay nothing
Wellness Programs (<i>fitness, nurseline</i>)	SilverSneakers® Fitness Program: \$0 annual fee HealthAdvocate SM 24 hour NurseLine: \$0 copayment

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Discrimination is Against the Law

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

- Provides free aids and services to people with disabilities to communicate effectively with us, such as: TTY communication
- 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, contact the number on the back of your identification card. If you believe that Medica has failed to provide these services or discriminated in another way on the basis of your race, color, creed, religion, national origin, sex, gender, gender identity, health status including mental and physical medical conditions, marital status, familial status, status with regard to public assistance, disability, sexual orientation, age, political beliefs, membership or activity in a local commission, or any other classification protected by law, you can file a grievance with: Civil Rights Coordinator, Mail Route CP250, PO Box 9310, Minneapolis, MN 55443-9310, 952-992-3422, TTY: 711, 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 ntwav no, hu rau tus xov tooj nyob hauv daim ntwav 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 isinii hiikamu yoo barbaaddan, lakkoobsa barruu kana keessatti argamu ykn ka dugda kaardii Waraqaqa Eenyummaa Medica irra jiruun bilbila'a.

إذا كنت تريد مساعدة مجانية في ترجمة هذه المعلومات، فاتصل على الرقم الوارد في هذه الوثيقة أو على ظهر بطاقة تعريف ميديكا 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.

ຖ້າທ່ານຕ້ອງການຄວາມຊ່ວຍເຫຼືອໃນການແປຂໍ້ມູນນີ້ພໍລິໃຫ້ໂທຫາເລກໝາຍທີ່ຢູ່ໃນເອກະສານນີ້ 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.

နမ့်အဲဒီတံတိုင်းထံစာကလီနစ်နဲ့နာတဂ်တိုက်ကျိုအင်္ဂလိပ်အင်္ဂလိပ်နဲ့ .ကိလိတ်စီနီဂ်ဂ်လါအပတ်ယုတ်လါလံာ်တီလံာ်မိအပူအံမုတမုာ်ဖဲနနနီခခေလံာ်အုတ်သးခးကုအလီဂ်ခဲတကဝါအဖီခိနီန့တက့ါ.

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.

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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' díłzinígí bine' déé' námboo bikí' ágííjį' 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.

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

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