

Medica DUAL Solution[®] (HMO D-SNP): 2024 Summary of Benefits

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MULTI-LANGUAGE INSERT

Multi-Language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at **1 (888) 347-3630.** Someone who speaks English/Language can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al **1 (888) 347-3630.** Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务,帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务,请致电1(888)347-3630。我们的中文工作人员很乐意帮助您。这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問,為此我們提供免費的翻譯 服務。 如需翻譯服務,請致電1(888)347-3630。我們講中文的人員將樂意為您提供幫助。這是一項免 費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa **1 (888) 347-3630.** Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au **1 (888) 347-3630.** Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quí vị cần thông dịch viên xin gọi **1 (888) 347-3630** sẽ có nhân viên nói tiếng Việt giúp đỡ quí vị. Đây là dịch vụ miễn phí .

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheitsund Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter **1 (888) 347-3630.** Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 답해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1 (888) 347-3630 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Form CMS-10802 (Expires 12/31/25) H2458 H9952 1006219 C **Russian:** Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону **1 (888) 347-3630.** Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم بمساعدتك. هذه خدمة مجانية فوري، ليس عليك سوى الاتصال بنا على 3630-347 (888) 1. سيقوم شخص ما يتحدث العربية

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 1 (888) 347-3630 पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero **1 (888) 347-3630.** Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Portuguese: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número **1 (888) 347-3630.** Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan **1 (888) 347-3630.** Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer **1 (888) 347-3630.** Ta usługa jest bezpłatna.

Japanese: 当社の健康健康保険と薬品処方薬プランに関するご質問にお答えするために、無料の通訳サービスがありますございます。通訳をご用命になるには、1(888)347-3630にお電話ください。日本語を話す人者が支援いたします。これは無料のサービスです。

Medica Member Services

1 (888) 347-3630 (toll free) TTY: 711

Attention. If you need free help interpreting this document, call the above number.

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ملاحظة: إذا أردت مساعدة مجانية لترجمة هذه الوثيقة، اتصل على الرقم أعلاه.

သတိ။ ဤစွာရက်စာတမ်းအားအခမဲ့ဘာသာပြန်ပေးခြင်း အကူအညီလိုအပ်ပါက၊ အထက်ပါဖုန်းနံပါတ်ကိုခေါ် ဆိုပါ။

កំណត់សំគាល់់ ។ បើអ្នកត្រូវការជំនួយក្នុងការបកប្រែឯកសារនេះដោយឥតគិតថ្លៃ សូមហៅទូរស័ព្ទតាមលេខខាងលើ ។

請注意,如果您需要免費協助傳譯這份文件,請撥打上面的電話號碼。

Attention. Si vous avez besoin d'une aide gratuite pour interpréter le présent document, veuillex appeler au numéro ci-dessus.

Thov ua twb zoo nyeem. Yog hais tias koj xav tau kev pab txhais lus rau tsab ntaub ntawv no pub dawb, ces hu rau tus najnpawb xov tooj saum toj no.

ဟ်သူဉ်ဟ်သးဘဉ်တက္နာ်၊ ဖဲနမ့်၊လိဉ်ဘဉ်တာ်မးစားကလီလာတာ်ကကျိးထံဝဲဒဉ်လံဉ် တီလံဉ်မီတခါအံးနုဉ်,ကိးဘဉ် လီတဲစိနိုဂ်ဂံံလာထးအံးနုဉ်တက္နာ်၊

알려드립니다. 이 문서에 대한 이해를 돕기 위해 무료로 제공되는 도움을 받으시려면 위의 전화번호로 연락하십시오.

ໂປຣດຊາບ. ຖ້າຫາກ ທ່ານຕ້ອງການການຊ່ວຍເຫຼືອໃນການແປເອກະສານນີ້ຟຣີ, ຈົ່ງ ໂທຣໄປທີ່ໝາຍເລກຂ້າງເທີງນີ້.

Hubachiisa. Dokumentiin kun tola akka siif hiikamu gargaarsa hoo feete, lakkoobsa gubbatti kenname bilbili.

Внимание: если вам нужна бесплатная помощь в устном переводе данного документа, позвоните по указанному выше телефону.

Digniin. Haddii aad u baahantahay caawimaad lacag-la'aan ah ee tarjumaadda (afcelinta) qoraalkan, lambarka kore wac.

Atención. Si desea recibir asistencia gratuita para interpretar este documento, llame al número indicado arriba.

Chú ý. Nếu quý vị c`ân được giúp đỡ dịch tài liệu này miễn phí, xin gọi số bên trên.

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Civil Rights Notice

Discrimination is against the law. Medica does not discriminate on the basis of any of the following:

- race
- color
- national origin
- creed
- religion
- sexual orientation
- public assistance status
- age
- disability (including physical or mental
- impairment)
- marital status • political beliefs

• sex (including sex

stereotypes and

genderidentity)

- medical condition
- health status
- receipt of health care services
- claims experience
- medical history
- genetic information

You have the right to file a discrimination complaint if you believe you were treated in a discriminatory way by Medica. You can file a complaint and ask for help filing a complaint in person or by mail, phone, fax, or email at:

Medica Civil Rights Coordinator P.O. Box 9310, Mail Route CP250, Minneapolis, MN 55443-9310 Toll Free: 1 (888) 347-3630 TTY: 711 Fax: 952-992-3422 Email: civilrightscoordinator@medica.com

Auxiliary Aids and Services: Medica provides auxiliary aids and services, like gualified interpreters or information in accessible formats, free of charge and in a timely manner to ensure an equal opportunity to participate in our health care programs. Contact Medica at 1 (888) 347-3630 (toll free), TTY: 711 or at medica.com/contactmedicaid.

Language Assistance Services: Medica provides translated documents and spoken language interpreting, free of charge and in a timely manner, when language assistance services are necessary to ensure limited English speakers have meaningful access to our information and services. Contact Medica at 1 (888) 347-3630 (toll free), TTY: 711 or at medica.com/contactmedicaid.

Civil Rights Complaints

You have the right to file a discrimination complaint if you believe you were treated in a discriminatory way by Medica. You may also contact any of the following agencies directly to file a discrimination complaint

U.S. Department of Health and Human Services Office for Civil Rights (OCR)

age

•

You have the right to file a complaint with the OCR, a federal agency, if you believe you have been discriminated against because of any of the following:

- race national origin • • color
- disability sex

religion (in some cases)

Contact the **OCR** directly to file a complaint:

Office for Civil Rights, U.S. Department of Health and Human Services **Midwest Region** 233 N. Michigan Avenue, Suite 240 Chicago, IL 60601 Customer Response Center: 800-368-1019, TTY: 800-537-7697 Email: ocrmail@hhs.gov

public assistance status

disability

Minnesota Department of Human Rights (MDHR)

In Minnesota, you have the right to file a complaint with the MDHR if you have been discriminated against because of any of the following:

- race
- color

- creedsex
- sexual orientation

national originreligion

- marital status
- Contact the **MDHR** directly to file a complaint:

Minnesota Department of Human Rights 540 Fairview Avenue North, Suite 201, St. Paul, MN 55104 651-539-1100 (voice), 800-657-3704 (toll-free), 711 or 800-627-3529 (MN Relay), 651-296-9042 (fax) Info.MDHR@state.mn.us (email)

Minnesota Department of Human Services (DHS)

You have the right to file a complaint with DHS if you believe you have been discriminated against in our health care programs because of any of the following:

•	race	•	religion (in some	•	disability (including	٠	sex (including sex
٠	color		cases)		physical or mental		stereotypes and
•	national origin	٠	age		impairment)		genderidentity)

Complaints must be in writing and filed within 180 days of the date you discovered the alleged discrimination. The complaint must contain your name and address and describe the discrimination you are complaining about. We will review it and notify you in writing about whether we have authority to investigate. If we do, we will investigate the complaint.

DHS will notify you in writing of the investigation's outcome. You have the right to appeal if you disagree with the decision. To appeal, you must send a written request to have DHS review the investigation outcome. Be brief and state why you disagree with the decision. Include additional information you think is important.

If you file a complaint in this way, the people who work for the agency named in the complaint cannot retaliate against you. This means they cannot punish you in any way for filing a complaint. Filing a complaint in this way does not stop you from seeking out other legal or administrative actions.

Contact **DHS** directly to file a discrimination complaint:

Civil Rights Coordinator Minnesota Department of Human Services Equal Opportunity and Access Division P.O. Box 64997 St. Paul, MN 55164-0997 651-431-3040 (voice) or use your preferred relay service

American Indians can continue or begin to use tribal and Indian Health Services (IHS) clinics. We will not require prior approval or impose any conditions for you to get services at these clinics. For elders age 65 years and older this includes Elderly Waiver (EW) services accessed through the tribe. If a doctor or other provider in a tribal or IHS clinic refers you to a provider in our network, we will not require you to see your primary care provider prior to the referral.

Medica DUAL Solution[®], HMO D-SNP | 2024 Summary of Benefits

Introduction

This document is a brief summary of the benefits and services covered by Medica DUAL Solution. It includes answers to frequently asked questions, important contact information, an overview of benefits and services offered, and information about your rights as a member of Medica DUAL Solution. Key terms and their definitions appear in alphabetical order in the last chapter of the *Member Handbook*.

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A. Disclaimers



This is a summary of health services covered by Medica DUAL Solution for Jan. 1 – Dec. 31, 2024. This is only a summary. Please read the *Member Handbook* for the full list of benefits. You can view the *Member Handbook* on our website at <u>Medica.com/DUAL</u>. If you would like a print copy, call Medica DUAL Solution Member Services at the number at the bottom of this page.

- For information about choice counseling services, call the Minnesota Department of Human Services Health Care Consumer Support (HCCS) line at 1-651-297-3862 or 1-800-657-3672.
- Medica DUAL Solution[®] is an HMO D-SNP that contracts with both Medicare and the Minnesota Medical Assistance (Medicaid) program to provide benefits of both programs to enrollees. Enrollment in Medica DUAL Solution depends on contract renewal.
- Medica DUAL Solution has a Model of Care approved by the National Committee for Quality Assurance (NCQA) and Minnesota until 2026 based on a review of Medica DUAL Solution's Model of Care.
- For more information about Medicare, you can read the Medicare & You handbook. It has a summary of Medicare benefits, rights, and protections and answers to the most frequently asked questions about Medicare. You can get it at the Medicare website (<u>www.medicare.gov</u>) or 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.
- You can get this document for free in other formats, such as large print, braille, or audio. Call 1 (888) 347-3630 (TTY: 711), Oct. 1 March 31 from 8 a.m. – 9 p.m. CT, 7 days a week and April 1 – Sept. 30 from 8 a.m. – 9 p.m. CT, Monday - Friday. The call is free.
- To make or change a standing request to get this document, now and in the future, in a language other than English or in an alternate format, call Member Services at the number at the bottom of this page.

B. Frequently asked questions (FAQ)

The following table lists frequently asked questions.

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Frequently Asked Questions	Answers
What is a Minnesota Senior Health Options (MSHO) plan?	Our plan is part of the Minnesota Senior Health Options (MSHO) program. This program was designed by the Minnesota Department of Human Services (DHS) to provide special care for seniors age 65 and over. Our plan combines your Medicare and Medical Assistance services. It combines your doctors, hospital, pharmacies, home care, nursing home care, and other health care providers into one coordinated care system. It also has care coordinators to help you manage all your providers and services. They all work together to provide the care you need. Our MSHO program is called Medica DUAL Solution.
Will I get the same Medicare and Medical Assistance benefits in Medica DUAL Solution that I get now?	You will get most of your covered Medicare and Medical Assistance benefits directly from Medica DUAL Solution. You will work with a team of providers who will help determine what services will best meet your needs. This means that some of the services you get now may change based on your needs, and your doctor and care team assessment. You may also get other benefits outside of your health plan the same way you do now, directly from another source, such as the State, county, Federal government, or Tribal nation.
	When you enroll in Medica DUAL Solution, you and your care team will work together to develop a care plan to address your health and support needs, reflecting your personal preferences and goals.
	If you are taking any Medicare Part D prescription drugs that Medica DUAL Solution does not normally cover, you can get a temporary supply and we will help you to transition to another drug or get an exception for Medica DUAL Solution to cover your drug if medically necessary. For more information, call Member Services at the numbers listed at the bottom of this page.

Frequently Asked Questions	Answers
Can I go to the same doctors I use now?	This is often the case. If your providers (including doctors, hospitals, therapists, pharmacies, and other health care providers) work with Medica DUAL Solution and have a contract with us, you can keep going to them.
	 Providers with an agreement with us are "in-network." Network providers participate in our plan. That means they accept members of our plan and provide services our plan covers. You must use the providers in Medica DUAL Solution's network. If you use providers or pharmacies that are not in our network, the plan may not pay for these services or drugs.
	 If you need urgent or emergency care or out-of-area dialysis services, you can use providers outside of Medica DUAL Solution's plan. You may also use out-of-network providers for open access services and in cases when Medica DUAL Solution authorizes the use of out-of-network providers.
	 If you are currently under treatment with a provider that is out of Medica DUAL Solution's network, or have an established relationship with a provider that is out of Medica DUAL Solution's network, call Member Services to check about staying connected.
	To find out if your providers are in the plan's network, call Member Services at the numbers listed at the bottom of this page or read Medica DUAL Solution's <i>Provider and Pharmacy Directory</i> on the plan's website at <u>Medica.com/DUAL</u> .
	If Medica DUAL Solution is new for you, we will work with you to develop a care plan to address your needs.

Frequently Asked Questions	Answers		
What is a Medica DUAL Solution care coordinator?	A Medica DUAL Solution care coordinator is one main person for you to contact. This person helps to manage all your providers and services and makes sure you get what you need, including the following:		
	 Assisting you in arranging for, getting, and coordinating assessments, tests, and health and long-term care supports and services 		
	 Working with you to develop and update your care plan 		
	 Supporting you and communicating with a variety of agencies and persons 		
	Coordinating other services as outlined in your care plan		
What are Long-Term Services and Supports?	Long-term Services and Supports are help for people who need assistance to do everyday tasks like bathing, toileting, getting dressed, making food, and taking medicine. Most of these services are provided at your home or in your community but could be provided in a nursing home or hospital. In some cases, a county or other agency may administer these services, and your care coordinator or care team will work with that agency.		
What happens if I need a service but no one in Medica DUAL Solution's network can provide it?	Most services will be provided by our network providers. If you need a service that cannot be provided within our network, Medica DUAL Solution will pay for the cost of an out-of-network provider. A prior authorization may be required before getting services from out-of-network providers.		
Where is Medica DUAL Solution available?	The service area for this plan includes these Minnesota counties: Aitkin, Anoka, Becker, Benton, Blue Earth, Carlton, Carver, Cass, Chisago, Clay, Crow Wing, Dakota, Faribault, Fillmore, Hennepin, Houston, Isanti, Kittson, Koochiching, Lac Qui Parle, Lake, Lake of the Woods, Le Sueur, Mahnomen, Marshall, Mille Lacs, Morrison, Mower, Nicollet, Norman, Olmsted, Otter Tail, Pennington, Pine, Polk, Ramsey, Red Lake, Rice, Roseau, Scott, Sherburne, St. Louis, Stearns, Todd, Wadena, Washington, Watonwan, Wilkin, Winona, Wright. You must live in one of these counties to join the plan.		

Frequently Asked Questions	Answers
What is prior authorization?	Prior authorization means an approval from Medica DUAL Solution to get services outside of our network or to get services not routinely covered by our network before you get the services. Medica DUAL Solution may not cover the service, procedure, item, or drug if you don't get prior authorization.
	If you need urgent or emergency care or out-of-area dialysis services, you don't need to get prior authorization first. Medica DUAL Solution can provide you or your provider with a list of services or procedures that require you to get prior authorization from Medica DUAL Solution before the service is provided.
	Refer to Chapter 3 of the <i>Member Handbook</i> to learn more about prior authorization. Refer to the Benefits Chart in Chapter 4 of the <i>Member Handbook</i> to learn which services require a prior authorization.
	If you have questions about whether prior authorization is required for specific services, procedures, items, or drugs, call Member Services at the numbers listed at the bottom of this page for help.
What is a referral?	A referral means that your primary care provider (PCP) must give you approval to go to someone that is not your primary care provider. A referral is different than a prior authorization. If you don't get a referral from your primary care provider (PCP), Medica DUAL Solution may not cover the services. Medica DUAL Solution can provide you with a list of services that require you to get a referral from your primary care provider (PCP) before the service is provided.
	You don't need a referral to use certain specialists, such as women's health specialists.
	Refer to the <i>Member Handbook</i> to learn more about when you will need to get a referral from your primary care provider (PCP).
Do I pay a monthly amount (also called a premium) under Medica DUAL Solution?	No. Because you have Medical Assistance you will not pay any monthly premiums, including your Medicare Part B premium, for your health coverage.

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Frequently Asked Questions	Answers
Do I pay a deductible as a member of Medica DUAL Solution?	No. You do not pay deductibles in Medica DUAL Solution.
What is the maximum out-of-pocket amount that I will pay for medical services as a member of Medica DUAL Solution?	There is no cost sharing for medical services in Medica DUAL Solution, so your annual out-of-pocket costs will be \$0.
Do I have a coverage gap for drugs?	No. Because you have Medical Assistance, you will not have a coverage gap stage for your drugs.

C. List of covered services

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The following table is a quick overview of what services you may need, your costs, and rules about the benefits.

Health need or concern	Services you may need	Your costs for in- network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need hospital care	Inpatient hospital stay	\$0	Except in an emergency, your health care provider must tell the plan of your hospital admission.
	Outpatient hospital services, including observation	\$0	
	Ambulatory surgical center (ASC) services	\$0	
	Doctor or surgeon care	\$0	
You want a doctor (continued on the next page)	Visits to treat an injury or illness	\$0	

Health need or concern	Services you may need	Your costs for in- network providers	Limitations, exceptions, & benefit information (rules about benefits)
You want a doctor (continued)	Care to keep you from getting sick, such as flu shots and screenings to check for cancer	\$0	
	Wellness visits, such as a physical	\$0	
	"Welcome to Medicare" preventive visit (one time only)	\$0	
	Specialist care	\$0	
You need emergency care (continued on the next page)	Emergency room services	\$0	You may use any emergency room if you reasonably believe you need emergency care. You do not need prior authorization and you do not have to be in-network. Emergency room services are NOT covered outside of the U.S. and its territories. Contact the plan for details.

Health need or concern	Services you may need	Your costs for in- network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need emergency care (continued)	Urgent care	\$0	Urgently needed care is NOT emergency care. You do not need prior authorization and you do not have to be in-network. Urgently needed care services are NOT covered outside the U.S. and its territories. Contact the plan for details.
You need medical tests	Diagnostic radiology services (for example, X-rays or other imaging services, such as CAT scans or MRIs)	\$0	
	Lab tests and diagnostic procedures, such as blood work	\$0	
You need hearing/auditory services	Hearing screenings	\$0	
	Hearing aids	\$0	
You need dental care	Dental check-ups and preventive care	\$0	
	Restorative and emergency dental care	\$0	

Health need or concern	Services you may need	Your costs for in- network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need eye care	Eye exams	\$0	
	Glasses or contact lenses	\$0	
	Other vision care	\$0	
You need mental health services	Mental health services	\$0	
	Inpatient and outpatient care and community-based services for people who need mental health services	\$0	
You need substance use disorder services	Substance use disorder services	\$0	

Health need or concern	Services you may need	Your costs for in- network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need a place to live with people available to help you	Customized Living (services provided in an assisted living setting)	\$0	State eligibility requirements may apply.
	Skilled nursing care	\$0	Medically necessary skilled nursing care is covered.
	Nursing home care	\$0	
	Adult Foster Care and Group Adult Foster Care	\$0	State eligibility requirements may apply.
You need therapy after a stroke or accident	Occupational, physical, or speech therapy	\$0	There may be limits on physical therapy, occupational therapy, and speech therapy services. If so, there may be exceptions to these limits.
You need help getting to health services (continued on the next page)	Ambulance services	\$0	Ambulance services must be medically necessary. You do not need prior authorization for ambulance services and you do not have to be in-network.
	Emergency transportation	\$0	



Health need or concern	Services you may need	Your costs for in- network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need help getting to health services (continued)	Transportation to medical appointments and services	\$0	Medica DUAL Solution is not required to provide transportation to your primary care clinic (PCC) if it is over 30 miles from your home. Medica DUAL Solution is not required to provide transportation to your specialty care clinic if it is over 60 miles from your home.
	Transportation to other health services	\$0	
You need drugs to treat your illness or condition (continued on the next page)	Medicare Part B prescription drugs	\$0	Part B drugs include drugs given by your doctor in their office, some oral cancer drugs, and some drugs used with certain medical equipment. Read the <i>Member Handbook</i> for more information on these drugs.
	Tier 1 generic drugs (no brand name) (continued on the next page)	\$0 for a 30-day supply.	There may be limitations on the types of drugs covered. Please refer to Medica DUAL Solution's <i>List of Covered Drugs</i> (Drug List) for more information.

Health need or	Services you may need	Your costs for in-	Limitations, exceptions, & benefit information
concern		network providers	(rules about benefits)
You need drugs to treat your illness or condition (continued)	Tier 1 generic drugs (no brand name) (continued)		 Medica DUAL Solution may require you to first try one drug to treat your condition before it will cover another drug for that condition. Some drugs have quantity limits. Your provider must get prior authorization from Medica DUAL Solution for certain drugs. You must use certain pharmacies for a very limited number of drugs, due to special handling, provider coordination, or patient education requirements that cannot be met by most pharmacies in your network. These drugs are listed on the plan's website, <i>List of Covered Drugs</i> (Drug List), and printed materials, as well as on the Medicare Plan Finder on www.medicare.gov. Important Message About What You Pay for Vaccines – Some vaccines are considered medical benefits. Other vaccines are considered Part D drugs. You can find these vaccines listed in the plan's <i>List of Covered Drugs</i> (Drug List). Our plan covers most Part D vaccines at no cost to you.



Health need or concern	Services you may need	Your costs for in- network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need drugs to treat your illness or condition (continued)	Tier 1 generic drugs (no brand name) (continued)		An extended-day supply is available at both mail order and select retail pharmacy locations. The cost-sharing amount for this extended-day supply is the same as for a one-month supply.
	Tier 1 brand name drugs (continued on the next page)	\$0 for a 30-day supply.	There may be limitations on the types of drugs covered. Please refer to Medica DUAL Solution's <i>List of Covered Drugs</i> (Drug List) for more information. Medica DUAL Solution may require you to first try one drug to treat your condition before it will cover another drug for that condition. Some drugs have quantity limits.
			Your provider must get prior authorization from Medica DUAL Solution for certain drugs. You must use certain pharmacies for a very limited number of drugs, due to special handling, provider coordination, or patient education requirements that cannot be met by most pharmacies in your network. These drugs are listed on the plan's website, <i>List of Covered Drugs</i>

Health need or concern	Services you may need	Your costs for in- network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need drugs to treat your illness or condition (continued)	Tier 1 brand name drugs (continued)		(Drug List), and printed materials, as well as on the Medicare Plan Finder on <u>www.medicare.gov</u> . An extended-day supply is available at both mail order and select retail pharmacy locations. The cost-sharing amount for this extended-day supply is the same as for a one-month supply.
	Over-the-counter (OTC) drugs	\$0	There may be limitations on the types of drugs covered. Please refer to Medica DUAL Solution's <i>List of Covered Drugs</i> (Drug List) for more information.
	Diabetes medications (continued on the next page)	\$0 for 30-day supply.	There may be limitations on the types of drugs covered. Please refer to Medica DUAL Solution's <i>List of Covered Drugs</i> (Drug List) at <u>Medica.com/DUAL</u> for more information.

Health need or	Services you may need	Your costs for in-	Limitations, exceptions, & benefit information
concern		network providers	(rules about benefits)
You need drugs to treat your illness or condition (continued)	Diabetes medications (continued)	When you reach the out-of-pocket limit of \$8,000 for your Part D prescription drugs, the Catastrophic Coverage Stage begins. You will stay in the Catastrophic Coverage Stage until the end of the calendar year. During this stage, your copays for Part D drugs will be \$0.	Medica DUAL Solution may require you to first try one drug to treat your condition before it will cover another drug for that condition. Some drugs have quantity limits. Your provider must get prior authorization from Medica DUAL Solution for certain drugs.

Health need or concern	Services you may need	Your costs for in- network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need help getting better or have special health needs	Rehabilitation services	\$0	Medically necessary rehabilitation services are covered.
	Medical equipment for home care	\$0	
	Dialysis services	\$0	
You need foot care	Podiatry services	\$0	Podiatry visits are for medically necessary foot care. Unlimited routine foot care that includes cutting or removal of corns and calluses, trimming, cutting, clipping, or debriding of nails as well as hygienic and preventive maintenance care that includes cleaning the feet, soaking the feet, and use of skin creams to maintain skin tone of feet of walking members.
	Orthotic services	\$0	

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Health need or concern	Services you may need	Your costs for in- network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need durable medical equipment	Wheelchairs, crutches, and walkers	\$0	
(DME)	Nebulizers	\$0	
Note: This is not a complete list of covered DME. For a complete list, contact Member Services or refer to Chapter 4 of the <i>Member Handbook</i> .	Oxygen equipment and supplies	\$0	
You need help living	Home care	\$0	
at home (continued on the next page)	Personal care assistant	\$0	
	Changes to your home, such as ramps and wheelchair access	\$0	State eligibility requirements may apply.
	Home services, such as cleaning or housekeeping	\$0	State eligibility requirements may apply.

Health need or concern	Services you may need	Your costs for in- network providers	Limitations, exceptions, & benefit information (rules about benefits)
You need help living at home (continued)	Meals brought to your home	\$0	State eligibility requirements may apply.
	Adult day services or other support services	\$0	State eligibility requirements may apply.
	Services to help you live on your own	\$0	State eligibility requirements may apply.
Your caregiver needs some time off	Respite care	\$0	State eligibility requirements may apply.
You need interpreter services	Spoken language interpreter	\$0	
	Sign language interpreter	\$0	
Additional services (continued on the next page)	Acupuncture	\$0	
	Care coordination	\$0	
	Chiropractic services	\$0	



Health need or concern	Services you may need	Your costs for in- network providers	Limitations, exceptions, & benefit information (rules about benefits)
Additional services (continued)	Dental services	\$0	 You are eligible to receive additional dental services: One crown on any one tooth per year One additional dental exam each year in addition to the one covered by Medical Assistance One full mouth x-ray once every five years One molar root canal per tooth per lifetime One molar root canal retreatment per tooth per lifetime; only covered if completed at least 24 months after the original root canal
	Diabetes supplies and services	\$0	
	Eyewear supplemental benefit	\$0	You are eligible to get anti-glare lens coating on one pair of covered glasses or two covered lenses once per 24 months through our eyewear partner Eye-Kraft [®] .
	Family planning	\$0	



Health need or	Services you may need	Your costs for in-	Limitations, exceptions, & benefit information
concern		network providers	(rules about benefits)
Additional services (continued)	Fitness benefit (continued on the next page)	\$0	 The One Pass fitness program is a fitness benefit that includes access to 20,000+ fitness locations nationwide, exercise equipment and other gym amenities including group exercise classes led by certified instructors. Online resources include on-demand and live-streaming fitness classes as well as individual exercises A Home Fitness Kit is available to members residing 15 miles outside of a participating fitness location, or members physically unable to visit a fitness location. Members get their One Pass code and find locations and classes at Medica.com/Fitness. Members with additional questions should call 1 (877) 504-6830 (TTY: 711), Monday through Friday, 8 a.m. – 9 p.m. CT.

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Health need or concern	Services you may need	Your costs for in- network providers	Limitations, exceptions, & benefit information (rules about benefits)
Additional services (continued)	Fitness benefit (continued)		Access to unlimited public transportation where available to One Pass fitness program locations. Where public transportation is not available you may get up to one (1) round trip per day with a volunteer driver or taxi to One Pass fitness program locations.
	HealthAdvocate personal advocacy	\$0	24/7 telephonic support service through partner HealthAdvocate SM provides a dedicated nonclinical personal health advocate who will assist you to talk to a registered nurse for clinical support, answer your questions about Medica services and benefits, and resolve your health insurance issues.
	Health education program (continued on the next page)	\$0	Access personalized health education coaching administered by partner CHW Solutions. You are eligible to receive a combination of six total face- to-face and telephonic visits over six months from a highly trained community health worker (CHW). Visits are tailored to you and focused on condition specific health education, self-management skill development, and social determinants of health (SDOH) that are important to you and include:

Health need or concern	Services you may need	Your costs for in- network providers	Limitations, exceptions, & benefit information (rules about benefits)
Additional services (continued)	Health education program (continued)		 Hypertension Diabetes Pre-diabetes Asthma/COPD Heart conditions Mental health Alzheimer's and related dementias
	Healthy Savings [®] Healthy Foods program (continued on the next page)	\$0	The Healthy Savings [®] Healthy Foods program provides you with a monthly allowance of \$150 to be used on any combination of healthy foods such as fresh fruits, vegetables, milk, eggs, bread, and more. Simply scan your Healthy Savings card to receive your savings at participating retail grocers. There is no carry-over month to month. You can find more information, including a list of participating retail grocers at <u>www.Medica.com/HealthySavings</u> or contact Member Services for additional benefit details (phone numbers are printed on the bottom of this page).

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Health need or concern	Services you may need	Your costs for in- network providers	Limitations, exceptions, & benefit information (rules about benefits)
Additional services (continued)	Healthy Savings [®] Healthy Foods program (continued)		Access to unlimited public transportation where available to Healthy Savings Program retail grocery locations. Where public transportation is not available you may get up to one (1) round trip per day with a volunteer driver or taxi to Healthy Savings Program retail grocery locations.
	Housing stabilization services	\$0	
	Life Skills Training	\$0	Talk with your care coordinator to enroll in web- based courses that provide life skills training. Course examples include practical math and safe online browsing. Once enrolled you can access your account anytime from a computer or device.
	Oral Health Education (continued on the next page)	\$0	 You will receive a telephone call from a trained Delta Dental staff who will help you best use all your dental benefits. This help includes assistance to: Find a nearby dentist office, Schedule a routine dental appointment,

Health need or concern	Services you may need	Your costs for in- network providers	Limitations, exceptions, & benefit information (rules about benefits)
Additional services (continued)	Oral Health Education (continued)		 Arrange transportation to your dental appointment and back to your home, Arrange an interpreter during your dental visit.
	Over-the-Counter (OTC) Items	\$0	 You receive a quarterly allowance of \$200 (January, April, July, October) to obtain over the counter items available through our partner CVS' mail order service online or by phone delivered to your home. There is no carry-over quarter to quarter.
	Prosthetic services	\$0	
	Radiation therapy	\$0	

Health need or	Services you may need	Your costs for in-	Limitations, exceptions, & benefit information
concern		network providers	(rules about benefits)
Additional services (continued)	Readmission Prevention		 If you experience a qualifying hospital stay you are eligible for up to four post-discharge visits from a Community Companion trained by partner Lutheran Social Service of Minnesota. Visits are both face-to-face and telephonic with services that include: Medication review and reconciliation Home safety evaluation to prevent falls Short-term home-delivered meals (available if you are not on the Elderly Waiver) A post-hospitalization member care kit that includes Reacher Long-handled scrub brush Long-handled shoehorn Four-row one-week pill minder container Educational materials on self-care tips and the use of these items

Health need or concern	Services you may need	Your costs for in- network providers	Limitations, exceptions, & benefit information (rules about benefits)
Additional services (continued)	Reemo [™] Smartwatch	\$0	The stylish and ready-to-use Reemo [™] smartwatch includes a step tracker, heart rate monitor, messaging and self-reporting on health measures, and 24/7 telephonic support. You can register with your email to access an online information dashboard and share that access with family or caregivers as you desire.
	Services to help manage your disease	\$0	
	Smoking and tobacco cessation counseling (continued on the next page)	\$0	 In addition to the Medicare-covered face to face counseling sessions, Medica partners with Active Health[®] to offer additional services to help you quit tobacco. They include: Confidential telephonic coaching sessions Written self-help materials Digital support/coaching via app

Health need or concern	Services you may need	Your costs for in- network providers	Limitations, exceptions, & benefit information (rules about benefits)
Additional services (continued)	Smoking and tobacco cessation counseling (continued)		 Home delivered nicotine replacement therapy not covered under Part D for 8-10 weeks per year (as medically appropriate) Coaching plans run about ten (10) weeks. You may make unlimited attempts to quit tobacco. Coaching plans are customized and structured based on your individual needs.
	Special supplemental benefits for the chronically ill (SSBCI) (continued on the next page)	\$0	 If you have the following chronic condition(s) and meet certain medical criteria, you may be eligible for additional benefits: Congestive Heart Failure (CHF), Diabetes, Hypertension, Ischemic Heart Disease (IHD) Eligible members are determined through Medica analytical tools that include a combination of eligible chronic conditions, medical

Health need or	Services you may need	Your costs for in-	Limitations, exceptions, & benefit information
concern		network providers	(rules about benefits)
Additional services (continued)	Special supplemental benefits for the chronically ill (SSBCI) (continued)		 and pharmacy claims, and other information such as ineligibility for Elderly Waiver (EW) services and non-participation in a hospice program. Members who meet this criteria are eligible for additional benefits that include FOODRx staple foods box and telemonitoring programs. The FOODRx program administered by partner Second Harvest Heartland provides a food box delivered to your home each month for up to six months that includes: Medically-tailored, culturally-relevant staple foods to use in meal creation for approximately 25 meals

Health need or	Services you may need	Your costs for in-	Limitations, exceptions, & benefit information
concern		network providers	(rules about benefits)
Additional services (continued)	Special supplemental benefits for the chronically ill (SSBCI) (continued)		 A monthly telephonic call from a Second Harvest Heartland engagement coordinator to educate about the food box and to obtain feedback Referrals to additional community resources based on your feedback Receive a blood pressure cuff and weight scale that wirelessly connect with the Reemo[™] smartwatch to securely track your vital data over time. Reemo will teach you how to use this equipment and setup your preferred times to check your blood pressure and weight.

Health need or concern	Services you may need	Your costs for in- network providers	Limitations, exceptions, & benefit information (rules about benefits)
Additional services (continued)	Utility Bill Allowance	\$0	Receive a monthly allowance of \$100 to help pay your utility bills. You have two easy options: go to any Walmart store and use their Bill Pay service or contact our partner Solutran to request they send a check to your utility provider.
	Web-based Memory Fitness	\$0	You have unlimited access to digital app and web- based brain memory fitness tools. Train your brain with scientifically validated cognitive tests and training programs developed by partner CogniFit [®] . First test your cognitive abilities and then train personalized skills important to remain mentally sharp. Visit <u>www.Medica.com/Brain</u> to sign up and login to your personal account anytime.

The above summary of benefits is provided for informational purposes only and is not a complete list of benefits. For a complete list and more information about your benefits, you can read the Medica DUAL Solution *Member Handbook*. If you don't have a *Member Handbook*, call Medica DUAL Solution Member Services at the numbers listed at the bottom of this page to get one. If you have questions, you can also call Member Services or visit <u>Medica.com/DUAL</u>.

D. Services covered outside of Medica DUAL Solution

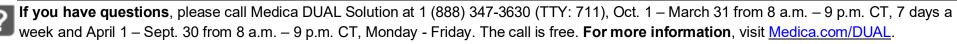
There are some services that you can get that are not covered by Medica DUAL Solution but are covered by Medicare, Medical Assistance, or a State or county agency. This is not a complete list. Call Member Services at the numbers listed at the bottom of this page to find out about these services.

Other services covered by Medicare, Medical Assistance, or a State agency	Your costs
Some hospice care services	\$0
Except Elderly Waiver services, other waiver services provided under Home and Community-Based Services waivers	\$0

E. Services that Medica DUAL Solution, Medicare, and Medical Assistance do not cover

This is not a complete list. Call Member Services at the numbers listed at the bottom of this page to find out about other excluded services.

Services Medica DUAL Solution, Medicare, and Medicaid do not cover
Services not considered "reasonable and necessary" according to standards of Medicare and Medical Assistance
Experimental medical and surgical treatments, items, or drugs unless covered by Medicare or under a Medicare-approved clinical study
Surgical treatment for morbid obesity except when medically necessary
Elective or voluntary enhancement procedures
Cosmetic surgery or other cosmetic work unless criteria is met
Lasik surgery



F. Your rights as a member of the plan

As a member of Medica DUAL Solution, you have certain rights. You can exercise these rights without being punished. You can also use these rights without losing your health care services. We will tell you about your rights at least once a year. For more information on your rights, please read the *Member Handbook*. Your rights include, but are not limited to, the following:

- You have a right to respect, fairness, and dignity. This includes the right to: Get covered services without concern about medical condition, health status, receipt of health services, claims experience, medical history, disability (including mental impairment), marital status, age, sex (including sex stereotypes and gender identity) sexual orientation, national origin, race, color, religion, creed, or public assistance
- o Get information in other languages and formats (for example, large print, braille, or audio) free of charge
- o Be free from any form of physical restraint or seclusion
- You have the right to get information about your health care. This includes information on treatment and your treatment options. This information should be in a language and format you can understand. This includes the right to get information on:
 - o Description of the services we cover
 - o How to get services
 - How much services will cost you
 - o Names of health care providers and care coordinator
- You have the right to make decisions about your care, including refusing treatment. This includes the right to:
 - Choose a primary care provider (PCP) and change your primary care provider at any time during the year
 - Use a women's health care provider without a referral
 - o Get your covered services and drugs quickly
 - o Know about all treatment options, no matter what they cost or whether they are covered
 - o Refuse treatment, even if your health care provider advises against it
 - \circ Stop taking medicine, even if your health care provider advises against it
 - o Ask for a second opinion. Medica DUAL Solution will pay for the cost of your second opinion visit
 - \circ Make your health care wishes known in an advance directive

- You have the right to timely access to care that does not have any communication or physical access barriers. This includes the right to:
 - Get timely medical care
 - Get in and out of a health care provider's office. This means barrier-free access for people with disabilities, in accordance with the Americans with Disabilities Act
 - Have interpreters to help with communication with your health care providers and your health plan
- You have the right to seek emergency and urgent care when you need it. This means you have the right to:
 - \circ $\;$ Get emergency services without prior authorization in an emergency
 - \circ $\,$ Use an out-of-network urgent or emergency care provider, when necessary
- You have a right to confidentiality and privacy. This includes the right to:
 - Ask for and get a copy of your medical records in a way that you can understand and to ask for your records to be changed or corrected
 - Have your personal health information kept private
 - Have privacy during treatment
- You have the right to make complaints about your covered services or care. This includes the right to:
 - File a complaint or grievance against us or our providers
 - \circ Ask for a State Appeal (Medicaid Fair Hearing with the State)
 - o Get a detailed reason for why services were denied

For more information about your rights, you can read the *Member Handbook*. If you have questions, you can call Medica DUAL Solution Member Services at the numbers listed at the bottom of this page.

You can also call the Office of the Ombudsperson for Public Managed Health Care Programs at 1-800-657-3729. The call is free.

G. How to file a complaint or appeal a denied service

If you have a complaint or think Medica DUAL Solution should cover something we denied, call Member Services at the numbers listed at the bottom of this page. You may be able to appeal our decision.

For questions about complaints and appeals, you can read Chapter 9 of the *Member Handbook*. You can also call Medica DUAL Solution Member Services at the numbers listed at the bottom of this page.

For more information about complaints, grievances, and appeals, please call 1 (888) 347-3630 (TTY: 711). The call is free.

H. What to do if you suspect fraud

Most health care professionals and organizations that provide services are honest. Unfortunately, there may be some who are dishonest.

If you think a doctor, hospital or other pharmacy is doing something wrong, please contact us.

- Call us at Medica DUAL Solution Member Services. Phone numbers are the numbers listed at the bottom of this page.
- Or, call the Minnesota Fraud Hotline at 1-800-627-9977. The call is free. TTY users may call 711.
- Or, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users may call 1-877-486-2048. You can call these numbers for free, 24 hours a day, 7 days a week.

Medica DUAL Solution[®], HMO D-SNP | 2024 Summary of Benefits

If you have general questions or questions about our plan, services, service area, billing, or Member ID Cards, please call Medica DUAL Solution Member Services:

1 (888) 347-3630

The call is free. We are available for phone calls Oct. 1 – March 31 from 8 a.m. – 9 p.m. CT, 7 days a week and April 1 – Sept. 30 from 8 a.m. – 9 p.m. CT, Monday – Friday.

Member Services also has free language interpreter services available for non-English speakers.

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The call is free. We are available for phone calls Oct. 1 – March 31 from 8 a.m. – 9 p.m. CT, 7 days a week and April 1 – Sept. 30 from 8 a.m. – 9 p.m. CT, Monday – Friday.

If you have questions about your health:

- Call your primary care provider (PCP). Follow your primary care provider's instructions for getting care when the office is closed.
- If your primary care provider's office is closed, you can also call NurseLine[™] by HealthAdvocateSM. A nurse will listen to your problem and tell you how to get care. (Example: urgent care, emergency room). The numbers for the NurseLine by HealthAdvocate are:

1 (866) 715-0915

The call is free. 24 hours per day, 7 days per week.

Medica DUAL Solution also has free language interpreter services available for non-English speakers.

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The call is free. 24 hours per day, 7 days per week.

If you need immediate behavioral health care, please call the Medica Behavioral Health Line:

1 (800) 848-8327

The call is free. 24 hours per day, 7 days per week.

Medica DUAL Solution also has free language interpreter services available for non-English speakers.

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The call is free. 24 hours per day, 7 days per week.

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P.O. Box 9310, Minneapolis, MN 55440-9310

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