

# Provider networks

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 Minnesota or Wisconsin.

If you reside in Minnesota or Wisconsin	Network options
<b>Tier 1 In-network</b>	<b>Mayo Medical Plan Network</b> (Mayo Clinic providers are Tier 1)
<b>Tier 2 Expanded in-network</b>	<b>First Health Network</b> (except certain excluded providers)
	<b>Mayo Medical Plan Network</b> (Tier 2 providers)
<b>Tier 3 Out-of-network</b>	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 or Tier 2 Mayo Medical Plan Network provider. (Mayo Clinic providers are Tier 1).

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

### Care Options

See the traditional and specialty providers, chiropractors, behavioral health specialists, facilities, and other programs and services covered by this plan.



#### Access providers, facilities, and durable medical equipment

The Mayo Medical Plan for Mayo Clinic employees gives you the choice to go to an in-network provider (Tier 1 and Tier 2) or out-of-network providers (Tier 3) to get care for covered services.

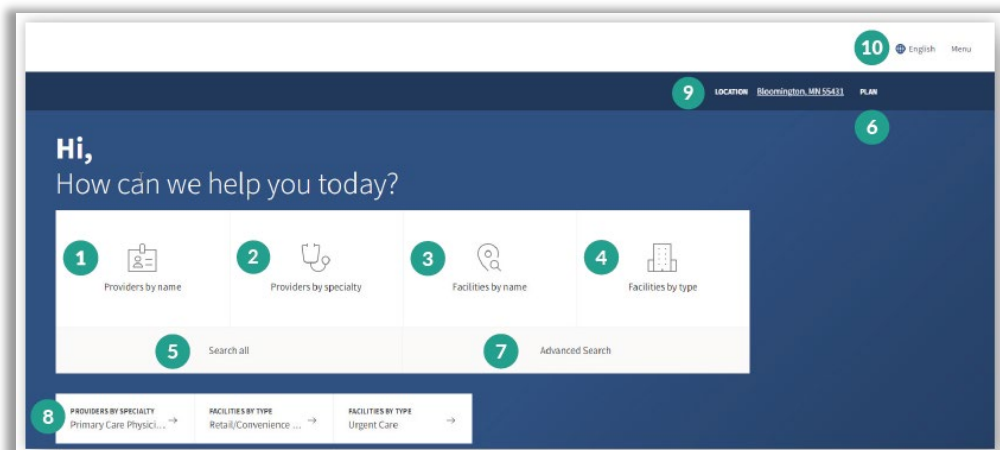
[See details >](#)



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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
6. 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
9. Choose your search location by entering a city, ZIP code, or state
10. Set your language preference

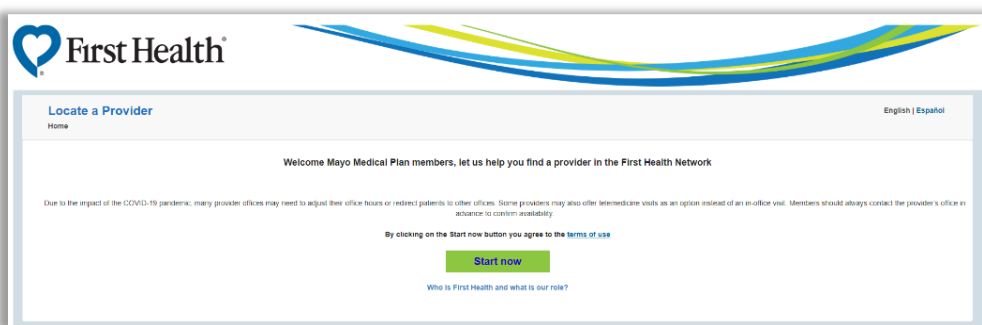


## Additional search options

If you don't find the provider or specialty you need in the Mayo Medical Plan Network, or if you are outside of Minnesota and Wisconsin, use the First Health Network to find Tier 2 providers.

To search for a First Health provider:

- Go to [Medica.com/MayoMedicalPlan](https://www.Medica.com/MayoMedicalPlan)
- View the "Access providers, facilities, and durable medical equipment" section and choose "See details"
- See the "Minnesota and Wisconsin" section and select "First Health Network – general provider search"



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## 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](https://www.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](https://www.Medica.com/MayoMedicalPlan).

## Have questions? We're here to help.

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

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