NORTH DAKOTA
Medica Advantage® (PPO) Plans

Summary of Benefits

January 1, 2027 – December 31, 2027

This is a summary of drug and health services covered by **Medica Advantage Value (PPO)**, **Select (PPO), Preferred (PPO),** and **Salute (PPO)**.

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 Medicare Advantage plan (such as **Medica Advantage Value (PPO)**, **Select (PPO)**, **Preferred (PPO)**, or **Salute (PPO)**).

Tips for comparing your Medicare choices

This Summary of Benefits booklet gives you a summary of what **Medica Advantage** plans cover 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 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 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 Advantage** Plans
- Monthly Premium, Deductible, and Maximums on How Much You Pay for Covered Services
- Covered Medical and Hospital Benefits
- Part D 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 at 1 (800) 918-2416 (toll-free) (TTY: 711).

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Things to Know About Medica Advantage Plans

Hours of Operation

- From Oct. 1 – March 31, you can call us from 8 a.m. – 8 p.m. CT, 7 days a week.
- From April 1 – Sept. 30, you can call us from 8 a.m. – 8 p.m. CT, Monday – Friday.

Medica Advantage Phone Numbers and Website

- If you are a member of this plan, call 1 (877) 407-8494 (toll-free) (TTY: 711).
- If you are not a member of this plan, call 1 (800) 918-2416 (toll-free) (TTY: 711).
- Our website: Medica.com/Medicare

Who Can Join?

To join **Medica Advantage** plans, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area.

Our service area includes the following counties in **North Dakota:** Burleigh, Grand Forks, Morton, and Stutsman.

Which doctors, hospitals, and pharmacies can I use?

Medica Advantage plans have a network of doctors, hospitals, pharmacies, and other providers. You pay your lowest cost sharing when you visit an in-network provider. You have coverage for services at out-of-network providers, but you may pay more. Coverage for emergency care is the same in network as it is out of network (within the U.S. and its territories) plus you have coverage worldwide. Covered services that need approval in advance to be covered as in-network services are marked by an asterisk (*).

You must generally use network pharmacies to fill your prescriptions for covered Part D drugs. Our network includes pharmacies with preferred cost sharing, which may offer you lower cost sharing than the standard cost sharing offered by other network pharmacies for some drugs. You may search for network providers and pharmacies on our website at Medica.com/MyPlanDocs. Or, call us and we will send you a copy of the provider and pharmacy directories.

What do we cover?

Medica Advantage Value (PPO), **Select (PPO)**, and **Preferred (PPO)** cover everything that Original Medicare covers – plus more. Our plans cover medical and hospital services, Part D outpatient prescription drugs, and protect you from unlimited out-of-pocket costs.

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

Medica Advantage Salute (PPO) covers everything that Original Medicare covers – plus more. Our plan covers medical and hospital services and protects you from unlimited out-of-pocket costs.

We cover Part B drugs such as chemotherapy and some drugs administered by your provider. You can see the complete plan formulary and any restrictions on our website, Medica.com/MyPlanDocs. Or, call us and we will send you a copy of the formulary.

SUMMARY OF BENEFITS

January 1, 2027 – December 31, 2027

	Value PPO ($14)	**Select PPO ($61)**	**Preferred PPO ($181)**	**Salute PPO ($0)**
MONTHLY PREMIUM, DEDUCTIBLE, AND MAXIMUMS ON HOW MUCH YOU PAY FOR COVERED SERVICES				
Monthly Plan Premium	$14	$61	$181	$0
Part B Premium Buy-Down	Not Applicable	Not Applicable	Not Applicable	$160 per month
Medical Deductible	No deductible			
Maximum Out-Of-Pocket Responsibility *(does not include prescription drugs)*	In-Network: $7,150 In-Network and Out-of-Network combined: $10,750	In-Network: $5,800 In-Network and Out-of-Network combined: $9,200	In-Network: $3,300 In-Network and Out-of-Network combined: $6,700	In-Network: $4,450 In-Network and Out-of-Network combined: $6,700

	Value PPO ($14)	**Select PPO ($61)**	**Preferred PPO ($181)**	**Salute PPO ($0)**
COVERED MEDICAL AND HOSPITAL BENEFITS				
Inpatient Hospital Coverage In-Network	$418 copay each day for days 1 through 6 $0 copay for days 7 through 90 $0 copay for additional Medicare-covered days. *	$250 copay each day for days 1 through 6 $0 copay for days 7 through 90 $0 copay for additional Medicare-covered days. *	$250 copay for each Medicare-covered hospital stay. $0 copay for additional Medicare-covered care. *	$405 copay each day for days 1 through 6 $0 copay for days 7 through 90 $0 copay for additional Medicare-covered days. *

	Value PPO ($14)	Select PPO ($61)	Preferred PPO ($181)	Salute PPO ($0)
COVERED MEDICAL AND HOSPITAL BENEFITS				
Out-of-Network	$575 copay each day for days 1 through 6 $0 copay for days 7 through 90 $0 copay for additional Medicare-covered days.	$315 copay each day for days 1 through 6 $0 copay for days 7 through 90 $0 copay for additional Medicare-covered days.	$325 copay for each Medicare-covered hospital stay. $0 copay for additional Medicare-covered care.	$455 copay each day for days 1 through 6 $0 copay for days 7 through 90 $0 copay for additional Medicare-covered days.
Outpatient Hospital Coverage	**Outpatient Hospital Services:**	**Outpatient Hospital Services:**	**Outpatient Hospital Services:**	**Outpatient Hospital Services:**
In-Network	$0 - $500 copay *	$0 - $375 copay *	$0 - $150 copay *	$0 - $300 copay *
Out-of-Network	$0 - $625 copay	$0 - $425 copay	$0 - $225 copay	$0 - $375 copay
	Outpatient Hospital Observation Services:	**Outpatient Hospital Observation Services:**	**Outpatient Hospital Observation Services:**	**Outpatient Hospital Observation Services:**
In-Network	$420 copay per stay	$250 copay per stay	$250 copay per stay	$405 copay per stay
Out-of-Network	$575 copay per stay	$315 copay per stay	$325 copay per stay	$455 copay per stay
Ambulatory Surgery Center				
In-Network	$0 - $400 copay *	$0 - $295 copay *	$0 - $50 copay *	$0 - $200 copay *
Out-of-Network	$0 - $500 copay	$0 - $345 copay	$0 - $100 copay	$0 - $250 copay
Doctor Visits	**Primary Care Provider:**	**Primary Care Provider:**	**Primary Care Provider:**	**Primary Care Provider:**
In-Network	$0 copay	$0 copay	$0 copay	$0 copay
Out-of-Network	$15 copay	$15 copay	$10 copay	$30 copay
	Specialist:	**Specialist:**	**Specialist:**	**Specialist:**
In-Network	$50 copay	$50 copay	$20 copay	$50 copay
Out-of-Network	$65 copay	$65 copay	$45 copay	$65 copay

	Value PPO ($14)	Select PPO ($61)	Preferred PPO ($181)	Salute PPO ($0)
COVERED MEDICAL AND HOSPITAL BENEFITS				
Preventive Care (e.g., Flu Vaccine, Diabetic Screenings) In-Network Out-of-Network	$0 copay $0 copay			
Emergency Care	$130 copay Copay is waived if you are admitted to a hospital within 1 day within the U.S. and its territories.	$130 copay Copay is waived if you are admitted to a hospital within 1 day within the U.S. and its territories.	$150 copay Copay is waived if you are admitted to a hospital within 1 day within the U.S. and its territories.	$150 copay Copay is waived if you are admitted to a hospital within 1 day within the U.S. and its territories.
Urgently Needed Services	$50 copay	$45 copay	$30 copay	$40 copay
Diagnostic and Therapeutic Services/ Labs/Imaging				
	Diagnostic Tests and Procedures:	**Diagnostic Tests and Procedures:**	**Diagnostic Tests and Procedures:**	**Diagnostic Tests and Procedures:**
In-Network	$50 copay for tests other than diagnostic colonoscopies, home-based sleep studies, and facility-based sleep studies. *	$50 copay for tests other than diagnostic colonoscopies, home-based sleep studies, and facility-based sleep studies. *	$50 copay for tests other than diagnostic colonoscopies, home-based sleep studies, and facility-based sleep studies. *	$50 copay for tests other than diagnostic colonoscopies, home-based sleep studies, and facility-based sleep studies. *
Out-of-Network	$50 copay	$50 copay	$50 copay	$50 copay
In-Network	$0 copay for home-based sleep studies and diagnostic colonoscopies.	$0 copay for home-based sleep studies and diagnostic colonoscopies.	$0 copay for home-based sleep studies and diagnostic colonoscopies.	$0 copay for home-based sleep studies and diagnostic colonoscopies.
Out-of-Network	$0 copay	$0 copay	$0 copay	$0 copay

	Value PPO ($14)	Select PPO ($61)	Preferred PPO ($181)	Salute PPO ($0)
COVERED MEDICAL AND HOSPITAL BENEFITS				
In-Network	$250 copay for facility-based sleep studies. *	$250 copay for facility-based sleep studies. *	$95 copay for facility-based sleep studies. *	$90 copay for facility-based sleep studies. *
Out-of-Network	$250 copay	$250 copay	$95 copay	$90 copay
	Lab Services:	**Lab Services:**	**Lab Services:**	**Lab Services:**
In-Network	$0 copay *	$0 copay *	$0 copay *	$0 copay *
Out-of-Network	$0 copay	$0 copay	$0 copay	$0 copay
	Diagnostic Radiology Services (e.g., MRI, CAT Scan):	**Diagnostic Radiology Services (e.g., MRI, CAT Scan):**	**Diagnostic Radiology Services (e.g., MRI, CAT Scan):**	**Diagnostic Radiology Services (e.g., MRI, CAT Scan):**
In-Network	$40 copay for basic imaging	$40 copay for basic imaging	$50 copay for basic imaging	$30 copay for basic imaging
Out-of-Network	$40 copay	$40 copay	$50 copay	$30 copay
In-Network	$0 copay for diagnostic mammogram	$0 copay for diagnostic mammogram	$0 copay for diagnostic mammogram	$0 copay for diagnostic mammogram
Out-of-Network	$0 copay	$0 copay	$0 copay	$0 copay
In-Network	$100 copay for advanced imaging *	$100 copay for advanced imaging *	$95 copay for advanced imaging *	$90 copay for advanced imaging *
Out-of-Network	$100 copay	$100 copay	$95 copay	$90 copay
	Therapeutic Radiology Services:	**Therapeutic Radiology Services:**	**Therapeutic Radiology Services:**	**Therapeutic Radiology Services:**
In-Network	$85 copay *	$85 copay *	$65 copay *	$80 copay *
Out-of-Network	$85 copay	$85 copay	$65 copay	$80 copay

	Value PPO ($14)	Select PPO ($61)	Preferred PPO ($181)	Salute PPO ($0)
COVERED MEDICAL AND HOSPITAL BENEFITS				
	X-Rays:	**X-Rays:**	**X-Rays:**	**X-Rays:**
In-Network	$25 copay	$25 copay	$0 copay	$25 copay
Out-of-Network	$25 copay	$25 copay	$0 copay	$25 copay
Hearing Services	**Exam to Diagnose and Treat Hearing and Balance Issues:**		**Exam to Diagnose and Treat Hearing and Balance Issues:**	**Exam to Diagnose and Treat Hearing and Balance Issues:**
In-Network	$0 - $50 copay		$0 - $20 copay	$0 - $50 copay
Out-of-Network	$0 - $65 copay		$20 - $45 copay	$0 - $65 copay
Hearing Services (Continued)	**Routine Hearing Exam – Services from EPIC® Hearing Providers:** Limited to 1 visit per calendar year. $0 copay **Fitting Evaluation(s) for Prescription Hearing Aids – Services from EPIC® Hearing Providers:** One hearing aid fitting-evaluation is available with the purchase of private label Silver, Gold, or Platinum level hearing aids. Additional fitting-evaluation(s) available based on hearing-aid level. $0 copay per fitting-evaluation for hearing aid. **Hearing Aids – All Types of Hearing Aids from EPIC® Hearing Providers:** Unlimited hearing aids every year. $549 copay per Silver level hearing aid, $799 copay per Gold level hearing aid, $1,299 copay per Platinum level hearing aid, and $999 copay per pair of non-prescription (OTC) hearing aids.			
Dental Services – Medicare-Covered				
In-Network	$0 - $50 copay		$0 - $20 copay	$0 - $50 copay
Out-of-Network	$0 - $50 copay		$0 - $20 copay	$0 - $50 copay

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COVERED MEDICAL AND HOSPITAL BENEFITS				
Dental Services – Preventive (e.g., exams, routine cleanings, and certain x-rays) In-Network Out-of-Network	$0 copay 50% of the total cost			
Dental Services – Comprehensive (e.g., crowns, bridges, root canals, and extractions) Orthodontic services are not covered. In-Network Out-of-Network	50% of the total cost 50% of the total cost			
Dental Services – Maximum annual limit (You are responsible for costs beyond the plan limit.)	$500 every calendar year	$700 every calendar year	$1,000 every calendar year	$1,500 every calendar year
Vision Services In-Network Out-of-Network	**Exam to Diagnose and Treat Diseases and Conditions of the Eye:** $50 copay $65 copay	**Exam to Diagnose and Treat Diseases and Conditions of the Eye:** $50 copay $65 copay	**Exam to Diagnose and Treat Diseases and Conditions of the Eye:** $20 copay $45 copay	**Exam to Diagnose and Treat Diseases and Conditions of the Eye:** $50 copay $65 copay

	Value PPO ($14)	Select PPO ($61)	Preferred PPO ($181)	Salute PPO ($0)
COVERED MEDICAL AND HOSPITAL BENEFITS				
	Refraction related to Medicare-covered eye service (1 each calendar year):	**Refraction related to Medicare-covered eye service (1 each calendar year):**	**Refraction related to Medicare-covered eye service (1 each calendar year):**	**Refraction related to Medicare-covered eye service (1 each calendar year):**
In-Network	$0 copay	$0 copay	$0 copay	$0 copay
Out-of-Network	$0 copay	$0 copay	$0 copay	$0 copay
	Routine eye exam (1 exam and 1 refraction each calendar year):	**Routine eye exam (1 exam and 1 refraction each calendar year):**	**Routine eye exam (1 exam and 1 refraction each calendar year):**	**Routine eye exam (1 exam and 1 refraction each calendar year):**
In-Network	$0 copay	$0 copay	$0 copay	$0 copay
Out-of-Network	$0 copay	$0 copay	$0 copay	$0 copay
	Eyewear After Cataract Surgery:	**Eyewear After Cataract Surgery:**	**Eyewear After Cataract Surgery:**	**Eyewear After Cataract Surgery:**
	One pair of Medicare-covered eyeglasses or contact lenses after each cataract surgery that includes insertion of an intraocular lens.	One pair of Medicare-covered eyeglasses or contact lenses after each cataract surgery that includes insertion of an intraocular lens.	One pair of Medicare-covered eyeglasses or contact lenses after each cataract surgery that includes insertion of an intraocular lens.	One pair of Medicare-covered eyeglasses or contact lenses after each cataract surgery that includes insertion of an intraocular lens.
In-Network	$0 copay	$0 copay	$0 copay	$0 copay
Out-of-Network	$0 copay	$0 copay	$0 copay	$0 copay
	Contact Lenses, Eyeglasses (Lenses and/ or Frames), and Upgrades:	**Contact Lenses, Eyeglasses (Lenses and/ or Frames), and Upgrades:**	**Contact Lenses, Eyeglasses (Lenses and/ or Frames), and Upgrades:**	**Contact Lenses, Eyeglasses (Lenses and/ or Frames), and Upgrades:**
	Up to a $75 allowance every calendar year for non-Medicare-covered eyewear from an eyewear location or freestanding vision center that accepts	Up to a $150 allowance every calendar year for non-Medicare-covered eyewear from an eyewear location or freestanding vision center that accepts	Up to a $300 allowance every calendar year for non-Medicare-covered eyewear from an eyewear location or freestanding vision center that accepts	Up to a $200 allowance every calendar year for non-Medicare-covered eyewear from an eyewear location or freestanding vision center that accepts

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COVERED MEDICAL AND HOSPITAL BENEFITS				
	Visa® at point of sale using the Health+ by Medica card.	Visa® at point of sale using the Health+ by Medica card.	Visa® at point of sale using the Health+ by Medica card.	Visa® at point of sale using the Health+ by Medica card.
Mental Health Services	**Outpatient Group Therapy Visit:**	**Outpatient Group Therapy Visit:**	**Outpatient Group Therapy Visit:**	**Outpatient Group Therapy Visit:**
In-Network	$40 copay	$30 copay	$10 copay	$30 copay
Out-of-Network	$55 copay	$45 copay	$25 copay	$55 copay
	Outpatient Individual Therapy Visit:	**Outpatient Individual Therapy Visit:**	**Outpatient Individual Therapy Visit:**	**Outpatient Individual Therapy Visit:**
In-Network	$50 copay	$40 copay	$20 copay	$40 copay
Out-of-Network	$65 copay	$55 copay	$35 copay	$55 copay
	Inpatient Hospital:	**Inpatient Hospital:**	**Inpatient Hospital:**	**Inpatient Hospital:**
In-Network	$392 copay each day for days 1 through 6 and $0 copay for days 7 through 90 $0 copay for up to an additional 60 lifetime reserve days. *	$200 copay each day for days 1 through 6 and $0 copay for days 7 through 90 $0 copay for up to an additional 60 lifetime reserve days. *	$250 copay for each Medicare-covered hospital stay. $0 copay for up to an additional 60 lifetime reserve days. *	$345 copay each day for days 1 through 6 and $0 copay for days 7 through 90 $0 copay for up to an additional 60 lifetime reserve days. *
Out-of-Network	$490 copay each day for days 1 through 6 and $0 copay for days 7 through 90 $0 copay for up to an additional 60 lifetime reserve days.	$250 copay each day for days 1 through 6 and $0 copay for days 7 through 90 $0 copay for up to an additional 60 lifetime reserve days.	$325 copay for each Medicare-covered hospital stay. $0 copay for up to an additional 60 lifetime reserve days.	$395 copay each day for days 1 through 5 and $0 copay for days 6 through 90 $0 copay for up to an additional 60 lifetime reserve days.

	Value PPO ($14)	Select PPO ($61)	Preferred PPO ($181)	Salute PPO ($0)
COVERED MEDICAL AND HOSPITAL BENEFITS				
Skilled Nursing Facility (SNF)				
In-Network	$0 copay for days 1 through 20, a $221 copay each day for days 21 through 54, and $0 copay for days 55 through 100 *	$0 copay for days 1 through 20, a $221 copay each day for days 21 through 48, and $0 copay for days 49 through 100 *	$0 copay for days 1 through 20, a $221 copay each day for days 21 through 36, and $0 copay for days 37 through 100 *	$0 copay for days 1 through 20, a $221 copay each day for days 21 through 42, and $0 copay for days 43 through 100 *
Out-of-Network	$100 copay each day for days 1 through 20, a $221 copay each day for days 21 through 61, and $0 copay for days 62 through 100	$100 copay each day for days 1 through 20, a $221 copay each day for days 21 through 54, and $0 copay for days 55 through 100	$100 copay each day for days 1 through 20, a $221 copay each day for days 21 through 43, and $0 copay for days 44 through 100	$100 copay each day for days 1 through 20, a $221 copay each day for days 21 through 43, and $0 copay for days 44 through 100
Outpatient Rehabilitation Services	**Physical, Speech, or Occupational Therapy Visit:**		**Physical, Speech, or Occupational Therapy Visit:**	**Physical, Speech, or Occupational Therapy Visit:**
In-Network	$50 copay		$30 copay	$50 copay
Out-of-Network	$65 copay		$45 copay	$65 copay
Ambulance Services	**Ground Ambulance:** $395 copay **Air Ambulance:** $515 copay		**Ground Ambulance:** $250 copay **Air Ambulance:** $325 copay	**Ground Ambulance:** $395 copay **Air Ambulance:** $475 copay
Transportation	Not covered			

	Value PPO ($14)	Select PPO ($61)	Preferred PPO ($181)	Salute PPO ($0)
COVERED MEDICAL AND HOSPITAL BENEFITS				
Medicare Part B Drugs Part B rebatable drugs may be subject to a lower coinsurance. For Part B insulin furnished through an external insulin pump, you will pay up to a $35 copay per a one-month supply.				
In-Network	20% of the total cost *		20% of the total cost *	20% of the total cost *
Out-of-Network	30% of the total cost		20% of the total cost	30% of the total cost

	Value PPO ($14)	Select PPO ($61)	Preferred PPO ($181)	Salute PPO ($0)
PART D PRESCRIPTION DRUG BENEFITS				
Deductible Stage You pay the full cost of your drugs until you reach this amount. The deductible does not apply to covered insulin products and most adult Part D vaccines, including shingles, tetanus, and travel vaccines. You will start receiving coverage immediately.	Tiers 1, 2, & 6 = $0 Tiers 3, 4, & 5 = $700	Tiers 1, 2, & 6 = $0 Tiers 3, 4, & 5 = $420	Tiers 1, 2, & 6 = $0 Tiers 3, 4, & 5 = $280	NA
Initial Coverage Stage	You will stay in this stage until your yearly out-of-pocket drug costs reach $2,400. In this stage you will pay up to a $35 copay for a one-month (30-day) supply or up to a $105 copay for a three-month (90-day) supply for insulin.			NA

	Value PPO ($14)	Select PPO ($61)	Preferred PPO ($181)	Salute HMO-POS ($0)
STANDARD RETAIL COST SHARING				
Tiers	**1-month (30-day) supply**	**1-month (30-day) supply**	**1-month (30-day) supply**	**1-month (30-day) supply**
Tier 1 (Preferred Generic)	$0 copay	$0 copay	$0 copay	NA
Tier 2 (Generic)	$10 copay	$11 copay	$10 copay	NA
Tier 3 (Preferred Brand)	15% coinsurance	18% coinsurance	20% coinsurance	NA
Tier 4 (Non-Preferred Drug)	25% coinsurance	25% coinsurance	25% coinsurance	NA
Tier 5 (Specialty Tier)	25% coinsurance	28% coinsurance	30% coinsurance	NA
Tier 6 (Select Care)	$0 copay	$0 copay	$0 copay	NA
Insulin	You won’t pay more than $35 for a one-month supply of each covered insulin product regardless of the cost-sharing tier.			NA

	Value PPO ($14)	Select PPO ($61)	Preferred PPO ($181)	Salute HMO-POS ($0)
PREFERRED MAIL-ORDER COST SHARING				
Tiers	**3-month (90-day) supply**	**3-month (90-day) supply**	**3-month (90-day) supply**	**3-month (90-day) supply**
Tier 1 (Preferred Generic)	$0 copay	$0 copay	$0 copay	NA
Tier 2 (Generic)	$30 copay	$33 copay	$30 copay	NA
Tier 3 (Preferred Brand)	15% coinsurance	18% coinsurance	20% coinsurance	NA
Tier 4 (Non-Preferred Drug)	25% coinsurance	25% coinsurance	25% coinsurance	NA
Tier 5 (Specialty Tier)	NA	NA	NA	NA
Tier 6 (Select Care)	$0 copay	$0 copay	$0 copay	NA
Insulin	You won’t pay more than $90 for a three-month supply of each covered insulin product regardless of the cost-sharing tier.			NA

	Value PPO ($14)	Select PPO ($61)	Preferred PPO ($181)	Salute PPO ($0)
STANDARD MAIL-ORDER COST SHARING				
Tiers	**3-month (90-day) supply**	**3-month (90-day) supply**	**3-month (90-day) supply**	**3-month (90-day) supply**
Tier 1 (Preferred Generic)	$48 copay	$42 copay	$39 copay	NA
Tier 2 (Generic)	$96 copay	$84 copay	$78 copay	NA
Tier 3 (Preferred Brand)	15% coinsurance	18% coinsurance	20% coinsurance	NA
Tier 4 (Non-Preferred Drug)	25% coinsurance	25% coinsurance	25% coinsurance	NA
Tier 5 (Specialty Tier)	NA	NA	NA	NA
Tier 6 (Select Care)	$0 copay	$0 copay	$0 copay	NA
Insulin	You won't pay more than $105 for a three-month supply of each covered insulin product regardless of the cost-sharing tier.			NA

	Value PPO ($14)	Select PPO ($61)	Preferred PPO ($181)	Salute PPO ($0)
PART D COVERAGE STAGES				
Catastrophic Coverage Stage	After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach $2,400, the plan pays the full cost for your covered Part D drugs. You pay nothing.			NA

	Value PPO ($14)	Select PPO ($61)	Preferred PPO ($181)	Salute PPO ($0)
ADDITIONAL BENEFITS AND SERVICES				
Annual Physical Exam				
In-Network	$0 copay			
Out-of-Network	$0 copay			
Cardiac Rehabilitation Services				
In-Network	$35 copay		$30 copay	$40 copay
Out-of-Network	$50 copay		$45 copay	$60 copay
Chiropractic Services				
In-Network	$15 copay		$15 copay	$15 copay
Out-of-Network	$30 copay		$30 copay	$35 copay

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ADDITIONAL BENEFITS AND SERVICES				
Diabetic Testing Supplies	**Medicare-covered Abbott FreeStyle® (InsuLinx, Lite, Optium EZ, Optium Neo, Precision Neo, or Precision Xtra) and Ascensia Contour® (Next or Plus) test strips, diabetic testing supplies, and blood glucose monitors (BGMs) and Abbott FreeStyle Libre and Dexcom continuous glucose monitors (CGMs):**			**Medicare-covered Abbott FreeStyle® (InsuLinx, Lite, Optium EZ, Optium Neo, Precision Neo, or Precision Xtra) and Ascensia Contour® (Next or Plus) test strips, diabetic testing supplies, and blood glucose monitors (BGMs) and Abbott FreeStyle Libre and Dexcom continuous glucose monitors (CGMs):**
In-Network	$0 copay for CGMs when obtained at a retail pharmacy or 20% of the total cost when obtained from a medical supplier and for Medica-approved non-preferred manufacturer exceptions. * $0 copay for BGMs, test strips, and diabetic testing supplies when obtained at a retail pharmacy or 20% of the total cost when obtained from a medical supplier and for Medica-approved non-preferred manufacturer exceptions.			$0 copay for CGMs when obtained at a retail pharmacy or 20% of the total cost when obtained from a medical supplier and for Medica-approved non-preferred manufacturer exceptions. * $0 copay for BGMs, test strips, and diabetic testing supplies when obtained at a retail pharmacy or 20% of the total cost when obtained from a medical supplier and for Medica-approved non-preferred manufacturer exceptions.

	Value PPO ($14)	Select PPO ($61)	Preferred PPO ($181)	Salute PPO ($0)
ADDITIONAL BENEFITS AND SERVICES				
Out-of-Network	$0 copay for CGMs when obtained at a retail pharmacy or 30% of the total cost when obtained from a medical supplier and for Medica-approved non-preferred manufacturer exceptions. * $0 copay for BGMs, test strips, and diabetic testing supplies when obtained at a retail pharmacy or 30% of the total cost when obtained from a medical supplier and for Medica-approved non-preferred manufacturer exceptions.			$0 copay for CGMs when obtained at a retail pharmacy or 30% of the total cost when obtained from a medical supplier and for Medica-approved non-preferred manufacturer exceptions. * $0 copay for BGMs when obtained at a retail pharmacy or 30% of the total cost when obtained from a medical supplier and for Medica-approved non-preferred manufacturer exceptions. $0 copay for test strips and diabetic testing supplies when obtained at a retail pharmacy or 20% of the total cost when obtained from a medical supplier and for Medica-approved non-preferred manufacturer exceptions.
Durable Medical Equipment (DME) and Related Supplies				
In-Network	20% of the total cost *			
Out-of-Network	30% of the total cost			

	Value PPO ($14)	Select PPO ($61)	Preferred PPO ($181)	Salute PPO ($0)
ADDITIONAL BENEFITS AND SERVICES				
Health and Wellness Education Programs	**HealthAdvocate℠ 24-hour NurseLine:** $0 copay **One Pass™ Fitness Program:** Not covered	**HealthAdvocate℠ 24-hour NurseLine:** $0 copay **One Pass™ Fitness Program:** $0 annual fee		
Health+ by Medica card	Use this card to pay for eyewear benefits at a licensed eyewear provider that accepts Visa®. Allowances are added the first month you are enrolled in the plan. All allowance amounts expire as stated in the benefit, at the end of the plan year, or when you leave the plan.	Use this card to pay for eyewear benefits at a licensed eyewear provider that accepts Visa®. This card can also be used to purchase OTC health and wellness products at participating retailers, online, or over the phone. Allowances are added the first month you are enrolled in the plan. All allowance amounts expire as stated in the benefit, at the end of the plan year, or when you leave the plan.		
Home Health Agency Care				
In-Network	$0 copay	$0 copay	$0 copay	$0 copay
Out-of-Network	30% of the total cost	30% of the total cost	20% of the total cost	30% of the total cost
Over-The-Counter (OTC) Drugs and Supplies	Not covered	You are eligible for a $20 allowance semi-annually by using the Health+ by Medica card at participating retailers, online, or over the phone.	You are eligible for a $20 allowance semi-annually by using the Health+ by Medica card at participating retailers, online, or over the phone.	You are eligible for a $100 allowance semi-annually by using the Health+ by Medica card at participating retailers, online, or over the phone.

	Value PPO ($14)	Select PPO ($61)	Preferred PPO ($181)	Salute PPO ($0)
ADDITIONAL BENEFITS AND SERVICES				
Podiatry Services				
In-Network	$50 copay		$30 copay	$50 copay
Out-of-Network	$65 copay		$45 copay	$65 copay
Pulmonary Rehabilitation Services				
In-Network	$35 copay		$30 copay	$35 copay
Out-of-Network	$50 copay		$45 copay	$70 copay
Special Supplemental Benefits for the Chronically Ill The benefits mentioned are part of a special supplemental program for the chronically ill. You may be eligible if: • Medica has paid a claim that shows you have been diagnosed with one or more of these chronic conditions, including but not limited to: cancer, cardiovascular disorders, diabetes, chronic lung disorders, and/or dementia. • You have a high risk of hospitalization or				

	Value PPO ($14)	Select PPO ($61)	Preferred PPO ($181)	Salute PPO ($0)
ADDITIONAL BENEFITS AND SERVICES				
other adverse health outcomes. • You require intensive care coordination. Eligibility for this benefit cannot be guaranteed based solely on your condition. All applicable eligibility requirements must be met before the benefit is provided. For details, please contact us. In-Network	$0 copay Members with chronic conditions who meet certain criteria may be eligible for supplemental benefits for the chronically ill. Benefit includes: • Bathroom and home safety devices • Meal benefit • Transportation		$0 copay Members with chronic conditions who meet certain criteria may be eligible for supplemental benefits for the chronically ill. Benefit includes: • Bathroom and home safety devices • Meal benefit	
Out-of-Network	$0 copay		$0 copay	
Visitor/Traveler Benefit	Visitor/Traveler benefit allows you to stay enrolled in the plan while you're temporarily and continuously outside of the service area (and within the U.S. and its territories) for not more than 6 consecutive months. You may receive all plan covered services at in-network cost sharing when using the Visitor/Traveler benefit.			
Welcome to Medicare Preventive Visit In-Network	$0 copay			
Out-of-Network	$0 copay			

	Value PPO ($14)	Select PPO ($61)	Preferred PPO ($181)	Salute PPO ($0)
ADDITIONAL BENEFITS AND SERVICES				
Worldwide Emergency Care	20% of the total cost		$0 copay	20% of the total cost
Worldwide Emergency Transportation	20% of the total cost		$0 copay	20% of the total cost

Notice of Availability of Language Assistance Services and Auxiliary Aids and Services

English: ATTENTION: If you speak English, free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call 1-800-952-3455 (TTY: 711) for Medica, call 1-877-317-2410 (TTY: 711) for Dean Health Plan/Prevea360 Health Plan, or speak to your provider.

Spanish: ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia de idiomas. También están disponibles de forma gratuita asistencia y servicios auxiliares apropiados para proporcionar información en formatos accesibles. Llame al 1-800-952-3455 (TTY: 711) para Medica, llame al 1-877-317-2410 (TTY: 711) para Dean Health Plan/Prevea360 Health Plan o hable con su proveedor de atención médica.

Vietnamese/Việt: LƯU Ý: Nếu quý vị nói tiếng Việt, chúng tôi cung cấp miễn phí các dịch vụ hỗ trợ ngôn ngữ. Các hỗ trợ dịch vụ phù hợp để cung cấp thông tin theo các định dạng dễ tiếp cận cũng được cung cấp miễn phí. Vui lòng gọi theo số 1-800-952-3455 (TTY: 711) đối với Medica, gọi theo số 1-877-317-2410 (TTY: 711) đối với Dean Health Plan/Prevea360 Health Plan hoặc trao đổi với nhà cung cấp dịch vụ của quý vị.

Chinese Traditional: 注意：如果您說中文，我們可以為您提供免費語言協助服務。也可以免費提供適當的輔助工具與服務，以無障礙格式提供資訊。請致電 1-800-952-3455 (TTY: 711) 聯絡 Medica，致電 1-877-317-2410 (TTY: 711) 聯絡 Dean Health Plan/Prevea360 Health Plan，或與您的提供者討論。

Hmong/Lus Hmoob: LUS CEEV: Yog hais tias koj hais Lus Hmoob ces muaj kev pab txhais lus pub dawb rau koj. Muaj khoom siv thiab muaj kev saib xyuas pab uas tsim nyog los npaj kom muaj cov ntaub ntawv uas siv tau dawb. Hu rau 1-800-952-3455 (TTY: 711) rau Medica, hu rau 1-877-317-2410 (TTY: 711) rau Dean Health Plan/Prevea360 Health Plan, los sis tham rau koj tus kws kuaj mob.

German/Deutsch: ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistenzdienste zur Verfügung. Entsprechende Hilfsmittel und Dienste zur Bereitstellung von Informationen in barrierefreien Formaten stehen ebenfalls kostenlos zur Verfügung. Rufen Sie 1-800-952-3455 (TTY: 711) für Medica bzw. 1-877-317-2410 (TTY: 711) für Dean Health Plan/Prevea360 Health Plan oder sprechen Sie mit Ihrem Gesundheitsdienstleister.

Cushitic-Oromo: XIYYEEFFANNOO: Ingiliffaa dubbattu taanaan, tajaajilli deggersa afaan bilisaa ni jira. Tajaajilli deggersa bu'ura dhiheessii odeeffannoo kaffaltii tokko malee ni jira. Lakkoofsa bilbilaa 1-800-952-3455 (TTY: 711) Tajaajila Fayyaaf, lakkoofsa Medica 1-877-317-2410 (TTY: 711), Dean Health Plan/Prevea360 Health Plan, ykn dhiheessaa keessan dubbisaa.

العربية/Arabic

كما تتوفر وسائل مساعدة وخدمات مناسبة لتوفير إذا كنت تتحدث اللغة العربية، فستتوفر لك خدمات المساعدة اللغوية المجانية. تنبيه: (الهاتف النصي: 711) للتواصل مع 1-800-952-3455اتصل على الرقم المعلومات بتنسيقات يمكن الوصول إليها مجانًا. Dean Health Plan، اتصل على الرقم 1-877-317-2410 (الهاتف النصي: 711) بشأن خطة الرعاية الصحية Medica Plan/Prevea360 Health Plan

Korean/한국어: 주의: 한국어를 사용하시는 경우 무료 언어 지원 서비스를 이용하실 수 있습니다. 이용 가능한 형식으로 정보를 제공하는 적절한 보조 기구 및 서비스도 무료로 제공됩니다. Medica 의 경우 1-800-952-3455(TTY: 711)번으로, Dean Health Plan/Prevea360 Health Plan 의 경우 1-877-317-2410(TTY: 711)번으로 전화하시거나, 서비스 제공업체에 문의하십시오.

Russian/Русский: Если вы говорите по-русски, вам доступны бесплатные услуги языковой поддержки. Соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах также предоставляются бесплатно. Позвоните по телефону 1-800-952-3455 (TTY: 711) относительно Medica, позвоните по телефону 1-877-317-2410 (TTY: 711) относительно Dean Health Plan/Prevea360 Health Plan или обратитесь к своему поставщику услуг.

Laos/ ລາວ: ຂໍ້ຄວນເອົາໃຈໃສ່: ຖ້າທ່ານເວົ້າພາສາລາວ, ຈະມີບໍລິການຊ່ວຍດ້ານພາສາແບບບໍ່ເສຍຄ່າໃຫ້ທ່ານ. ນອກຈາກນີ້ ຈະມີເຄື່ອງຊ່ວຍເສີມ ແລະ
ບໍລິການແບບທີ່ເໝາະສົມເພື່ອໃຫ້ຂໍ້ມູນໃນຮູບແບບທີ່ສາມາດເຂົ້າເຖິງໄດ້ໂດຍບໍ່ເສຍຄ່າ. ໂທຫາເບີ 1-800-952-3455 (TTY: 711) ສຳລັບ Medica, ໂທ 1-877-317-2410 (TTY: 711) ສຳລັບ Dean Health Plan/Prevea360 Health Plan ຫຼື ຕິດຕໍ່ຜູ້ໃຫ້ບໍລິການຂອງທ່ານ.

French/ Français: ATTENTION : si vous parlez français, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le 1-800-952-3455 (TTY : 711) pour Medica, appelez le 1-877-317-2410 (TTY : 711) pour le régime de santé Dean Health Plan/Prevea360, ou parlez à votre prestataire de santé.

Serbo-Croatian: PAŽNJA: Ako govorite srpski, dostupne su vam besplatne usluge tumača. Odgovarajuća dodatna pomagala i usluge za pružanje informacija u pristupačnim formatima su takođe dostupne besplatno. Za Medica zdravstveno osiguranje pozovite 1-800-952-3455 (TTY: 711), za Dean/Prevea360 zdravstveno osiguranje pozovite 1-877-317-2410 (TTY: 711) ili razgovarajte sa svojim pružaocem usluga.

Tagalog: PAALALA: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga libreng serbisyong tulong sa wika. Magagamit din nang libre ang mga naaangkop na auxiliary na tulong at serbisyo upang magbigay ng impormasyon sa mga naa-access na format. Tumawag sa 1-800-952-3455 (TTY: 711) para sa Medica, tumawag sa 1-877-317-2410 (TTY: 711) para sa Dean Health Plan/Prevea360 Health Plan, o makipag-usap sa iyong tagapagbigay ng serbisyo.

Karen/ထၢနှာ်လီၤဖဲအံၤ: ဟ်သူဉ်ဟ်သး– နမ့ၢ်ကတိၤကညီကျိာ်နၫ် တၢ်အိဉ်ဒီး ကျိာ်တၢ်ဆိဉ်ထွဲမၤစၢၤ လၢတလာ်ဘူဉ်လာ်စ့ၤလၢနဂီၢ်လီၤ. တၢ်အိဉ်ဒီး ပှၤနီၢ်ခိက့ၢ်ဂီၤတဆူဉ်တကျၢၤအဂီၢ်
ပီးလီဒီးတၢ်တိစၢၤမၤစၢၤလၢအကြၢးအဘဉ် လၢကဟ့ဉ်တၢ်ဂ့ၢ်တၢ်ကျိၤ လၢတၢ်မၤနှ်အီၤသ့တဖဉ် လၢတလာ်ဘူဉ်လာ်စ့ၤ လၢနဂီၢ်လီၤ. ကိး 1-800-952-3455 (TTY: 711) လၢ Medica အဂီၢ်, ကိး 1-877-317-2410 (TTY: 711) လၢ Dean Health Plan/Prevea360 Health Plan အဂီၢ်, မ့တမ့ၢ် ကတိၤတၢ်ဒီး နပှၤလၢဟ့ဉ်နၤတၢ်ကွၢ်ထွဲတက့ၢ်.

Amharic/ አማርኛ:- ማሳሰቢያ፡- አማርኛ የሚናገሩ ከሆነ፣ የቋንቋ ድጋፍ አገልግሎት በነፃ ይቀርብልዎታል። መረጃን በተደራሽ ቅርጸት ለማቅረብ ተገቢ የሆኑ ተጨማሪ እገዛዎች እና አገልግሎቶች እንዲሁ በነፃ ይገኛሉ። ለMedica በ1-800-952-3455 (TTY: 711) ይደውሉ፣ ለDean የጤና እቅድ/Prevea360 የጤና እቅድ በ1-877-317-2410 (TTY: 711) ይደውሉ ወይም ለእርስዎን አቅራቢ የሆነውን ያነጋግሩ።

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Medica.

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

Health+ by Medica card: Card can only be used for Qualified Purchases indicated by your plan provider everywhere Visa® debit cards are accepted. Card is issued by Sutton Bank, pursuant to a license from Visa U.S.A. Inc. Please contact your Program Sponsor directly for a full list of Qualified Purchases. Visa is a registered trademark of Visa, U.S.A. Inc. All other trademarks and service marks belong to their respective owners. No Cash or ATM Access. Terms and conditions apply, contact your Plan Provider for details.

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

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