Medica Prime Solution® (Cost) Plan  
—Minnesota Residents

2019 Enrollment Application Form – Minnesota Residents

Standard, Thrift, Value, Basic and Enhanced

Medica Prime Solution® is a Medicare Cost product offered by Medica Insurance Company (“Medica”).

Important Information

- Please consult the Summary of Benefits for eligibility and details on the plans available. You may choose Standard, Thrift, Value, Basic or Enhanced. You must continue to pay your Medicare Part B premium.
- If you have questions concerning your application or need information in another language or format (like Braille or large print), please contact Medica from 8 a.m. to 8 p.m. Central, 7 days a week at 1-800-918-2143 (TTY: 711). Access to representatives may be limited at times.
- You can only be in one Medicare health plan at a time. By joining Medica Prime Solution, your membership in any other Medicare Advantage or Medicare Cost plan will end. This will affect your doctor and hospital coverage, as well as your prescription drug benefits.
- If you currently have health coverage from an employer or union, joining Medica Prime Solution and selecting Medica Part D coverage may affect your employer or union health benefits and may change how your current coverage works. If you have questions, contact your benefits administrator or the office that answers questions about your coverage.
- If you are assessed a Part D-Income Related Monthly Adjustment Amount (Part D-IRMAA), you will be notified by the Social Security Administration. You will be responsible for paying this extra amount in addition to your plan premium. You will either have the amount withheld from your Social Security or Railroad Retirement Board benefit check or be billed directly by Medicare. Do NOT pay the Part D-IRMAA extra amount to Medica.
- Medica Prime Solution policies provide an anticipated loss ratio of 79.5%. This means that on average, no less than $79.50 of every $100 in premium will be returned as benefits over the life of the policy.
- Please make sure you complete and forward all necessary information to Medica. Complete all sections of the application in full. Missing or partial information may cause a delay in the effective date of your coverage. Use a black or blue pen and print firmly.

Return completed applications to:

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

OR Fax to: 1-855-250-2166

OR Securely upload online at: medica.com/EnrollmentUpload

WHITE – Medica      YELLOW – Applicant
Section 1: Medicare information

Your enrollment form cannot be processed without this information

Please take out your red, white and blue Medicare card to complete this section.

- Fill out this information as it appears on your Medicare card.
- OR-

• Attach a copy of your Medicare card or your letter from the Social Security or the Railroad Retirement Board.

Section 2: Print your name exactly as it appears on your Medicare card.

Legal First Name | M.I. | Last Name | Sex

- Male
- Female

Permanent Residence Address

City | State | ZIP | County

Mailing Address if different from above

City | State | ZIP | County

Primary Telephone with area code | Secondary Telephone with area code | Birthdate

Email Address optional – by providing you agree that Medica may send you emails

Preferred Language

Section 3: Effective date and plan selection

I request an effective date for the first day of ______________________, 2019.

Month

To enroll in Standard, you must reside in one of the following counties:
Aitkin, Carlton, Cook, Itasca, Kanabec, Koochiching, Lake, Mille Lacs, Pine, St. Louis

Select Medical Only coverage

- Standard: $25.00/month

To enroll in Thrift, Value, Basic and Enhanced, you must reside in one of the following counties:
Aitkin, Carlton, Cook, Goodhue, Itasca, Kanabec, Koochiching, Lake, Le Sueur, McLeod, Meeker, Mille Lacs, Pine, Pipestone, Rice, Rock, Sibley, St. Louis, Stevens, Traverse, Yellow Medicine

Select Medical + Part D coverage

- Basic w/Rx: $111.70/month
- Basic w/Rx 2: $125.90/month
- Thrift w/ Rx: $80.90/month

OR

Select Medical Only coverage

- Basic: $79.00/month
- Thrift: $49.00/month
- Value: $67.00/month
- Enhanced: $157.00/month
Section 4: Please answer these questions
This information is required to process your application and NOT used for health screening

1. ☐ YES ☐ NO Do you have End-Stage Renal Disease (ESRD)?
   ESRD is kidney disease requiring dialysis. You cannot enroll in this plan if you have ESRD, unless: A) you are enrolled in a Medica plan as a non-Medicare member and you developed ESRD while a Medica member; or B) you have had a successful kidney transplant and no longer require dialysis (please attach a note or records from your doctor showing you do not need dialysis or have had a successful kidney transplant).

   2. What health plan coverage other than Original Medicare have you had within the last 60 days? (Check all that apply)
      ☐ I do not have a health plan  ☐ Employer/union  ☐ Veterans Affairs benefits
      ☐ Medicare Advantage (MA) plan*  ☐ Individual plan  ☐ TRICARE
      ☐ Medicare Cost plan*  ☐ COBRA  ☐ State health care program
      ☐ Medicare Supplement (Medigap)  ☐ PACE  ☐ High-risk pool plan

   3. What drug coverage have you had within the last 60 days? (Check all that apply)
      ☐ I do not have drug coverage  ☐ Part of my health plan listed above
      ☐ Stand-alone Prescription Drug Plan (PDP)  ☐ State Pharmacy Assistance Program (SPAP)

* When joining Medica Prime Solution, you cannot keep your current Medicare Advantage or Cost plan coverage.

Section 5: Carefully read the following statements
Check all that apply. By checking any of the statements below, you represent that, to the best of your knowledge and belief, you are eligible for a Special Enrollment Period. If we later determine that this information is incorrect, you may be disenrolled.

☐ Current Medicare Cost or Medicare Advantage plan is not renewing

☐ Leaving or left employer or union coverage on __ / __ / __ Date

☐ Recent change in Medicaid (newly enrolled, change to level of Medicaid Assistance, or lost Medicaid) __ / __ / __ Date

☐ Disenrolling or disenrolled from a Medigap plan on __ / __ / __ Date

☐ Enrolled in a plan by Medicare (or my state) and want to choose a different plan. My enrollment in that plan started on __ / __ / __ Date

☐ Losing or lost prescription drug coverage on __ / __ / __ Date

☐ Have both Medicare and Medicaid (or my state helps pay for my Medicare premiums) or I get Extra Help paying for my Medicare prescription drug coverage, but I haven’t had a change

☐ Recent change in my Extra Help paying for Medicare prescription drug coverage (newly got Extra Help, change in level of Extra Help or lost Extra Help) __ / __ / __ Date

☐ Belong to a state pharmacy assistance program

☐ Enrolled in a Medicare Advantage plan and want to make a change during the Medicare Advantage Open Enrollment Period (MA OEP)

☐ Permanent residence changed; moved from __________________ / _____ County   State or __________________ Country on __ / __ / __ Date

☐ Live in a Long-Term Care Facility

☐ Moving into or moved out of a Long-Term Care Facility on __ / __ / __ Date

☐ Left a Program of All-Inclusive Care for the Elderly (PACE) on __ / __ / __ Date

☐ Weather-related emergency or major disaster (as declared by the Federal Emergency Management Agency (FEMA). One of the other statements here applies, but was unable to make enrollment because of natural disaster.
Section 6: Payment method
Please do not submit payment with your application

Select a payment method; if you don’t select a payment method, you will receive a bill each month.

- Monthly invoicing
- Monthly automatic withdrawals from your checking or savings account

Withdrawals occur on the fifth business day of each month.

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<tr>
<th>Account Type</th>
<th>Financial Institution Name</th>
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<tr>
<td>Checking attach a voided check</td>
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<tr>
<td>Savings attach a deposit slip</td>
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The “account holder” information below is required if you are not the account holder.

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<th>Account Holder Name</th>
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<th>Account Holder Signature</th>
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Social Security or Railroad Retirement Board deduction

You may have the monthly premium for both the Part D drug plan and Medical plan (including any other riders) automatically deducted from your Social Security or Railroad Retirement Board (RRB) check. The deduction may take two or more months to begin after Social Security/RRB approves it. We will send you a paper invoice for those months before the deduction starts.

I get my monthly benefits from:

- Social Security
- RRB

Note: People with limited incomes may qualify for Extra Help to pay for their prescription drug costs.

If eligible, Medicare could pay for 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and co-insurance. Additionally, those who qualify will not be subject to the coverage gap or a late enrollment penalty. We will send you a paper invoice for those months before the deduction starts.

If you are the authorized representative, you must provide the following information:

Name: ___________________ Address: ___________________
Telephone Number: _______________ Relationship to Enrollee: _______________

Agent use only

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<th>Agent Printed Name</th>
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<th>Agent Signature</th>
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Statements of Understanding

By completing Section 7, I authorize Medica, its claims administrator, the Centers for Medicare and Medicaid Services (and its designee(s)), plans, brokers of record, providers and any other person or entity to share my health information with each other as is necessary for treatment, payment and health care operations. I also authorize this information to be released to Medicare who may release it for research and other purposes which follow all applicable federal law. I understand that information disclosed pursuant to this authorization may be subject to re-disclosure and no longer protected by applicable privacy rules. I further understand that I have the right to revoke this authorization, at any time, by contacting Medica in writing. Medica conditions enrollment on this authorization and my revocation or failure to provide authorization may affect my enrollment. However, if I revoke this authorization, it will not affect any actions already taken by Medica prior to Medica's receipt of the revocation. Unless revoked, this authorization remains in effect until termination of coverage.

I further understand and agree that:

1. Medica Prime Solution is a Medicare health plan. I will need to keep my Medicare Part B. I can only be in one Medicare health plan at a time and I can only be in one Medicare prescription drug plan at a time.

2. I may request to disenroll from Medica Prime Solution at any time by sending a written request to Medica or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. (TTY: 711).

3. Medica Prime Solution serves a specific service area. It is my responsibility to tell Medica before I permanently move, leave the service area for more than 90 consecutive days, or, if I have activated the Extended Absence Option, for more than 9 consecutive months. I understand that my absence means that Medica Prime Solution may take action to disenroll me and return me to traditional Medicare coverage.

4. People with Medicare aren’t usually covered under Medicare while outside of the country except for limited coverage in Canada and Mexico. Services authorized by Medica and other services contained in my Medica Prime Solution Evidence of Coverage document (also known as a member contract) will be covered.

5. Medica Prime Solution will send me written notification of the effective date of my enrollment.

6. Once I am a member of Medica Prime Solution, I have the right to appeal plan decisions about payment of coverage for services with which I disagree. I will read the Evidence of Coverage to know which rules I must follow in order to receive coverage under Medica Prime Solution, a Medicare Cost plan. The premium and copayment amounts were stated to me, and may also be found in the Evidence of Coverage.

7. Beginning on the date Medica Prime Solution coverage starts, I must receive all of my health care from Medica-contracted providers to receive the highest level of benefits, with the exception of emergency or urgently-needed services or for out-of-area renal dialysis. If I obtain routine services from non-network providers that are not authorized for coverage by Medica under the plan, I will be responsible for all Medicare deductibles and coinsurance, as well as any additional charges as prescribed by the Medicare program. I may also be liable for charges not covered by Medicare.

8. Counseling services may be available in my state to provide advice concerning Medicare supplement insurance or other Medicare plan options as well as medical assistance through the state Medicaid program and the Medicare Savings Program.

9. If I am getting assistance from a sales agent, broker, or other individual employed by or contracted with Medica, he/she may be paid based on my enrollment in Medica Prime Solution.

The information on this form is correct to the best of my knowledge. I understand that if I intentionally provide false information on this form, I will be disenrolled from the plan.
Notice Concerning Policyholder Rights In An Insolvency Under The Minnesota Life And Health Insurance Guaranty Association Law

If the insurer that issued your life, annuity, or health insurance policy becomes impaired or insolvent, you are entitled to compensation for your policy from the assets of that insurer. The amount you recover will depend on the financial condition of the insurer.

In addition, residents of Minnesota who purchase life insurance, annuities, or health insurance from insurance companies authorized to do business in Minnesota are protected, SUBJECT TO LIMITS AND EXCLUSIONS, in the event the insurer becomes financially impaired or insolvent. This protection is provided by the Minnesota Life and Health Insurance Guaranty Association.

Minnesota Life and Health Insurance Guaranty Association
4760 White Bear Parkway, Suite 101
White Bear Lake, MN 55110
Telephone: 651-407-3149
Fax: 651-407-3150

The maximum amount the guaranty association will pay for all policies issued on one life by the same insurer is limited to $500,000. Subject to this $500,000 limit, the guaranty association will pay up to $500,000 in life insurance death benefits, $130,000 in net cash surrender and net cash withdrawal values for life insurance, $500,000 in health insurance benefits, including any net cash surrender and net cash withdrawal values, $250,000 in the present value of annuity benefits including net cash surrender and net cash withdrawal values, $410,000 in present value of annuity benefits for annuities which are part of a structured settlement or for annuities in regard to which periodic annuity benefits, for a period of not less than the annuitant’s lifetime or for a period certain of not less than ten years, have begun to be paid on or before the date of impairment or insolvency, or if no coverage limit has been specified for a covered policy or benefit, the coverage limit shall be $500,000 in present value. Unallocated annuity contracts issued to retirement plans, other than defined benefit plans, established under section 401, 403(b), or 457 of the Internal Revenue Code of 1986, as amended through December 31, 1992, are covered up to $250,000 in net cash surrender and net cash withdrawal values, for Minnesota residents covered by the plan provided, however, that the association shall not be responsible for more than $10,000,000 in claims from all Minnesota residents covered by the plan. If total claims exceed $10,000,000, the $10,000,000 shall be prorated among all claimants. These are the maximum claim amounts. Coverage by the guaranty association is also subject to other substantial limitations and exclusions and requires continued residency in Minnesota. If your claim exceeds the guaranty association’s limits, you may still recover a part or all of that amount from the proceeds of the liquidation of the insolvent insurer, if any exist. Funds to pay claims may not be immediately available. The guaranty association assesses insurers licensed to sell life and health insurance in Minnesota after the insolvency occurs. Claims are paid from this assessment.

The coverage provided by the guaranty association is not a substitute for using care in selecting insurance companies that are well managed and financially stable. In selecting an insurance company or policy, you should not rely on coverage by the guaranty association.

This notice is required by Minnesota state law to advise policy holders of life, annuity, or health insurance policies of their rights in the event their insurance carrier becomes financially insolvent. This notice in no way implies that the company currently has any type of financial problems. All life, annuity, and health insurance policies are required to provide this notice.