NEW PLAN. NEW OPTIONS.

It’s a new day in Iowa: Introducing Medica Prime Solution, a different type of Medicare plan with new options for you and your friends. Prime Solution can give you the value, coverage and provider choice you need PLUS extras like SilverSneakers®, dental, and vision and hearing benefits.

MEDICA®

Talk with an expert consultant you can trust.

Call 1-800-918-2143 (TTY: 711) to speak with a Medicare consultant who can help you evaluate your situation and make the best coverage choice for you and your budget.

Attend a free Medicare Workshop.

To find a workshop near you, visit medica.com/MedicareWorkshops. You’ll learn everything you need to know about Medicare and affordable plan options from Medica.

Get the details online.

Visit medica.com/Medicare for valuable information and resources to help you make the best coverage decisions.
PRIME SOLUTION IS A PLAN WITH A DIFFERENCE.

It’s worth learning more about all it has to offer.

You now have the opportunity to get your coverage through a Medicare Cost plan - a different type of Medicare plan not available in most areas. Cost plans like Prime Solution work with Original Medicare, paying important costs that Medicare alone does not cover. Prime Solution also gives you the additional features you want.

» Budget-friendly premiums
» Coverage that travels with you
» No medical underwriting
» Premium is not tied to age
» Enroll in medical coverage at any time of the year

Get the benefits that count.

» Affordable copays/coinsurance
» Large provider network includes major hospitals, clinics and doctors and many other providers
» No referrals required
» Nationwide travel and “snowbird” coverage from any provider that accepts Medicare
» Free fitness membership through SilverSneakers® with Premier
» Dental coverage from any licensed dentist with Premier
» Vision and hearing benefits with Premier

Find your best match with Medica.

Medica is a non-profit health plan based in the Midwest. We have been providing quality coverage and exceptional service to our members for more than 40 years. We design our plans to match our members’ needs. Let our local Medicare consultants help you find your best match today!
# Medica Prime Solution Plan Comparison

Choose between two medical-only plans. Thrift gives you a very affordable premium and Premier helps you keep your doctor and health care costs affordable with $0 copays for most covered services.

<table>
<thead>
<tr>
<th>Medical Benefits</th>
<th>Premier (You Pay)</th>
<th>Thrift (You Pay)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive Services</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Primary Care</td>
<td>20%</td>
<td>20%</td>
</tr>
<tr>
<td>Convenience Care</td>
<td>20%</td>
<td>20%</td>
</tr>
<tr>
<td>Specialist Office Visit</td>
<td>20%</td>
<td>20%</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>20%</td>
<td>20%</td>
</tr>
<tr>
<td>Chiropractic*</td>
<td>20%</td>
<td>20%</td>
</tr>
<tr>
<td>Eye &amp; Hearing Exams - Routine Annual</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Diagnostic Tests / X-Ray</td>
<td>20%</td>
<td>20%</td>
</tr>
<tr>
<td>Diagnostic &amp; Therapeutic Radiology</td>
<td>20%</td>
<td>20%</td>
</tr>
<tr>
<td>Lab Services</td>
<td>20%</td>
<td>20%</td>
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<tr>
<td>Diabetes Supplies</td>
<td>20%</td>
<td>20%</td>
</tr>
<tr>
<td>Durable Medical Equipment</td>
<td>20%</td>
<td>20%</td>
</tr>
<tr>
<td>Part B Drugs</td>
<td>20%</td>
<td>20%</td>
</tr>
<tr>
<td>Outpatient Surgery</td>
<td>20%</td>
<td>20%</td>
</tr>
<tr>
<td>Ambulance (Ground)</td>
<td>20%</td>
<td>20%</td>
</tr>
<tr>
<td>Emergency Care</td>
<td>20%</td>
<td>20%</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Days 1-4: $3,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Days 5-90: $300/day</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Days 91-150: $670/day</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Skill Nursing Facility</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Days 1-20: $0/day</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Days 21-100: $167.50/day</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Days 101+: 100%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Annual Maximum Out-of-Pocket</td>
<td>$3,000</td>
<td>$6,700</td>
</tr>
</tbody>
</table>

*Medicare-covered visit for manual manipulation of the spine to correct subluxation (a displacement or misalignment of a joint or body part)
†This amount is for 2018 and is subject to change in 2019.

YOUR PLAN TRAVELS WITH YOU.

With Prime Solution, you’ll enjoy nationwide travel and “snowbird” coverage. So you can take your coverage with you when you travel anywhere within the United States and enjoy access to your full in-network benefits for up to nine consecutive months. Whether it’s a quick trip or an extended stay, you’re covered.
OUR EXTRAS MAKE A HEALTHY PLAN EVEN HEALTHIER.

A great Medicare plan is only one piece of the puzzle when it comes to maintaining your health. So we provide you with extra resources you need to stay healthy and enjoy life each and every day.

Stay Active with SilverSneakers®

Prime Solution Premier includes a FREE SilverSneakers membership. This program helps people age 65 and over improve their well being through a variety of fitness options.

» More than 14,000 participating fitness locations nationwide
» Enroll at multiple locations any time
» Access to classes, exercise equipment and other amenities
» Track your fitness progress online and find useful health information.

Visit SilverSneakers.com for a complete list of facilities and options.

Help from Personal Advocates

HealthAdvocate℠ has your back if you have questions about your Medica plan coverage, or need help navigating the medical system.

Our trained Personal Health Advocates can help you tackle health-related questions—from finding the right doctor to resolving claims questions. They can even help you make an appointment with a hard-to-reach doctor.

The service is confidential—and provided to you at no additional cost.

NurseLine™ is Available 24/7

You and your family have a place to turn for trusted advice and information when you need it most.

Highly-trained nurses are available to help answer your questions about symptoms, medications and health conditions, and offer self-care tips for non-urgent concerns.

The service is included with all Prime Solution plans at no additional cost.
Save on Eyewear and Hearing Aids

If you are enrolled in Premier, you are eligible to receive reimbursement for prescription eyewear and hearing aids. For prescription eyewear, you are reimbursed up to $125 per year. For hearing aids, receive up to $400 in reimbursement annually for hearing aids and evaluations/fittings.

Get Reimbursed for Dental Services

With the Premier plan, you are eligible to be reimbursed for dental services received from any licensed dentist. There is no network. This covers both preventive and restorative dental care. Receive up to $200 per year reimbursement for dental services.

Member Information Online and in the Mail

As a Medica member, you will have access to mymedica.com, a one-stop member resource that puts your health plan benefits and activity at your fingertips 365 days a year. Also, you will receive our Medica Magazine three times a year. It is full of practical information to help you maintain or improve your well being. Shortly after enrolling, you will receive a new member kit that includes a Quick Reference Guide to help you understand your coverage and get the most from it.
There are three ways to enroll in a Prime Solution plan. Choose the one that works best for you:

- Call 1-800-918-2143 (TTY: 711) for fast and easy enrollment over the phone.
- Go to medica.com/Medicare to complete your enrollment online.
- Complete and sign a paper application and submit via mail, fax or web. You can request a paper application by calling 1-800-918-2143 (TTY: 711).

Submit your completed paper forms via mail, fax or web.

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

Or fax to: 1-855-250-2166

Or upload securely at: medica.com/EnrollmentUpload

Important Enrollment Periods

Initial Enrollment Period (IEP)
This is when you first become eligible for Medicare at around age 65. You have a seven-month window during which you can sign up for Medicare: three months before your birthday month, during your birthday month and three months after your birthday month.

Annual Election Period (AEP)
Medicare open enrollment is October 15–December 7 each year for January 1 coverage. All enrollment, disenrollment or plan change options are available to you at this time.

Special Enrollment Period (SEP)
A Special Enrollment Period allows you to make changes to your Medicare coverage that normally you can only make during your Initial Enrollment Period or the Annual Election Period. There are many types of events that can trigger a Special Enrollment Period.
What to expect after you enroll

Once you have submitted your application, you can expect to receive the following communications from us:

1. **Acknowledgement Letter**
   Within about a week, you will receive a letter letting you know that your application has been received.

2. **Member Packet**
   Within two weeks, you will receive your member packet, which will contain your Evidence of Coverage, member guide and other important materials that you will want to read and keep for future reference.

3. **ID Card**
   Your ID card will arrive one to three weeks prior to your effective date. (NOTE: Your ID card is not included in your member packet—it is sent separately.)

4. **Verification Communication**
   Medicare requires that we contact you to verify that you are familiar with the terms of your new plan.

5. **Confirmation Letter**
   This letter confirms Medicare’s approval of your enrollment in Medica Prime Solution.

Medica Prime Solution eligibility

You are eligible to enroll in Medica Prime Solution if:

» you have Medicare Part A and Part B (or Part B only)

» you do not have End-Stage Renal Disease (ESRD)

» your permanent residence is in the Prime Solution service area

Service area

Prime Solution is available to residents of the following Iowa counties: Emmet, Mitchell, Winnebago, Worth
LOCAL CUSTOMER SERVICE

At Medica, you’ll always receive the caring, personal service you deserve from our local Medicare experts. Our health plan specialists can answer your questions and help you maximize your coverage.

Important plan information

Provider Network

You can use any provider who is currently part of the Medica Prime Solution network. The providers in network can change at any time. You do not need a referral to use a network provider.

Visit medica.com/PrimeSolutionProviders to search our online directory. Or call us for a printed Provider Directory at 1-800-918-2143 (TTY: 711).

You need to use a network provider to receive your highest level of benefits with the exception of emergency and urgently needed services and if you are using your Extended Absence Option (see information at right).

Coverage When You Travel

If you will be away for 90 days or more, you just need to call Medica before you leave to activate the Extended Absence Option so that services from out-of-network providers are covered with the same cost sharing as providers in network.

For absences of less than 90 days, you do not need to notify Medica.
Discrimination is Against the Law

Medica complies with applicable Federal civil rights laws and will not discriminate against any person based on his or her race, color, creed, religion, national origin, sex, gender, gender identity, health status including mental and physical medical conditions, marital status, familial status, status with regard to public assistance, disability, sexual orientation, age, political beliefs, membership or activity in a local commission, or any other classification protected by law. Medica:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as: TTY/Communication
- Written information in other formats (large print, audio, other formats)
- Provides free language services to people whose primary language is not English, such as: Qualified interpreters and information written in other languages

If you need these services, contact the number on the back of your identification card. If you believe that Medica has failed to provide these services or discriminated in another way on the basis of your race, color, creed, religion, national origin, sex, gender, gender identity, health status including mental and physical medical conditions, marital status, familial status, status with regard to public assistance, disability, sexual orientation, age, political beliefs, membership or activity in a local commission, or any other classification protected by law, you can file a grievance with: Civil Rights Coordinator, Mail Route CP250, PO Box 9310, Minneapolis, MN 55443-9310, 952-992-3422, TTY: 711, civilrightscoordinator@medica.com.

You can file a grievance in person or by mail, fax, or email. You may also contact the Civil Rights Coordinator if you need assistance with filing a complaint. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue, SW Room 509E, HHH Building, Washington, D.C. 20201 800-368-1019, 800-537-7697 (TDD). Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

If you want free help translating this information, call the number included in this document or on the back of your Medica ID card.

Si desea asistencia gratuita para traducir esta información, llame al número que figura en este documento o en la parte posterior de su tarjeta de identificación de Medica.
Call toll free at 1-800-918-2143 (TTY: 711)

Hours of operation:
**October 1–March 31**
8 a.m. to 8 p.m. Central, seven days a week

**April 1–September 30**
8 a.m. to 8 p.m. Central, Monday-Friday

Visit us online to learn more at medica.com/Medicare.

Locate a Medicare Workshop near you at medica.com/MedicareWorkshops.

Find a broker in your community at medica.com/Medicare.

Centers for Medicare & Medicaid Services (CMS)

Toll free at **1-800-MEDICARE**
(1-800-633-4227)
(TTY 1-877-486-2048)

Hours of operation:
24 hours a day, seven days a week
medicare.gov

Social Security Administration

Toll free at **1-800-772-1213**
(TTY 1-800-325-0778)

Hours of operation:
7 a.m. to 7 p.m.,
Monday-Friday
ssa.gov

Follow Medica:

This information is not a complete description of benefits. Call Medica at 1-800-918-2143 (TTY: 711) for more information.

Medica is a Cost plan with a Medicare contract. Enrollment in Medica depends on contract renewal.

Out-of-network/non-contracted providers are under no obligation to treat Medica members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

The SilverSneakers® fitness program is provided by Tivity Health, an independent company. Tivity Health and SilverSneakers are registered trademarks or trademarks of Tivity Health, Inc., and/or its subsidiaries and/or affiliates in the USA and/or other countries.

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