

Medica Individual and Family Plans

Minnesota Product Features

Network Choice

With your Medica plan, you may see the medical provider of your choice. In fact, more than 96% of Minnesota providers are in our network. Of course, you receive the highest level of benefits and lowest out-of-pocket costs when you use providers that are part of the Medica network. If you choose to receive services or supplies from a non-participating provider, in addition to any deductible, copayment or coinsurance, you will also be responsible for Medica's non-network reimbursement amount (generally based on a fee schedule) and the charges billed by the non-network provider.

Travel Program

You receive in-network coverage when you travel in the United States and use a Travel Program provider. Find more Travel Program information at medica.com:

- Click on [Find Physicians and Facilities](#) at the top of the page
- Click on [Individual and Family](#)
- Click on [Travel Program](#)

MainStreetMedica.com

This resource can help you stay in control and make informed decisions, including:

- Personalized health information for each covered family member
- Decision-support tools:
 - Treatment cost estimator – you choose how much you spend
 - Quality data on hospitals, physicians, clinics, radiology centers, surgery centers, pharmacies and other healthcare providers
 - Health-related news and articles
- The Medica List of Preferred Drugs (Formulary) for a list of covered drugs
- Personalized health care and benefits information available via mymedia.com

Eligibility

You will be asked questions about the health history of everyone seeking coverage, then this information is used during the underwriting process. For example, if you are a smoker, overweight, or have certain health factors, you may pay more, or may not be offered coverage.

To be eligible for a Medica health plan, you must be:

- Ages 19-64 (*primary applicant*)
- At least 60 days old (*additional applicant*)
- A Minnesota resident
- In general good health
- Ineligible for Medicare

Enrolling

- Complete the application in its entirety
 - Choose your deductible level:
 - Choose any additional benefit options (*If applicable*)
 - Sign and date the application (*Note: Your application cannot be signed more than 60 days before the requested effective date*)
- Include a check or money order for your first month's premium payment
- Mail your application and payment in the envelope provided (*Note: If you're working with your local Medica broker, he or she should sign the application before it is mailed to Medica*)

If your application is accepted, we will notify you of the date your coverage starts.
 If we cannot currently offer you coverage, we will return your premium payment.
 Please allow up to two to four weeks for processing your application.

NOTICE CONCERNING POLICYHOLDER RIGHTS IN AN INSOLVENCY UNDER THE MINNESOTA LIFE AND HEALTH INSURANCE GUARANTY ASSOCIATION LAW

If the insurer that issued your life, annuity, or health insurance policy becomes impaired or insolvent, you are entitled to compensation for your policy from the assets of that insurer. The amount you recover will depend on the financial condition of the insurer. In addition, residents of Minnesota who purchase life insurance, annuities, or health insurance from insurance companies authorized to do business in Minnesota are protected, [subject to limits and exclusions](#), in the event the insurer becomes financially impaired or insolvent. This protection is provided by the Minnesota Life and Health Insurance Guaranty Association.

Minnesota Life and Health Insurance Guaranty Association

4760 White Bear Parkway, Suite 101

White Bear Lake, MN 55110

Telephone: 651-407-3149

Fax: 651-407-3150

The **maximum amount** the guaranty association will pay for all policies issued on one life by the same insurer **is limited to \$500,000**. **Subject to this \$500,000 limit**, the guaranty association will pay up to \$500,000 in life insurance death benefits, \$130,000 in net cash surrender and net cash withdrawal values for life insurance, \$500,000 in health insurance benefits, including any net cash surrender and net cash withdrawal values, \$250,000 in the present value of annuity benefits including net cash surrender and net cash withdrawal values, \$410,000 in present value of annuity benefits for annuities which are part of a structured settlement or for annuities in regard to which periodic annuity benefits, for a period of not less than the annuitant's lifetime or for a period certain of not less than ten years, have begun to be paid on or before the date of impairment or insolvency, or if no coverage limit has been specified for a covered policy or benefit, the coverage limit shall be \$500,000 in present value. Unallocated annuity contracts issued to retirement plans, other than defined benefit plans, established under section 401, 403(b), or 457 of the Internal Revenue Code of 1986, as amended through December 31, 1992, are covered up to \$250,000 in net cash surrender and net cash withdrawal values, for Minnesota residents covered by the plan provided, however, that the association shall not be responsible for more than \$10,000,000 in claims from all Minnesota residents covered by the plan. If total claims exceed \$10,000,000, the \$10,000,000 shall be prorated among all claimants. These are the maximum claim amounts. Coverage by the guaranty association is also subject to other substantial limitations and exclusions and requires continued residency in Minnesota. If your claim exceeds the guaranty association's limits, you may still recover a part or all of that amount from the proceeds of the liquidation of the insolvent insurer, if any exist. Funds to pay claims may not be immediately available. The guaranty association assesses insurers licensed to sell life and health insurance in Minnesota after the insolvency occurs. Claims are paid from this assessment.

The coverage provided by the Guaranty Association is not a substitute for using care in selecting insurance companies that are well managed and financially stable. In selecting an insurance company or policy, you should not rely on coverage by the Guaranty Association. This notice is required by Minnesota state law to advise policy holders of life, annuity, or health insurance policies of their rights in the event their insurance carrier becomes financially insolvent. This notice in no way implies that the company currently has any type of financial problems. All life, annuity, and health insurance policies are required to provide this notice.