The Mayo Medical Plan provides you with the choice to go to an in-network or out-of-network provider to receive care. When you choose an in-network provider, the plan provides a higher level of benefits coverage, meaning lower costs for you. If you select an out-of-network provider, you will receive a reduced level of benefits coverage and you will be subject to usual and customary charges.

Your in-network options are based on the Mayo Medical Plan subscriber's state of residency. The chart below provides more information if you reside in Florida.

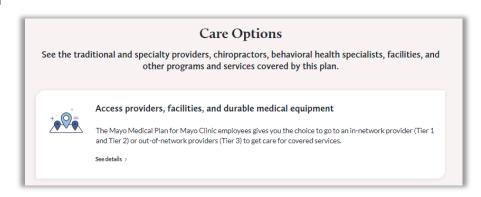
If you reside in Florida	Network options
Tier 1 In-network	Mayo Medical Plan Network (Mayo Clinic providers are Tier 1)
	Private Healthcare System (PHCS) Network (Tier 1 providers)
Tier 2 Expanded in-network	Private Healthcare System (PHCS) Network (Tier 2 providers)
	Outside Florida: Zelis National Access Program
Tier 3 Out-of-network	Other licensed providers nationwide

Note: You and your eligible family members will be responsible for any charges above usual, customary, and reasonable rates when receiving covered services out-of-network. Those payments will not count toward your deductible and/or out-of-pocket maximum.

Start your search

First, search for a Tier 1 Mayo Medical Plan Network provider, which includes Mayo Clinic providers.

- Go to Medica.com/MayoMedicalPlan
- View the "Access providers, facilities, and durable medical equipment" section and choose "See details"
- See the "Florida Residents" section and select "Mayo Medical Plan Network – General provider search"







You can search for a Mayo Medical Plan Network provider in several ways.

- 1. Provider name
- 2. Specialty type
- 3. Facility/clinic name
- 4. Facility type
- 5. Or search all at once
- Make sure you're searching for providers in your specific Mayo Medical Plan. You'll get the highest level of benefits when you see providers in your plan's network.
- 7. Refine your search by setting distance parameters, provider languages, new patient acceptance, and more
- 8. View pre-filtered search results to help you quickly find certain types of providers and care

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How can we help you today?

- 9. Choose your search location by entering a city, ZIP code, or state
- 10. Set your language preference

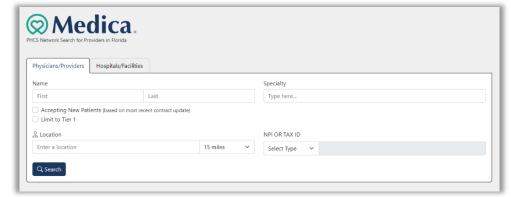
You can also search the Private Healthcare System (PHCS) Network for Tier 1 and Tier 2 providers.

To search for a Private Healthcare System Network provider:

Go to

Medica.com/MayoMedicalPlan

- View the "Access providers, facilities, and durable medical equipment" section and choose "See details"
- See the "Florida Residents" section and select "Private Healthcare System (PHCS) Network – General provider search"
- Your search results will show PHCS providers listed by Tier 1 and Tier 2 providers. To see a Tier 1 provider, make sure you see a provider in the Tier 1 list. Certain providers may be listed under both Tier 1 and Tier 2. In those cases, the provider will be considered Tier 1.







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Note: Certain providers are considered Tier 3 out-of-network providers and will be listed in the pop-up message in your search. Services from these providers will be covered at your Tier 3 out-of-network benefit level:

- Memorial Hospital Jacksonville
- Orange Park Medical Center (all locations and affiliated entities)
- Shands Jacksonville Medical Center
- Specialty Hospital Jacksonville
- University of Florida Health Jacksonville (except for mental health and substance use services for members of all ages and pediatric cardiology)

Additional search options

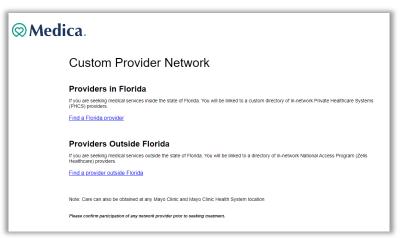
If you don't find the provider or specialty you need in the Mayo Medical Plan Network or Private Healthcare System Network, or if you are outside of Florida, use the Zelis National Access Program Network to find Tier 2 providers.

To search for a Zelis National Access Program provider:

- Go to Medica.com/MayoMedicalPlan
- View the "Access providers, facilities, and durable medical equipment" section and choose "See details"
- See the "Florida Residents" section and select "Zelis National Access Program – General provider search"

Keep in mind

 You must confirm with the provider's office that they're in your plan's network before your first appointment and before every following appointment. Tiers 1 and 2 are in-network for Mayo Medicare Supplement Plans.



• If your provider has questions about your plan, show the provider your ID card. Your ID card includes information about your plan's network, instructions for your provider to submit claims to Medica, and how to call us with questions.





If you choose out-of-network care

Here are a few things to keep in mind before receiving care from a provider who is not in your network.

- See whether the provider will negotiate. Ask whether they'll discount their services for you. **Note:** Out-of-network providers aren't required to offer you a discount.
- Find out whether the provider will submit claims for you. If so, make sure they use the claims address on
 the back of your Mayo Medical Plan ID card. If the provider won't submit your claim for you, you should
 complete the Medical Claim Form found on Medica.com/SignIn and mail it to the address on the form.
 Note: Refer to your plan document for guidance on the information required to submit an out-of-network
 claim.

To search for a network provider, visit **Medica.com/MayoMedicalPlan**.

Have questions? We're here to help.

Call Member Services at 1 (866) 839-4015 (TTY: 711).

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