

Coverage Details

2020 Medica Prime Solution® (COST)

MEDICARE PLANS



AFFORDABLE COVERAGE THAT FITS YOU

We know you want coverage that fits your needs and your budget. We also know you want to choose your doctor. Medica Prime Solution gives you that and more with extras like SilverSneakers®, dental, and vision and hearing benefits.

As a Midwest health plan, Medica has been putting members first for nearly 45 years. When you carry a Medica card, you can rest assured we've got you covered.

MEDICA®



ALL THE PLAN FEATURES YOU WANT AND MORE

Medica Prime Solution helps pay costs Medicare doesn't cover and gives you plan options with the extra benefits you value.



COST SAVINGS

Premiums as low as \$49 — choose the coverage level that fits you

Low to no copays for doctor visits



PROVIDER ACCESS

Broad provider network with no referrals required

Nationwide travel and “snowbird” coverage from any provider that accepts Medicare

Worldwide emergency care



EXTRA BENEFITS

Dental coverage using any licensed dentist

Vision and hearing benefits including savings on prescription eyewear & hearing aids

Free SilverSneakers® fitness membership



KEY FEATURES

No medical underwriting — guaranteed enrollment any time of the year

No age rating — premium does not increase with age

Medica Prime Solution Plan Comparison

Choose between three medical-only plans. Thrift gives you a very affordable premium while Core has lower copays for doctor visits and Premier helps keep costs predictable with \$0 copays for most covered services.

	2019 Original Medicare	PRIME SOLUTION MEDICAL-ONLY		
		Thrift	Core	Premier
Monthly Medical-only Premium		\$49	\$69	\$125
Medical Deductible		\$50	\$0	\$0
Medical Benefits	YOU PAY	YOU PAY	YOU PAY	YOU PAY
Preventive Services	\$0	\$0	\$0	\$0
Primary Care	20%	20%	\$10	\$0
Convenience Care	20%	\$25	\$10	\$0
Specialist Office Visit	20%	20%	\$20	\$0
Urgent Care	20%	\$25	\$20	\$0
Chiropractic	20%	20%	\$20	\$0
Eye & Hearing Exams - Routine Annual	100%	100%	\$0	\$0
Diagnostic Tests / X-Ray	20%	20%	\$10	\$0
Diagnostic & Therapeutic Radiology	20%	20%	\$30	\$0
Lab Services	\$0	\$0	\$0	\$0
Diabetes Supplies	20%	20%	20%	\$0
Durable Medical Equipment	20%	20%	20%	\$0
Part B Drugs	20%	20%	20%	20%
Outpatient Surgery	20%	20%	\$100	\$0
Ambulance (Ground)	20%	20%	\$50	\$0
Emergency Care	20%	\$50	\$50 Worldwide	\$0 Worldwide
Inpatient Hospital	Days 1-60: \$1,364 total Days 61-90: \$341/day	Days 1-4: \$300/day Days 5-90: \$0/day	\$350 per stay	\$100 per stay
Skilled Nursing Facility	Days 1-20: \$0/day Days 21-100: \$170.50/day	Days 1-20: \$0/day Days 21-100: \$170.50 [†] /day	Days 1-20: \$0/day Days 21-100: \$50/day	Days 1-20: \$0/day Days 21-100: \$25/day
Annual Maximum Out-of-Pocket	n/a	\$6,700	\$4,000	\$3,400

[†]This amount is for 2019 and is subject to change in 2020.



YOUR PLAN TRAVELS WITH YOU.

With Prime Solution, you'll enjoy nationwide travel and "snowbird" coverage. So you can take your coverage with you when you travel outside the Prime Solution service area anywhere within the United States and enjoy access to your full in-network benefits for up to nine consecutive months. Whether it's a quick trip or an extended stay, you're covered.

EXTRAS TO MAKE YOUR PLAN EVEN BETTER

A great plan is only one piece of the puzzle when it comes to maintaining your health. So we provide you with the extra resources you need to stay healthy each and every day.



Dental Coverage

With Core and Premier, we will reimburse you for dental services received from any licensed dentist. There is no network. This covers both preventive and restorative dental care.

Annual reimbursement amount varies by plan.

- » With Core receive up to \$300
- » With Premier receive up to \$400



Savings on Hearing Aids

Prime Solution members with Core or Premier are eligible to receive an annual reimbursement of up to \$400 for hearing aids and evaluations/ittings.



Eyewear Reimbursement

If you are enrolled in Core or Premier, we will reimburse you for prescription eyewear each year.

- » With Core receive up to \$75
- » With Premier receive up to \$125





SilverSneakers® Fitness Membership

Prime Solution Core and Premier include a FREE SilverSneakers membership. This program helps people age 65 and over improve their well being through a variety of fitness options.

- » More than 16,000 participating fitness locations nationwide
- » Enroll at multiple locations at the same time
- » Access to classes, exercise equipment and other amenities

Visit **SilverSneakers.com** for a complete list of facilities and options



Personal Advocates

HealthAdvocateSM has your back if you have questions about your Medica plan coverage, or need help navigating the medical system.

Our trained Personal Health Advocates can help you tackle health-related issues — from finding the right doctor to resolving claims questions. They can even help you make an appointment with a hard-to-reach doctor.

The service is confidential — and provided to you at no additional cost.



24/7 NurseLine

You and your family have a place to turn for trusted advice and information when you need it most.

Highly-trained nurses are available to help answer your questions about symptoms, medications and health conditions, and offer self-care tips for non-urgent concerns.



Member Information Online and in the Mail

As a Medica member, you will have access to **mymedica.com**, a one-stop member resource that puts your health plan benefits and activity at your fingertips 365 days a year.

Also, you will receive our Medica Magazine three times a year. It is full of practical information to help you maintain or improve your well being.

- » preventive care
- » common health conditions
- » safety tips
- » healthy recipes
- » Medicare updates & more!



HOW TO ENROLL IN MEDICA PRIME SOLUTION

There are three ways to enroll in a Prime Solution plan. Choose the one that works best for you:



Call **1-800-918-2143 (TTY: 711)** for fast and easy enrollment over the phone.



Go to **medica.com/Medicare** to complete your enrollment online.



Complete and sign a paper application and submit via mail, fax or web. You can request a paper application by calling **1-800-918-2143 (TTY: 711)**.

Submit your completed paper forms via mail, fax or web.

Mail to: Medica Medicare Solutions
PO Box 6300
Eau Claire, WI 54702-9713

Or fax to: 1-855-250-2166

Or upload securely at: medica.com/EnrollmentUpload

Important Enrollment Periods

Initial Enrollment Period (IEP)

This is when you first become eligible for Medicare at around age 65. You have a seven-month window during which you can sign up for Medicare: three months before your birthday month, during your birthday month and three months after your birthday month.

Annual Election Period (AEP)

Medicare open enrollment is October 15–December 7 each year for January 1 coverage. All enrollment, disenrollment or plan change options are available to you at this time.

Special Enrollment Period (SEP)

A Special Enrollment Period allows you to make changes to your Medicare coverage that normally you can only make during your Initial Enrollment Period or the Annual Election Period. There are many types of events that can trigger a Special Enrollment Period.

What to expect after you enroll

Once you have submitted your application, you can expect to receive the following communications from us:

1 Acknowledgement Letter

Within about a week, you will receive a letter letting you know that your application has been received.

2 Member Packet

Within two weeks, you will receive your member packet, which will contain your Evidence of Coverage, member guide and other important materials that you will want to read and keep for future reference.



3 ID Card

Your ID card will arrive one to three weeks prior to your effective date. (NOTE: Your ID card is not included in your member packet—it is sent separately.)

4 Verification Communication

Medicare requires that we contact you to verify that you are familiar with the terms of your new plan.

5 Confirmation Letter

This letter confirms Medicare's approval of your enrollment in Medica Prime Solution.

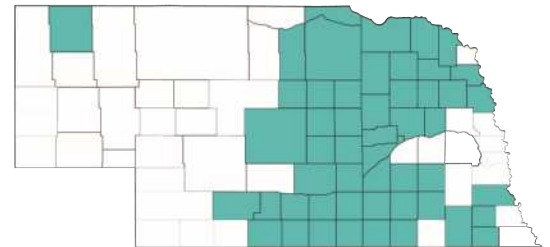
Medica Prime Solution eligibility

You are eligible to enroll in Medica Prime Solution if:

- » you have Medicare Part A and Part B (or Part B only)
- » you do not have End-Stage Renal Disease (ESRD)
- » your permanent residence is in the Prime Solution enrollment area

Enrollment area

Prime Solution is available to residents of the following Nebraska counties: Adams, Antelope, Boone, Boyd, Buffalo, Burt, Cedar, Clay, Colfax, Cuming, Custer, Dawes, Dixon, Fillmore, 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 and York.



LOCAL CUSTOMER SERVICE

At Medica, you'll always receive the caring, personal service you deserve from our local Medicare experts. Our health plan specialists can answer your questions and help you maximize your coverage.



Important plan information

Provider Network

You can use any provider who is currently part of the Medica Prime Solution network that includes major hospitals, clinics and providers in Medica's six-state service area (Iowa, Minnesota, Nebraska, North Dakota, South Dakota and Wisconsin.)



Visit medica.com/PrimeSolutionProviders to search our online directory. Or call us for a printed Provider Directory at **1-800-918-2143 (TTY: 711)**.

Nationwide Travel & “Snowbird” Coverage

If you will be away for 90 days or more, you just need to call Medica before you leave to activate the **Extended Absence Option** so that services from out-of-network providers are covered with the same cost sharing as providers in network.

For absences of less than 90 days, you do not need to notify Medica.

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:
TTYcommunication
- 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, 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 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 isinii hiikamu yoo barbaaddan, lakkoobsa barruu kana keessatti argamu ykn ka dugda kaardii Waraqaa 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.

ຖ້າທ່ານຕ້ອງການຄວາມຊ່ວຍເຫຼືອໃນການແປຂໍ້ມູນນີ້ຟຣີໃຫ້ໂທຫາເລກໝາຍທີມີຢູ່ໃນເອກະສານນີ້ 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.

နမ့်အဲဒီတံတိုင်းထဲမှာကလိနီနီနီတံတိုင်းကျိအံလီအကလိနီနီ, ကိးလီထဲစီနီနီလီအပုဒ်ယုဒ်လီလံတံလံတံအပူအံမုတမုဖနနနနီခေလံတံအုဒ်သးခးကုအလီခံတကပအဖီခိနီတကု.

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'díłzínígi bine'déé' namboo biki'ágíjiji' béésh bee hodílnih.

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.

NEBRASKA, WE'VE GOT YOU COVERED.SM



Call toll free:
1-800-918-2143 (TTY: 711)

Hours of operation:

October 1–March 31

8 a.m. to 8 p.m. Central, seven days a week

April 1–September 30

8 a.m. to 8 p.m. Central,
Monday–Friday



Visit us online to learn more at
medica.com/Medicare



Locate a Medicare Workshop near you at
medica.com/MedicareWorkshops



Find a broker in your community at
medica.com/Medicare

Centers for Medicare & Medicaid Services (CMS)

Toll free at **1-800-MEDICARE**
(1-800-633-4227)
(TTY **1-877-486-2048**)

Hours of operation:
24 hours a day, seven days a week
[medicare.gov](https://www.medicare.gov)

Social Security Administration

Toll free at **1-800-772-1213**
(TTY **1-800-325-0778**)

Hours of operation:
7 a.m. to 7 p.m.,
Monday–Friday
[ssa.gov](https://www.ssa.gov)

Follow Medica:



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This information is not a complete description of benefits. Call Medica at 1-800-918-2143 (TTY: 711) for more information.

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

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