MEDICA®

Medica Medical and Prescription Drug Plan Overview
City of Minneapolis 1/1/2019 – 12/31/2019

Benefit Summary	Medica Group Plan 2 with Part D	Medica Group Plan 6 With Standard Part D
Monthly Premium	**$273.10**	**$138.00**
Lifetime maximum	Unlimited	Unlimited
Annual deductible	None	None
Annual out-of-pocket maximum	$1,500 (Medical Only)	$3,000 (Medical Only)
Out-of-Network Services*	Same as in-network. Provider must accept Medicare	Same as in-network. Provider must accept Medicare
Dental Coverage	Not Included	Not Included
Preventive Health Care		
Routine physical, eye and hearing exams	100% coverage	100% coverage
Immunizations	100% coverage	100% coverage
Medical		
IP Hospital	$100 copay	$100 copay
Emergency Room	$50 copay	$50 copay
Urgent Care	$15 copay	$0-$10 copay
Outpatient Hospital - Surgery	$50 copay	$50 copay
MRI/CT/ Diag Tests/ X-Ray	$15 copay	$10 copay
Primary Care Office Visit	$15 copay	$0 copay
Specialty Office Visit	$15 copay	$10 copay
Ambulance	$0 ground/80% air coverage	$25 copay
DME/Prosthetics	90% coverage	80% coverage

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Prescription Drug Plan		
Deductible	$0	$0
Tier 1 (Preferred Generic Copay)	$10 copay	$2 copay
Tier 2 (Non-Preferred Generic Copay)	$20 copay	$8 copay
Tier 3 (Preferred Brand Copay)	$35 copay	$35 copay
Tier 4 (Non-Preferred Brand Copay)	$65 copay	50% coinsurance
Tier 5 (Specialty Copay)	25% coinsurance	33% coinsurance
Coverage in the Gap?	Same as listed above	no
Catastrophic Coverage	At $5,100: $3.40 generics, $8.50 brand or 5%, whichever is greater	At $5,100: $3.40 generics, $8.50 brand or 5%, whichever is greater
E-Visits (Virtuwell)	N/A	N/A
Fitness club membership at most major clubs	No cost	No cost

This benefit information is not a comprehensive listing of benefits. Evidence of Coverage is considered as final and complete level of benefits.

If the member resides in the following counties, the member is eligible for the **Medicare Advantage PPO plans**: **MINNESOTA**: Anoka, Becker, Beltrami, Benton, Big Stone, Blue Earth, Brown, Carver, Cass, Chippewa, Chisago, Clay, Clearwater, Cottonwood, Crow Wing, Dakota, Dodge, Douglas, Faribault, Fillmore, Freeborn, Grant, Hennepin, Houston, Hubbard, Isanti, Jackson, Kandiyohi, Kittson, Lac qui Parle, Lake of the Woods, Lincoln, Lyon, Mahnomen, Marshall, Martin, Morrison, Mower, Murray, Nicollet, Nobles, Norman, Olmsted, Otter Tail, Pennington, Polk, Pope, Ramsey, Red Lake, Redwood, Renville, Roseau, Scott, Sherburne, Stearns, Steele, Swift, Todd, Wabasha, Wadena, Waseca, Washington, Watonwan, Wilkin, Winona, Wright

*You can see any provider in or out of the Medicare Advantage network as long as the provider accepts Medicare assignment.

 If the member resides in these following counties, the member is eligible for the **Medicare Cost Plans: 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 **WISCONSIN**: Ashland, Barron, Bayfield, Burnett, Chippewa, Douglas, Dunn, Eau Claire, Pierce, Polk, Sawyer, St. Croix, Washburn **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, 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, Mellett, Miner, Minnehaha, Moody, Oglala Lakota, Pennington, Perkins, Potter, Roberts, Sanborn, Spink, Stanley, Sully, Todd, Tripp, Turner, Union, Walworth, Yankton, Ziebach

*While in the Medica Cost plan service area, you must use providers in the Medica Cost plan network to receive your highest level of benefits. While out of the Medica service area, you can see any provider as long as the provider accepts Medicare assignment.