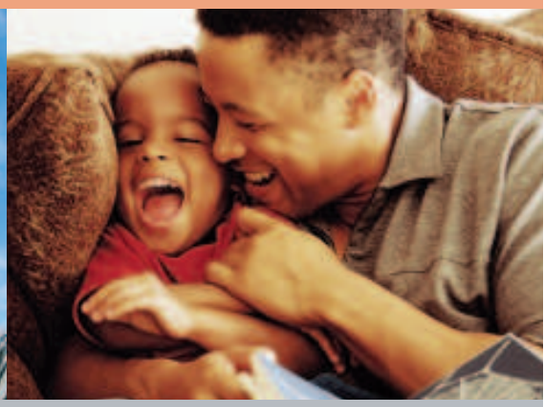
MEDICA®



Medica Direct℠

A health plan created to give you even more choice

MEDICA DIRECT GIVES YOU REAL CHOICES WHEN IT COMES TO HEALTH CARE SPENDING

Medica has long recognized that our members make good choices regarding their health and health care. So it only makes sense that no one is better able than you to make wise decisions about your health care dollars.

That's why we offer Medica Direct,℠ a plan that puts health care spending in your hands, and equips you with decision support tools to help you get the most from your coverage and your budget. With full preventive care, major medical and prescription benefits, you can feel confident about your coverage. It's a whole new way to take control of your health care decisions.

HELPING YOU GET THE MOST FROM YOUR HEALTH CARE BENEFIT

Because a "high-deductible plan" is part of Medica Direct, you can take advantage of tax-sheltered health care account options that give you even more value. Individual members buying health insurance through Medica can fund a Health Savings Account (HSA). If you receive your health care benefits through your employer, you may have the opportunity to take advantage of one or more of the following accounts:

- Health Savings Account (HSA)
- Flexible Spending Account (FSA)
- Health Reimbursement Account (HRA)

These accounts give you convenient access to pre-tax dollars set aside to cover deductibles, co-insurance or other eligible health care expenses. With a high-deductible plan, you pay lower monthly premiums for your health coverage, while still getting coverage for important preventive care and major medical expenses.

MEDICA DIRECT BASIC PLAN BENEFITS

- 100% coverage for preventive care
- Prescription drug coverage
- Access to an extensive network of providers
- Online access to personalized health information and account activity
- Established deductible and out-of-pocket maximums
- Coverage for catastrophic care

TO ACCESS THE ONLINE DECISION SUPPORT TOOLS, SIMPLY GO TO WWW.MEDICA.COM AND CLICK ON MEDICA DIRECT.

MEDICA DIRECT AVAILABLE EXTRAS

Online decision support tools

We make it easy to manage health care costs and decisions. Medica's online account access lets you track balances, follow account activity and check claims status.

You'll also have access to these valuable decision-support tools that provide the information you need to get the greatest value from your health care benefit. A wealth of information awaits you:

- A treatment cost estimator provides information about the average cost for health care, prescription drugs and specific health-related procedures by geographic area
- The health care quality evaluator provides quality data on hospitals, physicians and nursing home performance
- HealthForums.com provides health-related news and information on a range of topics, and provides you the ability to search a database for specific health and/or medical information. You can even participate in regularly scheduled online forums to stay abreast of health and wellness information
- Medica Formulary lists brand name and generic prescription drugs covered by your plan
- Find-A-Doctor helps you locate a primary care physician, specialist or other care provider by location, specialty, clinic name or provider name

BUILT ON AN OUTSTANDING NETWORK

You choose your doctor or specialist from our extensive network, keeping in mind you'll receive the highest level of coverage when you choose in-network providers. Medica's negotiated discounts are applied before you pay for your care.

SUPPORTED BY OUTSTANDING SERVICE

Medica customer service experts are happy to answer questions or help connect you with the care and information you need. If you receive your health care benefits through your employer, please call 952-945-8000 or 1-800-952-3455 or go to www.medica.com. Individual Medica Direct members may call 952-992-2080 or 1-800-670-5935 or go to www.medica.com.

Have questions?

For more information visit www.medica.com.

MEDICA®

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Self-insured customers may choose to opt out of some of the Medica value-added services.

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