Amendment

This Amendment from Medica Community Health Plan ("Medica") is effective May 16, 2022 and modifies certain sections of the Policy of Coverage for Individuals and Families ("Policy") and Benefit Charts. The sections of this Amendment appear in the same order as the sections in these documents.

Terms and Conditions

Reinstatement provision on page 7 is removed in its entirety and replaced with the following language:

Reinstatement

If any renewal premium is not paid within the time granted the subscriber for payment, a subsequent acceptance of premium by Medica shall reinstate this Policy. In all other respects the subscriber and Medica will have the same rights under this Policy as they had immediately before the due date of the defaulted premium, subject to any provisions endorsed hereon or attached hereto in connection with a reinstatement. If your coverage under this Policy is terminated for any reason, including the expiration of any applicable grace period (see *Ending Coverage* and *Grace Period* for more information about grace periods), Medica will not reinstate your Policy. You must reapply for coverage with Medica or through the Marketplace.

Time limit on certain defenses provision on page 7 is deleted.

I. Introduction

C. Enrollment

Open enrollment and effective date of coverage provision on page 10 is removed in its entirety and replaced with the following language:

Open enrollment

For subscribers and dependents, the period of time identified each year by Medica or by the Marketplace, as applicable, for open enrollment, is the period during which subscribers and dependents may elect to enroll in coverage. An application for yourself and any dependents must be submitted to the Marketplace for coverage offered through the Marketplace, or to Medica for coverage offered directly through Medica.

Services received before the effective date of this Policy are not covered.

Medica may ask you for information to confirm your eligibility for coverage if, for example, we suspect fraud, or to determine if you qualify for our Medicare estimation program. By accepting coverage under this Policy, you agree to cooperate with our reasonable request for information.

Please keep this amendment with your Policy of Coverage

How to add dependents provision on page 14 is removed is its entirety and replaced with the following language:

How to add dependents

Except for policies issued to individuals under the age of 21, coverage for new dependents may be added after the subscriber's coverage begins as described in *Open enrollment* and *Special enrollment* above.

Please note with regard to births and adoptions: Medica does not automatically know of a birth or adoption or whether the Subscriber would like the newborn infant or newly adopted dependent to be added to the Policy.

Newborn infants, newly adopted children, or children newly placed for adoption are automatically covered for the first 31 days, without needing to pay an additional Premium, beginning on the date of birth or placement.

You must notify Medica, orally, or in writing, within 31 days of the birth of the newborn infant or adoption or placement for adoption and request that the newborn infant or newly adopted dependent be added to this Policy for the coverage under this Policy for the newborn infant or newly added dependent to continue beyond the initial 31-day coverage period.

Medica requires additional Premium to add the newborn infant or newly adopted dependent to your current Policy beyond the initial 31-day coverage period. Medica is entitled to all Premiums due within 31 days from the time of the newborn infant's birth, adoption, or placement for adoption. Medica will not cover Benefits for the newborn infant or newly adopted dependent beyond the initial 31-day coverage period if the applicable Premium is not paid by Medica's Premium payment deadline.

If coverage was obtained through the Marketplace, you must contact the Marketplace to enroll the dependent and determine what types of plan changes can be made due to this Special Enrollment Period.

G. Benefits

The first full paragraph on page 18 of ***the Non-network providers*** provision is deleted and replaced with the following language:

Medica may request additional information in order to process your claim when you access non-emergency care from non-network providers at a network facility, without a prior approval from Medica, or when you access emergency care from non-network providers. For information on submitting claims, refer to *Submitting a claim*.

As a reminder, services or items from non-network providers are not covered benefits under this Policy, except as described in this section. Please read *Providers*, for help in identifying your network providers.

H. Providers

The first two paragraphs under the ***H. Providers*** heading on page 18 are deleted and replaced with the following language:

Enrolling in a Medica plan does not guarantee that a particular provider (in the Medica network provider directory) will remain a network provider or provide you with health services. When a provider no longer participates with Medica, you must choose to receive health services from network providers to continue to be eligible for benefits. If you received incorrect information from Medica that a particular provider was in network prior to your visit, or Medica did not respond to your inquiry about whether a particular provider was in network, then you will only be responsible for the network cost-sharing amount, and your network deductible or out-of-pocket maximum will apply.

We recommend you verify that your provider is a network provider through our Find Care tool prior to receiving health services. You generally do not have access to non-network providers except in limited circumstances, which are detailed in this Policy.

I. Submitting a claim

The first paragraph under the ***Claims for benefits from non-network providers*** provision on page 19 is deleted and replaced with the following language:

Claims for benefits from non-network providers

Medica may request additional information in order to process your claim, when you receive non-emergency services from non-network providers at a network facility, without a prior approval from Medica, or when you access emergency care from non-network providers. Claim forms can be found in the Document Center at **Medica.com/SignIn** or you may request claim forms by calling Member Services at the number on the back of your Medica ID card. If the claim forms are not sent to you within 15 days, you may submit an itemized statement without the claim form to Medica. You should retain copies of all claim forms and correspondence for your records.

J. Referrals and Prior Authorization

Prior Authorization language on pages 20 through 23 is removed in its entirety and replaced with the following language:

Prior Authorization

Certain health services are covered only upon referral. All referrals to non-network providers and certain types of network providers require prior authorization by Medica. Prior authorization from Medica is required before you receive certain services or supplies even if a provider has directed or recommended that you receive the services or supplies in order to determine whether a particular service or supply is medically necessary and a benefit. Medica uses written procedures and criteria when reviewing your request for prior authorization. To determine whether a certain service or supply

requires prior authorization, please call Member Services at the number on the back of your Medica ID card.

Your attending provider, you or someone on your behalf may contact Medica to request prior authorization. Your network provider will contact Medica to request prior authorization for a service or supply. You must contact Medica to request prior authorization for services or supplies received from a non-network provider. If a network provider fails to request prior authorization after you have consulted with them about services requiring prior authorization, you are not responsible for the provider's failure to obtain prior authorization.

Emergency services do not require prior authorization.

You do not require prior authorization in order to obtain access to obstetrical or gynecological care from a network provider who specializes in obstetrics or gynecology. However, certain of the specific services provided by that network provider may require prior authorization, as described further in this Policy.

Prior authorization is required for certain services and items, including, but not limited to, non-emergency inpatient care, certain outpatient procedures, and certain prescription drugs. For more information about items and services that require prior authorization, please call Member Services at the number on the back of your Medica ID card.

Certain biologics, biosimilars and professionally administered drugs may be subject to step therapy. In certain cases, it is possible to get an exception to step therapy requirements. To obtain more information about the step therapy exception process call Member Services at the number on the back of your Medica ID card.

Pregnancy/maternity care services received from a network provider do not require prior authorization or a referral and will be covered.

When you, someone on your behalf or your attending provider calls, the following information may be required:

1. Name and telephone number of the provider who is making the request;
2. Name, telephone number, address and type of specialty of the provider to whom you are being referred, if applicable;
3. Services being requested and the date those services are to be rendered (if scheduled);
4. Specific information related to your condition (for example, medical records or a letter of medical necessity from your provider);
5. Other applicable member information (i.e., Medica member number).

Medica will review your request for prior authorization and provide a response to you and your attending provider within 14 calendar days after the date your request was received, provided all information reasonably necessary to make a decision has been given to Medica.

Medica will respond within a time period not exceeding 72 hours from the time of the initial request if 1) your attending provider believes that an expedited review is warranted, or 2) Medica concludes that a delay could seriously jeopardize your life,

health or ability to regain maximum function, or 3) you could be subject to severe pain that cannot be adequately managed without the care or treatment you are requesting.

If the information necessary to make a decision is not provided, additional information may be requested. Upon receipt of the additional information, you, your authorized representative or your attending physician will be notified of the determination within 14 calendar days. If the additional information is not received within 45 days, the claim may be denied.

If Medica does not approve the request for prior authorization, you have the right to appeal Medica's decision as described in *Complaints and Appeals*.

Under certain circumstances, Medica may perform concurrent review to determine whether services continue to be medically necessary. If Medica determines that services are no longer medically necessary, Medica will inform both you and your attending provider in writing of its decision. If Medica does not approve continued coverage, you or your attending provider may appeal Medica's initial decision (see *Complaints and Appeals*).

M. Medica's Right to Subrogation and Reimbursement

This provision on pages 25 and 26 is deleted in its entirety.

II. Out-of-Pocket Expenses

A. Cost sharing: copayments, coinsurance and deductibles

The first paragraph of the provision numbered as 1 on page 27 in A*. Cost sharing: copayments, coinsurance and deductibles* is deleted and replaced with the following language:

1. Any applicable copayment, coinsurance and deductible as described in the Benefit Chart section of this Policy. When you receive services that are benefits under this Policy from a network provider, you are not responsible for charges from that network provider other than your applicable copayment, coinsurance and deductible.

The provision numbered as 2 on page 27 and 28 in *A. Cost sharing: copayments, coinsurance and deductibles* is deleted and replaced with the following language:

2. Any charge that exceeds the non-network provider reimbursement amount for certain services from certain non-network providers. If the amount billed by certain non-network providers is greater than the non-network provider reimbursement amount, the non-network provider may bill you for the difference**.** This should not happen if the protections under the No Surprises Act of 2020 apply, as described in *Your Rights and Protections Against Surprise Medical Bills***.** However, you may be balance billed for services that are not described in the *Your Rights and Protections Against Surprise Medical Bills*. This balance bill may be substantial, and it is in addition to any copayment, coinsurance or deductible amount you may be responsible for according to the terms described in this Policy. If you have any questions about surprise billing or balance billing, please call the Member Services at the on the back of your Medica ID card.

To inquire about the non-network provider reimbursement amount for a particular procedure, call Member Services at the number on the back of your Medica ID card.

When you call, you will need to provide the following:

- The CPT (Current Procedural Terminology) code for the procedure (ask your non-network provider for this); and
- The name and location of the non-network provider.

Member Services will provide you with an estimate of the non-network provider reimbursement amount based on the information provided at the time of your inquiry. The *actual amount paid* will be based on the information received at the time the claim is submitted and subject to all applicable benefit provisions, exclusions and limitations, including but not limited to coinsurance and deductible.

III. Covered Benefits

B. Anesthesia

Not Covered provision on page 30 is removed in its entirety and replaced with the following language:

Not covered:

Anesthesia services provided by a non-network provider, except as described in *Emergency Room* or if provided at a network facility.

C. Chiropractic

On page 30, the following visit limit language is added to end of the first paragraph:

Coverage is limited to 20 visits per calendar year.

E. Diagnostic Imaging

Not Covered provision on page 31 is removed in its entirety and replaced with the following language:

Not covered:

Diagnostic imaging services provided by a non-network provider, except as described in *Emergency Room* or if provided at a network facility.

H. Emergency Room

This section on pages 32 and 33 is removed in its entirety and replaced with the following language:

Medica covers emergency room services, as described in the Benefit Chart section of this Policy, where a prudent layperson would believe that a condition or symptom requires immediate treatment to:

1. Preserve your life; or
2. Prevent serious impairment to your bodily functions, organs or parts; or
3. Prevent placing your physical or mental health in serious jeopardy.

Emergency services from non-network providers will be covered benefits. To be eligible for coverage from non-network providers, services must be due to an emergency, as defined in *Definitions*.

You must notify Medica of emergency inpatient services as soon as reasonably possible after receiving inpatient services. Call Member Services at the number on the back of your Medica ID card.

If you are confined in a non-network facility as a result of an emergency, you will be eligible for benefits until your attending physician agrees it is safe to transfer you to a network facility, except as described in *Your Rights and Protections Against Surprise Medical Bills* at the end of this Policy.

If the health services that you require do not meet the definition of emergency, you should refer to the most specific section of this Policy for a description of your benefits.

To be eligible for benefits after an emergency, follow-up care or scheduled care must be received from a network provider.

For information on submitting claims for emergency services received in a foreign country, refer to *Submitting a claim*.

Not covered:

1. Non-emergency care from non-network providers.
2. Unauthorized continued inpatient services after an emergency in a non-network facility if you have consented to those services as described in the No Surprises Act of 2020. See *Your Rights and Protections Against Surprise Medical Bills* at the end of this Policy.
3. Follow-up care or scheduled care from a non-network provider except as described in *Benefits* . Follow-up care or scheduled care under this exclusion does not include emergency services and post-emergency services you have not consented to that are provided at certain out-of-network facilities, as those terms are defined and used under the Federal No Surprises Act of 2020.
4. Transfers and admissions to network hospitals solely at the convenience of the member.

O. Lab and Pathology

Not Covered provision on page 38 is removed in its entirety and replaced with the following language:

Not covered:

Lab and pathology services provided by a non-network provider, except as described in *Emergency Room* or if provided at a network facility.

R. Mental Health

Item numbered as 5 under **Not Covered** on page 42 is deleted and replaced with the following language:

5. Telephonic psychotherapy treatment services, unless such services are provided in accordance with Medica's policies and procedures.

U. Prescription Drugs

Item numbered as 10 under **Not Covered** on page 50 is deleted.

BB. Substance Use Disorder

Item numbered as 5 under **Not Covered** on page 57 is deleted and replaced with the following language:

5. Telephonic substance use disorder treatment services, unless such services are provided in accordance with Medica's policies and procedures.

V. Complaints and Appeals

V. Complaints on page 64 is renamed as above, is removed in its entirety, and replaced with the following language:

This section describes what to do if you have a complaint or would like to appeal a decision made by Medica. You may also have appeal rights under regulations implementing the Patient Protection and Affordable Care Act (PPACA).

Complaints: Means any grievance against Medica, submitted by you or another person on your behalf, that is not the subject of litigation and is not an appeal. Complaints may involve, but are not limited to, eligibility issues; cancellations, or non-renewals of coverage; administrative operations; and the quality, timeliness and appropriateness of health care services rendered. If the complaint is from an applicant, the complaint must relate to the application. If the complaint is from a former member, the complaint must relate to services received during the time the individual was a member. You may call Member Services at the number on the back of your Medica ID card to make an oral complaint.

For a written complaint, Medica will provide you with a form to submit your complaint in writing at your request. Mail the completed form or your written complaint to:

Member Services
Route CP595IFB
PO Box 9310
Minneapolis, MN 55440-9310

Appeals: Means you do not agree with our coverage decision. Please see the Health Care Insurer Appeals Process Information Packet for more information about decisions you can appeal and how you can appeal a claim or service that has been denied by Medica.

VII. Definitions

The following definition for **Facility** is added to this section:

Facility. In the context of non-emergency services, a facility is a hospital, a hospital outpatient department, a critical access hospital, or an ambulatory surgery center.

The following definition for **Telehealth** is added to this section:

Telehealth. Telehealth is the interactive use of audio, video or other electronic media, including asynchronous store-and-forward technologies and remote patient monitoring technologies, for the purpose of diagnosis, consultation or treatment. Services are covered the same as if provided through an in-person encounter between the enrollee and a network provider, regardless of where the subscriber is located or the type of site. A communication between a licensed health care network provider and a patient that consists solely of an e-mail or facsimile transmission does not constitute telehealth consultations or services. Telehealth includes services delivered by telemedicine and virtual care.

The definition for **Telemedicine** on page 74 is deleted and replaced with the following:

Telemedicine. Telemedicine is the delivery of health care services or consultations while the patient is at an originating site and the licensed health care provider is at a distant site. An originating site includes a health care facility at which a patient is located at the time the services are provided by means of telemedicine. Distant site means a site at which a licensed health care provider is located while providing health care services or consultations by means of telemedicine.

The definition for **Virtual care** on page 74 and 75 is deleted and replaced with the following:

Virtual care. Professional evaluation and medical management services provided to patients, in locations such as their home or office, through e-mail, telephone or webcam by a designated virtual care provider. Virtual care is used to address non-urgent medical symptoms for patients for a subset of non-urgent infections and illnesses to which providers respond with substantive medical advice. Virtual care does not include telephone calls for reporting normal lab or test results or solely calling in a prescription to a pharmacy. This list of designated virtual care providers can be found online through Medica's "Find Care" tool, under "Virtual Care." Please note, not all medical conditions can be treated through virtual care. Your cost sharing may be different for services delivered via **Telemedicine** or **Telehealth** as compared to virtual care provided by a designated virtual care provider. Please refer to the *Benefit Chart* of this Policy to see the cost sharing associated with each of these benefits. If you have questions about whether a virtual care appointment with a network provider who is not a designated virtual care provider is eligible for coverage under the virtual care benefit in the *Benefit Chart* of this Policy, please call the Medica Member Services phone number on the back of your Medica ID card (TTY 711).

Benefit Chart

All references to *Nothing* as a cost share amount in the Benefit Chart are clarified to mean *$0*.

R. Mental Health

The item numbered as 1 in **R. Mental Health** on page 88 is deleted and replaced with the following:

1. Office visits, including evaluations, diagnostic and treatment services **Please note:** This includes telehealth visits.	$0

S. Office Visits

The item numbered as 1 in **S. Office Visits** on page 89 is deleted and replaced with the following:

1. Office visit services, including telehealth, that are not considered preventive health services as defined in this Policy	$0

Under 3. Convenience care in **S. Office Visits**, item b on page 89 is deleted and replaced with the following:

b. Virtual care by a designated provider **Please note:** Your cost sharing may be different for services delivered via Telehealth as compared to virtual care provided by a designated virtual care provider. Member cost share is based on place and type of service as defined in this Policy. Contact Member Services for a list of examples of what is covered or to access Medica's designated virtual care provider.	$0

The item numbered as 4 in **S. Office Visits** on page 89 is deleted and replaced with the following:

4. Telemedicine / Telehealth **Please note**: Your cost sharing may be different for services delivered via Telemedicine / Telehealth as compared to	$0

virtual care provided by a designated virtual care provider.	

BB. Substance Use Disorder

The item numbered as 1 in **BB. Substance Use Disorder** on page 95 is deleted and replaced with the following:

1. Office visits, including evaluations, diagnostic and treatment services **Please note:** This includes telehealth visits.	$0

Your Rights and Protections Against Surprise Medical Bills

The following section is added to the Policy of Coverage:

When you get emergency care or get treated by an out-of-network provider at a network hospital or ambulatory surgical center, you are protected from surprise billing or balance billing.

What is "balance billing" (sometimes called "surprise billing")?

When you see a doctor or other health care provider, you may owe certain out-of-pocket costs, such as a copayment, coinsurance, and/or a deductible. You may have other costs or have to pay the entire bill if you see a provider or visit a health care facility that isn't in your health plan's network.

"Out-of-network" describes providers and facilities that haven't signed a contract with your health plan. Out-of-network providers may be permitted to bill you for the difference between what your plan agreed to pay and the full amount charged for a service. This is called "**balance billing**." This amount is likely more than network costs for the same service and might not count toward your annual out-of-pocket limit.

"Surprise billing" is an unexpected balance bill. This can happen when you can't control who is involved in your care—like when you have an emergency or when you schedule a visit at a network facility but are unexpectedly treated by an out-of-network provider.

You are protected from balance billing for:

Emergency services

If you have an emergency medical condition and get emergency services from an out-of-network provider or facility, the most the provider or facility may bill you is your plan's network cost-sharing amount (such as copayments and coinsurance). You **can't** be balance billed for these emergency services. This includes services you may get after you're in stable condition, unless you give written consent and give up your protections not to be balanced billed for these post-stabilization services.

Certain services at a network facility

When you get services from a network facility, certain providers there may be out-of-network. In these cases, the most those providers may bill you is your plan's network cost-sharing amount. This applies to emergency medicine, anesthesia, pathology, radiology, laboratory, neonatology, assistant surgeon, hospitalist, or intensivist services. These providers **can't** balance bill you and may **not** ask you to give up your protections not to be balance billed.

If you get other services at these network facilities, out-of-network providers **can't** balance bill you, unless you give written consent and give up your protections.

You're never required to give up your protections from balance billing. You also aren't required to get care out-of-network. You can choose a provider or facility in your plan's network.

When balance billing isn't allowed, you also have the following protections:

- You are only responsible for paying your share of the cost (like the copayments, coinsurance, and deductibles that you would pay if the provider or facility was a network provider). Your health plan will pay out-of-network providers and facilities directly.
- Your health plan generally must:
- Cover emergency services without requiring you to get approval for services in advance (prior authorization).
- Cover emergency services by out-of-network providers.
- Base what you owe the provider or facility (cost-sharing) on what it would pay a network provider or facility and show that amount in your explanation of benefits.
- Count any amount you pay for emergency services or out-of-network services toward your deductible and out-of-pocket limit.

If you believe you've been wrongly billed, you may contact Arizona Department of Insurance and Financial Institutions' Consumer Services Section at (602) 364-2499 or 1-(800) 325-2548 (outside Phoenix).

Visit **Medica.com/Tips** for more information about your rights under federal law.



Senior Vice President and General Manager of Individual and Family Business



Senior Vice President and Secretary

Discrimination is Against the Law

Medica complies with applicable Federal civil rights laws and will not discriminate against any person on the basis of race, color, national origin, age, disability or sex. Medica:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as: TTY communication and 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, call the number included in this document or on the back of your Medica ID card. If you believe that Medica has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with: Civil Rights Coordinator, Mail Route CP250, PO Box 9310, Minneapolis, MN 55443-9310, 952-992-3422 (phone/fax), 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 509F, 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.

Yog koj xav tau kev pab dawb kom txhais daim ntawv no, hu rau tus xov tooj nyob hauv daim ntawv no los yog nyob nraum qab ntawm koj daim npav Medica ID.

如果您需要免費翻譯此資訊，請致電本文檔中或者在您的 Medica ID卡背面包含的號碼。

Nếu quý vị muốn trợ giúp dịch thông tin này miễn phí, hãy gọi vào số có trong tài liệu này hoặc ở mặt sau thẻ ID Medica của quý vị.

Odeeffannoo kana gargaarsa tolaan akka isinii hiikamu yoo barbaaddan, lakkoobsa barruu kana keessatti argamu ykn ka dugda kaardii Waraqaa Eenyummaa Medica irra jiruun bilbila'a.

إذا كنت تريد مساعدة مجانية في ترجمة هذه المعلومات، فاتصل على الرقم الوارد في هذه الوثيقة أو على ظهر بطاقة تعريف ميديكا الخاصة بك.

Если Вы хотите получить бесплатную помощь в переводе этой информации, позвоните по номеру телефона, указанному в данном документе и на обратной стороне Вашей индентификационной карты Medica.

ຖ້າທ່ານຕ້ອງການຄວາມຊ່ວຍເຫຼືອໃນການແປຂໍ້ມູນນີ້ຟຣີ, ໃຫ້ໂທຫາເລກໝາຍທີ່ມີຢູ່ໃນເອກະສານນີ້ ຫຼື ຢູ່ດ້ານຫຼັງຂອງບັດ Medica ຂອງທ່ານ.

이 정보를 번역하는 데 무료로 도움을 받고 싶으시면, 이 문서에 포함된 전화번호나 Medica ID 카드 뒷면의 전화번호로 전화하십시오.

Si vous voulez une assistance gratuite pour traduire ces informations, appelez le numéro indiqué dans ce document ou au dos de votre carte d'identification Medica.

နမ့်ၜဲဘိုးတ်ကျိးထံစၢ်းကလီနှ့်နၤတ်ဂ့်တ်ကျိၤအံၤလၢအကလီနှ့်, ကိးလီတဲစိနိုဉ်ဂ်ၢ်လၢအပဉ်ယှာ်လၢလံာ်တီလံာ်မိဖိအပူၤအံၤမ့တမ့်ဖဲနနှနိုင်ဧလော်ဇုဉ်သးခးကဲ့အလိၢ်ခံတကပၤအဖိခိဉ်နှဉ်တက့ာ်.

Kung nais mo ng libreng tulong sa pagsasalin ng impormasyong ito, tawagan ang numero na kasama sa dokumentong ito o sa likod ng iyong Kard ng Medica ID.

ይህን መረጃ ለመተርጎም ነጻ እርዳታ የሚፈልጉ ከሆነ በዝህ ሀ ስነድ ዉስጥ ያለውን ቁጥር ወይም Medica መታወቅያ ካርድዎ በስተጀርባ ያለውን ይደውሉ።

Ako želite besplatnu pomoć za prijevod ovih informacija, nazovite broj naveden u ovom dokumentu ili na poleđini svoje ID kartice Medica.

Díí t'áá jíík'e shá ata' hodoonih nínízingo éí ninaaltsoos Medica bee néího'dílzinígí bine'déé' námboo biká'ígííjį' béésh bee hodíilnih.

Wenn Sie bei der Übersetzung dieser Informationen kostenlose Hilfe in Anspruch nehmen möchten, rufen Sie bitte die in diesem Dokument oder auf der Rückseite Ihrer Medica-ID-Karte angegebene Nummer an.

COMIFB-0119-M

Arizona

Policy of Coverage for Individuals and Families

Medica Pinnacle℠

Gold Share Plan Zero

Plan Identifier 2022-IFBMPGSAZZ

Notice of Free Examination

If you are not satisfied with this Policy you may return it within 10 days of receipt. Mail or deliver this Policy to the agent who sold it to you or our Home Office. We will refund any premium paid and this Policy will be deemed to never have been issued.

AZ-Pinnacle-PC-22-01

Discrimination is Against the Law

Medica complies with applicable Federal civil rights laws and will not discriminate against any person on the basis of race, color, national origin, age, disability or sex. Medica:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as: TTY communication and 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, call the number included in this document or on the back of your Medica ID card. If you believe that Medica has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with: Civil Rights Coordinator, Mail Route CP250, PO Box 9310, Minneapolis, MN 55443-9310, 952-992-3422 (phone/fax), 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 509F, 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.

Yog koj xav tau kev pab dawb kom txhais daim ntawv no, hu rau tus xov tooj nyob hauv daim ntawv no los yog nyob nraum qab ntawm koj daim npav Medica ID.

如果您需要免費翻譯此資訊，請致電本文檔中或者在您的 Medica ID卡背面包含的號碼。

Nếu quý vị muốn trợ giúp dịch thông tin này miễn phí, hãy gọi vào số có trong tài liệu này hoặc ở mặt sau thẻ ID Medica của quý vị.

Odeeffannoo kana gargaarsa tolaan akka isinii hiikamu yoo barbaaddan, lakkoobsa barruu kana keessatti argamu ykn ka dugda kaardii Waraqaa Eenyummaa Medica irra jiruun bilbila'a.

إذا كنت تريد مساعدة مجانية في ترجمة هذه المعلومات، فاتصل على الرقم الوارد في هذه الوثيقة أو على ظهر بطاقة تعريف ميديكا الخاصة بك.

Если Вы хотите получить бесплатную помощь в переводе этой информации, позвоните по номеру телефона, указанному в данном документе и на обратной стороне Вашей индентификационной карты Medica.

ຖ້າທ່ານຕ້ອງການຄວາມຊ່ວຍເຫຼືອໃນການແປຂໍ້ມູນນີ້ຟຣີ, ໃຫ້ໂທຫາເລກໝາຍທີ່ມີຢູ່ໃນເອກະສານນີ້ ຫຼື ຢູ່ດ້ານຫຼັງຂອງບັດ Medica ຂອງທ່ານ.

이 정보를 번역하는 데 무료로 도움을 받고 싶으시면, 이 문서에 포함된 전화번호나 Medica ID 카드 뒷면의 전화번호로 전화하십시오.

Si vous voulez une assistance gratuite pour traduire ces informations, appelez le numéro indiqué dans ce document ou au dos de votre carte d'identification Medica.

နမ့်ဆဲဉီးတ၊်ကွိုးထံစ၊ကလီနှ်နၤတ၊်ဂ့၊်တ၊်ကွိုးဒၣ်းလ၊းအကလီနှ်, ကိုးလီတဲစိနိဉ်ဂ်၊်လ၊းအပဉ်ယှာ်လ၊းလ်ာ်တီလ်ာ်မီအပူးဒၣ်းမ့တမ့်ဖဲနနှနိုင်လော်ဆုဉ်သးဒးကှအလိ်ၢ်ခံတကပၤအဖိဖိဉ်နှဉ်တက့၊်.

Kung nais mo ng libreng tulong sa pagsasalin ng impormasyong ito, tawagan ang numero na kasama sa dokumentong ito o sa likod ng iyong Kard ng Medica ID.

ይህን መረጃ ለመተርጎም ነጻ እርዳታ የሚፈልጉ ከሆነ በዝ ሀ ሰነድ ዉስጥ ያለውን ቁጥር ወይም Medica መታወቅያ ካርድዎ በስተጀርባ ያለውን ይደውሉ።

Ako želite besplatnu pomoć za prijevod ovih informacija, nazovite broj naveden u ovom dokumentu ili na poleđini svoje ID kartice Medica.

Díí t'áá jíík'e shá ata' hodoonih nínízingo éí ninaaltsoos Medica bee néího'dílzinígí bine'déé' námboo biká'ígíjįį' béésh bee hodíilnih.

Wenn Sie bei der Übersetzung dieser Informationen kostenlose Hilfe in Anspruch nehmen möchten, rufen Sie bitte die in diesem Dokument oder auf der Rückseite Ihrer Medica-ID-Karte angegebene Nummer an.

COMIFB-0119-M

Helpful Resources

Medica Member Services

Call the Medica Member Services phone number on the back of your Medica ID card (TTY **711**) if you have any questions. Health Plan Specialists are available 8 a.m. – 6 p.m. CT Monday – Friday (Closed 8 – 9 a.m. Thursdays). You can also send a secure message at **Medica.com/Contact**.

Marketplace Contact Center

Call **1-800-318-2596 (TTY 1-855-889-4325)** if you purchased your coverage through the Health Insurance Marketplace, referred to in this Policy as the "Marketplace," and you need assistance with your financial help (tax credits) or need to make changes to the demographic information on this Policy. Or visit **healthcare.gov/Contact-Us**.

Nurse Line

Call **1-866-668-6548** (TTY **711**) to talk with a nurse for advice on where and when to get care, or how to provide care safely at home. Available 24/7. In a medical emergency, please call **911.**

Secure Member Site

You can view much of the information you may need by signing in to your secure member site at **Medica.com/SignIn**. The website allows you to view information specific to you and your plan:

- View your ID card
- See what's covered by your plan, including important plan documents
- Track your plan balances, such as your deductible and out-of-pocket maximum
- View your claims and explanations of benefits (EOBs)
- Look up prices for prescriptions and how they're covered by your plan
- Look up providers and pharmacies in your network
- Access wellness tools and support
- Pay your premium

Important Notice: This plan covers health care services only when provided by a doctor or facility who participates in the network. If you receive services from a non-network doctor or other health care provider, you will have to pay all of the costs for the services, except that emergency services and certain other covered services must be covered regardless of whether they are delivered by a participating provider.

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Terms and Conditions

Term of this Policy

This Policy is a legal contract between the subscriber and Medica Community Health Plan (Medica) and describes the benefits covered under this Policy.

All coverage under this Policy begins and ends at 12:01 a.m. Central Time on the date the coverage becomes effective.

Entire agreement

The documents below are the entire Policy between you and Medica, and replace all other agreements as of the effective date of this Policy.

1. This Policy of Coverage, the Benefit Chart section of this Policy of Coverage, any amendments; and
2. Your application for coverage.

No person other than an executive officer of Medica has the authority to change this Policy or to waive any of the provisions.

Guaranteed renewal

This Policy will not be canceled or non-renewed merely because your health deteriorates. Renewal is subject to Medica's right to terminate this Policy due to your non-payment of premium or for fraud or intentional misrepresentation of a material fact, or as otherwise described in *Ending Coverage*. Medica has the right to change the premium as allowed under Arizona law.

Nondiscrimination policy

Medica's policy is to treat all persons alike, without distinction based on:

- race
- color
- creed
- religion
- national origin
- gender
- gender identity
- marital status
- status with regard to public assistance
- disability
- sexual orientation
- age
- genetic information; or
- any other classification protected by law.

If you have questions, call Member Services at the number on the back of your Medica ID card.

Assignment

Medica will have the right to assign any and all of its rights and responsibilities under this Policy to any subsidiary or affiliate of Medica or to any other appropriate organization or entity.

Acceptance of coverage

By accepting the health care coverage described in this Policy you, on behalf of yourself if covered under this Policy, and/or on behalf of the dependents enrolled under this Policy, authorize the use of a social security number for purpose of identification and declare that the information supplied to Medica for purposes of enrollment is accurate and complete.

You understand and agree that any omissions or incorrect statements that you knowingly made in connection with your enrollment under this Policy may invalidate your coverage.

Amendment

This Policy or the Benefit Chart section of this Policy may be amended as described in this Policy. When this happens, you will receive a new policy or amendment. No other person or entity has authority to make any changes or amendments to this Policy. All amendments must be in writing.

Conformity with state statutes

Any provision of this Policy that, on its effective date, is in conflict with the statutes of the state in which the member resides on such date, is amended to conform to the minimum requirements of such statutes.

Discretionary authority

Medica has discretion to interpret and construe all of the terms and conditions of this Policy and make determinations regarding benefits and coverage under this Policy.

Certain terms are specifically defined in this Policy and Medica will interpret and construe the terms and conditions consistent with those definitions. It is important that you read and understand the defined terms.

Clerical error

You will not be deprived of coverage under this Policy because of a clerical error. However, you will not be eligible for coverage beyond the scheduled termination of your coverage because of a failure to record the termination.

Relationship between parties

The relationships between Medica and network providers are contractual relationships between independent contractors. Network providers are not agents or employees of Medica. The relationship between a provider and any member is that of health care provider and patient. The provider is solely responsible for health care provided to any member.

Notice

Except as otherwise provided in this Policy, written notice given by Medica to the subscriber will be deemed notice to all individuals covered under this Policy in the event of termination or nonrenewal of this Policy for any reason.

Cancellation

Your coverage may be canceled only under certain conditions. See *Ending Coverage* for additional information.

Reinstatement

If any renewal premium is not paid within the time granted the subscriber for payment, a subsequent acceptance of premium by Medica or by any insurance producer duly authorized by Medica to accept such premium, without requiring in connection therewith an application for reinstatement, shall reinstate this Policy; provided, however, if Medica or such insurance producer requires an application for reinstatement and issues a conditional receipt for the premium paid, this Policy will be reinstated upon approval of such application by Medica, or lacking such approval, upon the forty-fifth day following the date of such conditional receipt unless Medica has previously notified the subscriber in writing of its disapproval of such application. In all other respects the subscriber and Medica will have the same rights under this Policy as they had immediately before the due date of the defaulted premium, subject to any provisions endorsed hereon or attached hereto in connection with a reinstatement. Any premium accepted in connection with a reinstatement will be applied to a period of time for which premium has not been previously paid, but not to any period more than sixty days prior to the date of reinstatement.

Misstatement of age

If the age of the member has been misstated, all amounts payable under this Policy shall be such as the premium paid would have purchased at the correct age.

Time limit on certain defenses

After two years from the date of issue of this Policy no misstatements, except fraudulent misstatements, made by the applicant in the application for such Policy shall be used to void the Policy or to deny a claim for loss incurred after the expiration of such two year period.

Examination of a member or autopsy

To settle a dispute concerning provision or payment of benefits under this Policy, Medica may require that you be examined or an autopsy of the member's body be performed if the autopsy is not prohibited by law. The examination or autopsy will be at Medica's expense.

Language interpretation

Language interpretation services will be provided upon request, as needed in connection with the interpretation of this Policy. If you would like to request language interpretation services, please call Member Services at the number on the back of your Medica ID card.

If this Policy is translated into another language or an alternative communication format is used, this written English version governs all coverage decisions.

If you need alternative formats, such as large print or an audio format, please call Member Services at the number on the back of your Medica ID card to request these materials.

Legal actions

No lawsuit may be brought to recover a claim from Medica until more than 60 days after the date written Proof of Loss is made. Such action cannot be made more than two years after the date written proof of loss is made.

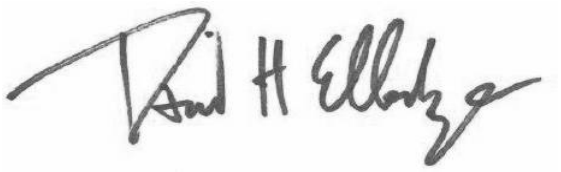
Policy

This Policy is a legal contract between the subscriber and Medica and describes the benefits covered under this Policy. Medica has issued this Policy in consideration of the application and the payment of the first premium on or before the delivery of this Policy.

IN WITNESS WHEREOF, Medica's Senior Vice President and General Manager of Individual and Family Business and Senior Vice President and Secretary hereby sign your contract.



Senior Vice President and General Manager of Individual and Family Business



Senior Vice President and Secretary

I. Introduction

A. About this Policy

This Medica Policy describes health services that are eligible for coverage and the procedures you must follow to obtain benefits. Because many provisions are interrelated, you should read this Policy in its entirety. The most specific and appropriate section will apply for those benefits related to the treatment of a specific condition.

For subscribers purchasing coverage through the Marketplace, the Marketplace will determine whether the subscriber is qualified to purchase coverage through the Marketplace and will notify Medica. Members are subject to all terms and conditions of this Policy.

Medica may arrange for various persons or entities to provide administrative services on its behalf, including claims processing and utilization management services. To ensure efficient administration of your benefits, you must cooperate with them in the performance of their responsibilities.

Benefits apply when you receive health services from network providers. Such services must be prescribed by and received from a network provider, unless otherwise indicated in this Policy. Benefits also apply to coverage for emergency services from non-network providers, including when you are traveling out of the service or network access area. Non-emergency care outside of your service or network access area is generally not covered. Follow-up care or scheduled care following an emergency must be received from a network provider to be covered as a benefit.

If a network provider refers you to a non-network provider, you must call Medica to determine if the services to be performed by the non-network provider are covered as benefits. Such referrals must be prior approved by Medica to be eligible for coverage as benefits. Medica approves referrals to non-network providers only if care is not available from network providers.

In this Policy, the words *you*, *your* and *yourself* refer to the member. The term *subscriber* refers to the person who is applying for or is issued this Policy.

B. Eligibility

To be eligible to enroll for coverage under this Policy, you must be a *subscriber* or *dependent* and meet the eligibility requirements stated below.

Subscriber eligibility

To be eligible to enroll for coverage the *subscriber* must:

1. be an Arizona resident within Maricopa County; and
2. complete an application form; and

3. not have failed to pay premium which you were obligated to pay for individual/family coverage with Medica or its affiliates for any period of coverage in the 12 months prior to your requested effective date of this Policy.

Child only eligibility

Individuals under the age of 21 are eligible to enroll as a subscriber without an adult under this Policy. Siblings of the child subscriber may be added to the child subscriber's Child Only policy. Any newborn or newly adopted child of a subscriber under the age of 21 may be covered through a separate child-only policy or this child only policy.

Dependent eligibility

To be eligible to enroll for coverage, the *dependent spouse or domestic partner* must:

1. be an Arizona resident; and
2. not have failed to pay premium which you were obligated to pay for individual/family coverage with Medica or its affiliates for any period of coverage in the 12 months prior to the requested coverage effective date for you under this Policy.

To be eligible to enroll for coverage, a dependent child must be under the age of 26.

Extending a child's eligibility

A dependent child is no longer eligible for coverage under this Policy when he or she reaches the dependent limiting age of 26. However, the child's eligibility continues if the child is incapable of self-sustaining employment by reason of developmental disability, mental illness, mental disorder or physical disability and is chiefly dependent upon the subscriber for support and maintenance. An illness that does not cause a child to be incapable of self-sustaining employment will not be considered a physical disability. To continue coverage for a disabled dependent child, you must provide Medica with proof of such disability and dependency within 31 days of the child reaching the dependent limiting age of 26. Beginning two years after the child reaches the dependent limiting age of 26, Medica may require proof of disability and dependency as frequently as allowed by law. Your disabled dependent is covered under this Policy regardless of age and without application of health screening.

C. Enrollment

Open enrollment and effective date of coverage

For subscribers and dependents, the period of time identified each year by Medica or by the Marketplace, as applicable, for open enrollment, is the period during which subscribers and dependents may elect to enroll in coverage. An application for yourself and any dependents must be submitted to the Marketplace for coverage offered through the Marketplace, or to Medica for coverage offered directly through Medica.

If you enroll for coverage during the open enrollment period, your coverage will be effective on January 1 of the following year. Services received before the effective date of this Policy are not covered.

Medica may ask you for information to confirm your eligibility for coverage. By accepting coverage under this Policy, you agree to cooperate with our reasonable request for information.

Special enrollment and effective date of coverage

Special enrollment periods are provided to subscribers and dependents under certain circumstances. For coverage obtained through the Marketplace, eligibility for special enrollment will be as determined by the Marketplace and confirmed by Medica. If coverage was not obtained through the Marketplace, eligibility for special enrollment will be determined by Medica. Medica requires documentation to be submitted to Medica to demonstrate that there is a current special enrollment period. The effective date of coverage depends upon the type of special enrollment. Unless otherwise stated, the subscriber shall have 60 days following the date of the life event to exercise his or her right for a special enrollment.

Services received before the effective date of this Policy are not covered.

Please note, if coverage was obtained through the Marketplace, contact the Marketplace to notify them of the life event and to exercise your right for a special enrollment.

Medica may ask you for information to confirm your eligibility for coverage. By accepting coverage under this Policy, you agree to cooperate with our reasonable request for information.

The following are the life events for special enrollment opportunities, whether you enrolled through the Marketplace or not:

1. The subscriber gains a dependent through marriage, birth, adoption, placement for adoption, or child support order or other court order. If coverage was obtained through the Marketplace, you must contact the Marketplace to enroll the dependent and determine what types of plan changes can be made due to this special enrollment. In the case of marriage, at least one spouse must demonstrate having minimum essential coverage for 1 or more days during the 60 days preceding the date of marriage unless (1) the spouse is moving from a foreign country or US territory, (2) the spouse is an Indian as defined in the Indian Health Care Improvement Act, or (3) the spouse lived for 1 or more days during the 60 days leading up to the event or during the most recent preceding open enrollment in a service area where no qualified health plans were offered through the Marketplace. If not, then there is no special enrollment period for either spouse. The subscriber is permitted to either add the dependent to this Policy, or if the dependent is not eligible under this Policy, the subscriber and his or her dependents may enroll in another plan within the same metal level. If no plan is available in the same metal level, the subscriber and dependent may enroll in another plan one metal level higher or lower than the current plan. Or, at the option of the subscriber or dependent, the dependent may be enrolled separately in any available plan. In the case of birth, adoption or placement for adoption, child support or other court order, coverage begins on the date of birth, date of adoption or date of placement for adoption, respectively or the first of the month following plan selection if allowed by Medica or the Marketplace and elected by you, as applicable. In the case of marriage, coverage is generally effective on the first day of the month following plan selection in the Marketplace or enrollment with Medica, as applicable. See *How to add dependents* below for more information. In the

case of a child support order or other court order, coverage is generally effective on the date specified in the order.

2. If the subscriber or enrolled dependent loses a dependent or is no longer considered a dependent through divorce or legal separation as defined by State law in the State in which the divorce or legal separation occurs, or if the member, or his or her dependent, dies. In these instances, if the result is a loss of minimum essential coverage for the subscriber or enrolled dependent, the person who lost coverage will have a special enrollment period. Coverage is effective on the date established by Medica or the Marketplace, as applicable.

3. For subscribers currently enrolled through the Marketplace, the subscriber or dependent enrolled in the same qualified health plan is determined to be newly ineligible for an advance premium tax credit or cost-sharing reductions. Coverage is effective on the first day of the month following plan selection.

4. A qualified individual or dependent gains access to a new qualified health plan as a result of a permanent move. The qualified individual or dependent must have had minimum essential coverage for at least one day in the 60 days prior to the permanent move unless (1) the spouse is moving from a foreign country or US territory, (2) the spouse is an Indian as defined in the Indian Health Care Improvement Act, or (3) the spouse lived for 1 or more days during the 60 days leading up to the move or during the most recent preceding open enrollment in a service area where no qualified health plans were offered through the Marketplace. Moving solely for medical treatment or vacation does not qualify an individual for this special enrollment period. Coverage is effective on the first day of the month following plan selection.

5. The subscriber or dependent loses "minimum essential coverage," as defined under federal law, is enrolled in a non-calendar year group or individual plan, or loses certain pregnancy-related coverage or coverage for an unborn child, or medically needy coverage as defined under the Social Security Act. Loss of minimum essential coverage under this paragraph does not include voluntary termination of coverage or loss due to failure to pay premiums or rescission. The subscriber or dependent has 60 days before or after the life event to exercise his or her right for a special enrollment. The date of the loss of coverage for those enrolled in a non-calendar year plan is the last day of the plan or policy year. Coverage is effective on the date established by Medica or the Marketplace, as applicable.

6. The subscriber demonstrates to Medica or the Marketplace, as applicable, that the health plan providing coverage to him or her substantially violated a material provision of its contract. Coverage is effective on the date established by Medica or the Marketplace, as applicable.

7. The subscriber demonstrates to Medica or the Marketplace, as applicable, that enrollment or non-enrollment in a health plan was unintentional, inadvertent or erroneous and the result of the error, misrepresentation or inaction of the Marketplace or the United States Department of Health and Human Services, a non-Marketplace entity providing enrollment assistance or conducting enrollment activities, or Medica. Coverage is effective on the date established by Medica or the Marketplace, as applicable.

8. For subscribers and dependents, in the event of a qualifying event under section 603 of the Employee Retirement Income Security Act of 1974, as amended. Coverage is effective on the date established by Medica or the Marketplace, as applicable.

9. For subscribers or dependents, in the event the subscriber or dependent is a victim of domestic abuse or spousal abandonment, including a dependent or unmarried victim within a household, is enrolled in minimum essential coverage and seeks to enroll in coverage separate from the perpetrator of the abuse or abandonment. Coverage is effective on the first day of the month following plan selection. The dependent of a victim of domestic abuse or spousal abandonment applying for or covered on the same application as the victim, also may enroll in coverage at the same time as the victim.

10. This special enrollment period applies if a qualified individual or dependent applies for coverage on the Marketplace during annual open enrollment or a special enrollment, and is determined by the Marketplace as potentially eligible for Medicaid or CHIP, and is later determined ineligible for Medicaid or CHIP after open enrollment ended or more than 60 days after the qualifying event. It also applies if the qualified individual or dependent applies for coverage at the State Medicaid or CHIP agency during annual open enrollment and is determined ineligible for Medicaid or CHIP after open enrollment has ended. Coverage is effective on the date established by Medica or the Marketplace, as applicable.

11. You or your dependent was enrolled in COBRA continuation coverage, or similar state program, for which an employer was paying all or part of the premiums, or for which a government entity was providing subsidies, and the employer completely ceases its contributions or the government subsidies completely cease. Coverage is effective on the first day of the month following plan selection.

Following are special enrollment opportunities available only if you enrolled through the Marketplace. Coverage is effective on the date established by the Marketplace. Contact the Marketplace for information about the limitations of each special enrollment opportunity.

1. For an Indian enrolling through the Marketplace, or the dependent of an Indian that is enrolled or is enrolling through the Marketplace on the same application as the Indian, on a monthly basis as determined by the Marketplace.

2. For subscribers enrolled through the Marketplace the subscriber or dependent enrolled in the same qualified health plan is determined to be newly eligible for an advance premium tax credit or has a change in eligibility for cost-sharing reductions.

3. A qualified individual, or his or her dependent, who is enrolled in an eligible employer-sponsored plan and is determined newly eligible for advance payments of the premium tax credit.

4. For subscribers and dependents enrolling through the Marketplace, in the event of gaining status as a citizen, national, or lawfully present individual, or being released from incarceration, as determined by the Marketplace.

5. For subscribers and dependents enrolling through the Marketplace, the subscriber demonstrates to the Marketplace and the Marketplace determines that exceptional circumstances apply.

6. The subscriber or dependent enrolled through the Marketplace adequately demonstrates to the Marketplace that a material error related to plan benefits, service area, or premium influenced the individual's decision to purchase a plan through the Marketplace.

7. For a consumer who resolves a data matching issue following the end of an inconsistency period or has an annual household income under 100 percent of the Federal Poverty Level and did not enroll in coverage while waiting for HHS to verify that he or she meets the citizenship, national, or immigration status.

If you enrolled directly with Medica, and you or your dependent experienced a decrease in income and had minimum essential coverage for one or more days in the previous sixty days before the date of financial change, you may be eligible for a special enrollment period through the Marketplace if you are eligible for advance premium tax credits.

How to add dependents

Except for policies issued to individuals under the age of 21, coverage for new dependents may be added after the subscriber's coverage begins as described in *Open enrollment* and *Special enrollment* above. Please note with regard to births and adoptions: Medica does not automatically know of a birth or adoption or whether the subscriber would like coverage for the newborn or newly adopted dependent. You must, therefore, request that the newborn or newly adopted dependent be added. If additional premium is required, Medica is entitled to all premiums due from the time of the child's birth, adoption or placement for adoption until the time the covered subscriber notifies Medica of the birth or adoption. Medica may reduce payment by the amount of premium that is past due for any health benefits for the child until any premium you owe is paid.

Notification

Unless a longer period is provided in this Policy, the subscriber must notify Medica in writing within 30 days of the effective date of any changes to home address or name, addition or deletion of dependents, or other facts identifying you or your dependents.

D. Premiums

Your premiums must be prepaid by the subscriber from the date coverage starts. If a subscriber or dependent has enrolled through a special enrollment period retroactively, your premiums must be paid by the date established by Medica.

If you are receiving an advance premium tax credit, you will need to pay your share of the first month's premium by the date established by Medica.

Your premium may change each year as permitted by state and federal law. You will be provided at least 30 days written notice before a change in the premium.

Medica does not accept premium payment directly or indirectly from any third party including, but not limited to, any health care provider, except as stated in this paragraph. Medica will also accept premium payments from the following third parties, to the extent required by law: Ryan White HIV/AIDS Program under title XXVI of the Public Health Service Act; Indian tribes, tribal organizations or urban Indian organizations; and state and federal government programs. Premiums paid by you, the subscriber, or the third-parties listed in

the prior sentence, will not be reimbursed or contributed to by or on behalf of any other third party including, but not limited to, any health care provider directly or indirectly.

E. Grace period

The grace period for the subscriber's payment of premiums will be 31 days from the date a premium payment is due. If you pay the premium at any time during this grace period, this Policy shall not be terminated. If premium is not paid by the end of the grace period, coverage will end as stated in *Ending Coverage*.

If you are receiving an advance premium tax credit, the grace period for the subscriber's payment of premiums will be 3 months from the date a premium payment is due.

- If you pay your full share of the premium at any time during this grace period, which includes any additional missed premium payments during the grace period, this Policy shall not be terminated.
- If your share of the full premium is not paid by the end of the grace period, coverage will end as stated in Ending Coverage. Medica will pay benefits only for the first month of the grace period.
- For example, if you fail to make the premium payment for March, April and May, Medica will pay benefits only for services you receive in March, unless you pay your full share of all the premiums for March, April and May by the end of May. Be aware that benefits will not be paid after the first month of the 3 month grace period.

If the person obligated to pay premiums under this Policy has not paid the past due premiums by the end of the grace period, and Medica has provided coverage during the grace period, then that person may not be allowed to enroll in any other Medica (or its affiliates) individual or family policies for up to twelve months following the beginning of the grace period. If the subscriber wants to obtain Medica individual or family coverage before the end of the twelve-month period, the subscriber may need to pay the outstanding premium owed under the prior Medica policy consistent under Medica's process.

F. Changes to this Policy

The coverage provided under this Policy may change each year as permitted or required in compliance with federal or state regulatory requirements, or to ensure that this Policy maintains the actuarial value for the designated metal levels as defined in federal law. Any provision of this Policy which, on its effective date, is in conflict with the law of the federal government or this state is hereby amended to conform to the minimum requirements of such law.

G. Benefits

What you must do to receive benefits

Each time you receive health services, you must:

1. Confirm with Medica that your provider is a network provider with your Medica plan to be eligible for benefits;
2. Identify yourself as a Medica member; and
3. Present your Medica identification card. Having and using a Medica identification card does not guarantee coverage.

If your provider asks for your health care identification card and you do not identify yourself as a Medica member within 180 days of the date of service, you may be responsible for paying the cost of the service you received.

It is your responsibility to alert Medica regarding any discounts, coupons, rebates, or financial arrangements between you and a provider or manufacturer for health care items or services, prescribed drugs and/or devices. Discounts, coupons, rebates, or similar reimbursement provided to you by providers or manufacturers will not satisfy your out-of-pocket cost sharing responsibilities, nor will such amounts accumulate toward your deductible and out-of-pocket maximum, unless the following criteria is met:

1. The prescription drug or prescription specialty drug does not have a medically appropriate generic equivalent; or
2. Access to the prescription drug or prescription specialty drug was obtained through prior authorization, step therapy protocol or the exception or appeals processes as described in this Policy.

Call Member Services at the number on the back of your Medica ID card.

Benefits

To see which providers are in your plan's network, check the online search tool on **Medica.com/SignIn** or call Member Services at the number on the back of your Medica ID card.

Medica will cover health services and supplies as described in this Policy only when care is received from the following:

1. A network provider;
2. A non-network provider to whom you have been specifically directed by a network provider and are authorized by Medica; and
3. A non-network provider when no in-network care is available within your service or network access area and are authorized by Medica.

If there is no network provider and no non-network provider available within your service or network access area, Medica may require you to see a provider that we have negotiated a reduced fee with if that provider is closer to your residence than a requested non-network provider.

Prior authorization may also be required from Medica for certain benefits even if a provider has directed or recommended that you receive the services or supplies. This Policy fully defines your benefits and describes procedures you must follow to obtain benefits.

Decisions about coverage are based on appropriateness of care and service to the member. Medica does not reward providers for denying care, nor does Medica encourage inappropriate utilization of services.

Medica will cover routine patient costs in connection with a qualified individual's participation in an approved clinical trial at the applicable benefit level. Routine patient costs are items and services that would be covered benefits even when not provided in connection with a clinical trial. Routine patient costs do not include an investigative or experimental item, device or service; items or services provided solely to satisfy data collection and analysis needs and not used in clinical management; or a service that is clearly inconsistent with widely accepted and established standards of care for a particular diagnosis.

Non-network providers

Emergency services received from non-network providers are covered benefits. To be eligible for coverage from non-network providers, services must be due to an emergency, as defined in Definitions.

Additionally, under certain circumstances Medica will authorize your obtaining services from a non-network provider within the United States. Such authorizations are generally provided only in situations where the requested services are not available from network providers. Medica will authorize services received from non-network providers only if in-network care is not available in your service or network access area and may require a referral from an in-network provider. If there is no network provider and no non-network provider available within your service or network access area, Medica may require you to see a provider that we have negotiated a reduced fee with if that provider is closer to your residence than a requested non-network provider.

In the following situations you are not responsible for any amounts above the network cost-sharing amount for such service calculated in accordance with the Federal No Surprises Act of 2020, and any implementing rules:

1. While obtaining emergency services at certain non-network emergency facilities or from certain non-network providers, as set forth in the definitions and terms and conditions of the Federal No Surprises Act of 2020, and any implementing rules;
2. While obtaining certain non-emergency services performed by certain non-network providers at certain network facilities (including, but not limited to, a hospital, a hospital outpatient department, a critical access hospital, or an ambulatory surgical center), as set forth in the definitions and under the terms and conditions of the Federal No Surprises Act of 2020, and any implementing rules, unless you have consented in a manner consistent with the Federal No Surprises Act of 2020; or
3. While obtaining air ambulance services from certain non-network providers, as set forth in the definitions and under the terms and conditions of the Federal No Surprises Act of 2020, and any implementing rules.

If you have questions about bills you receive from a non-network provider that provided services under the circumstances described above, please call Member Services at the number on the back of your Medica ID card. If you receive a bill that is larger than the applicable copayment, coinsurance, or deductible, you may submit the bill for processing to:

Member Services

Route CP595

PO Box 9310

Minneapolis, MN 55440-9310

When you access care from non-network providers, you will be responsible for filing claims in order to be reimbursed for covered benefits. For information on submitting claims, refer to *Submitting a claim*.

Exclusions

Certain health services are not covered. Read this Policy for a detailed explanation of all exclusions.

H. Providers

Enrolling in a Medica plan does not guarantee that a particular provider (in the Medica network provider directory) will remain a network provider or provide you with health services. When a provider no longer participates with Medica, you must choose to receive health services from network providers to continue to be eligible for benefits.

You must verify that your provider is a network provider each time you receive health services.

Network providers

Network providers are paid using various types of contractual arrangements, which are intended to promote the delivery of health care in a cost efficient and effective manner. These arrangements are not intended to affect your access to health care. These payment methods may include:

1. A fee-for-service method, such as per service or percentage of charges;
2. A per episode arrangement, such as an amount per day, per stay, per case or per period of illness; or
3. A risk-sharing/value-based arrangement.

The methods by which specific network providers are paid may change from time to time. Methods also vary by network provider. The primary method of payment is fee-for-service.

Fee-for-service payment means that Medica pays the network provider a fee for each service provided. If the payment is per episode, the network provider's payment is determined according to a set fee schedule. The amount the network provider receives is the lesser of the fee schedule or what the network provider would have otherwise billed. If the payment is percentage of charges, the network provider's payment is a set percentage of the provider's billed charge. The amount paid to the network provider, less any applicable copayment, coinsurance or deductible, is considered to be payment in full.

Medica also has risk-sharing/value-based contract arrangements with a number of providers. These contracts include various quality and efficiency measures designed to encourage high quality and efficient total care for members. Such arrangements may involve claims withhold and gain-sharing or risk sharing arrangements between Medica and such providers. Amounts paid or returned under these arrangements are not considered when determining the amounts you must pay for health services under this Policy.

Non-network providers

When a non-emergency service from a non-network provider is covered, the non-network provider is paid a fee for each covered service that is provided.

The non-network provider reimbursement amount may be less than the charges billed by the non-network provider. **If this happens, you are responsible for paying the difference, in addition to any applicable coinsurance and deductible amount, except to the extent the No Surprises Act of 2020 applies. Charges in excess of the non-network provider reimbursement amount do not accumulate to your deductible or out-of-pocket maximum.**

I. Submitting a claim

Claims for benefits from network providers

If you receive a bill for any benefit from a network provider, you may submit the claim following the procedures described below, under *Claims for benefits from non-network providers*, or call Member Services at the number on the back of your Medica ID card.

Network providers are required to submit claims within 180 days from when you receive a service. If your provider asks for your health care identification card and you do not identify yourself as a Medica member within 180 days of the date of service, you may be responsible for paying the cost of the service you received.

Claims for benefits from non-network providers

When you receive services from non-network providers, you will be responsible for filing claims in order to be reimbursed for covered benefits.

Claim forms can be found in the Document Center at **Medica.com/SignIn** or you may request claim forms by calling Member Services at the number on the back of your Medica ID card. If the claim forms are not sent to you within 15 days, you may submit an itemized statement without the claim form to Medica. You should retain copies of all claim forms and correspondence for your records.

Generally, Medica does not accept assignment of benefits to non-network providers.

You must submit the claim in English along with a Medica claim form to Medica no later than 365 days after receiving benefits. Your Medica member number must be on the claim.

Mail to the address identified on the back of your identification card.

Medica will notify you of authorization or denial of the claim within 30 days of receipt of the claim, or if additional information is required to adjudicate the claim.

If your claim does not contain all the information Medica needs to make a determination, Medica may request additional information. Medica will notify you of its decision within 15 days of receiving the additional information. If you do not respond to Medica's request within 45 days, your claim may be denied.

Claims for emergency services provided outside the United States

Claims for emergency services rendered in a foreign country will require the following additional documentation:

1. Claims submitted in English with the currency exchange rate for the date health services were received.
2. Itemization of the bill or claim.
3. The related medical records (submitted in English).
4. Proof of your payment of the claim.
5. A complete copy of your passport and airline ticket.
6. Such other documentation as Medica may request.

For emergency services rendered in a foreign country, Medica will pay you directly.

Medica will not reimburse you for costs associated with translation of medical records or claims.

Time limits

If you have a complaint or disagree with a decision by Medica, you may follow the complaint procedure outlined in *Complaints* or you may initiate legal action at any point.

However, you may not bring legal action more than three years after Medica has made a coverage determination regarding your claim.

J. Referrals and Prior Authorization

Note: Prior authorization (approval in advance) is a clinical review that services are medically necessary. Receiving prior authorization is not a guarantee of payment. Benefits will be determined once a claim is received and will be based upon, among other things, your eligibility and the terms and conditions of this Policy applicable on the date you receive services.

Prior Authorization

Certain health services are covered only upon referral. All referrals to non-network providers and certain types of network providers require prior authorization by Medica. Prior authorization from Medica is required before you receive certain services or supplies even if a provider has directed or recommended that you receive the services or supplies in order to determine whether a particular service or supply is medically necessary and a benefit. Medica uses written procedures and criteria when reviewing your request for prior authorization. To determine whether a certain service or supply requires prior authorization, please call Member Services at the number on the back of your Medica ID card.

Your attending provider, you or someone on your behalf may contact Medica to request prior authorization. Your network provider will contact Medica to request prior authorization for a service or supply. You must contact Medica to request prior authorization for services or supplies received from a non-network provider. If a network provider fails to request prior authorization after you have consulted with them about services requiring prior authorization, you are not subject to a penalty for failure to obtain prior authorization.

Emergency services do not require prior authorization.

You do not require prior authorization in order to obtain access to obstetrical or gynecological care from a network provider who specializes in obstetrics or gynecology. However, certain of the specific services provided by that network provider may require prior authorization, as described further in this Policy.

Some of the services that may require prior authorization from Medica include:

1. Reconstructive or restorative surgery procedures;
2. Surgery for morbid obesity (also known as bariatric surgery);
3. Treatment of a diagnosed temporomandibular joint (TMJ) disorder or craniomandibular disorder;
4. Solid organ and bone marrow transplant services – this prior authorization must be obtained before the transplant workup is initiated;
5. Treatment at a designated facility for complex health conditions;
6. Home health care services;
7. Durable medical equipment;
8. Outpatient surgical procedures;
9. Certain genetic tests;
10. Certain drugs, biologics and biosimilars;
11. Inpatient care, including mental health and substance use disorders, skilled nursing facility services, long-term acute care hospital (LTACH) and acute inpatient rehabilitation (AIR);
12. Certain outpatient mental health and substance use disorder services;
13. Certain imaging services;
14. Certain professionally administered drugs;
15. Non-emergency licensed air ambulance transportation; and
16. Benefits for services from non-network providers, with the exception of emergency services.

Certain biologics, biosimilars and professionally administered drugs may be subject to step therapy. In certain cases, it is possible to get an exception to step therapy requirements. To obtain more information about the step therapy exception process call Member Services at the number on the back of your Medica ID card.

Pregnancy/maternity care services received from a network provider do not require prior authorization or a referral and will be covered.

Please note: This is not an all-inclusive list of all services and supplies that may require prior authorization.

When you, someone on your behalf or your attending provider calls, the following information may be required:

1. Name and telephone number of the provider who is making the request;

2. Name, telephone number, address and type of specialty of the provider to whom you are being referred, if applicable;
3. Services being requested and the date those services are to be rendered (if scheduled);
4. Specific information related to your condition (for example, medical records or a letter of medical necessity from your provider);
5. Other applicable member information (i.e., Medica member number).

Medica will review your request for prior authorization and provide a response to you and your attending provider within 14 calendar days after the date your request was received, provided all information reasonably necessary to make a decision has been given to Medica.

Medica will respond within a time period not exceeding 72 hours from the time of the initial request if 1) your attending provider believes that an expedited review is warranted, or 2) Medica concludes that a delay could seriously jeopardize your life, health or ability to regain maximum function, or 3) you could be subject to severe pain that cannot be adequately managed without the care or treatment you are requesting.

If the information necessary to make a decision is not provided, additional information may be requested. Upon receipt of the additional information, you, your authorized representative or your attending physician will be notified of the determination within 14 calendar days. If the additional information is not received within 45 days, the claim may be denied.

If Medica does not approve the request for prior authorization, you have the right to appeal Medica's decision as described in *Complaints*.

Under certain circumstances, Medica may perform concurrent review to determine whether services continue to be medically necessary. If Medica determines that services are no longer medically necessary, Medica will inform both you and your attending provider in writing of its decision. If Medica does not approve continued coverage, you or your attending provider may appeal Medica's initial decision (see *Complaints*).

Referrals to non-network providers

It is to your advantage to seek Medica's authorization for referrals to non-network providers *before* you receive services. Medica can then tell you what your benefits will be for the services you may receive. Medica will authorize referrals for services from non-network providers only if in-network care is not available in your service or network access area. The referral must be from an in- network provider. If there is no network provider and no non-network provider available within your service or network access area, Medica may require you to see a provider that we have negotiated a reduced fee with if that provider is closer to your residence than a requested non-network provider.

If you want to apply for a standing referral to a non-network provider, contact Medica for more information. A standing referral is a referral issued by a network provider and authorized by Medica for conditions that require ongoing services from a specialist provider.

Standing referrals will only be covered for the period of time appropriate to your medical condition. A standing referral may be granted if Medica determines a standing referral clinically appropriate.

Referrals and standing referrals will not be covered to accommodate personal preferences, family convenience, or other non-medical reasons. Referrals will also not be covered for care that has already been provided.

If your request for a standing referral is denied, you have the right to appeal this decision as described in *Complaints*.

What you must do

1. Request a referral or standing referral from a network provider to receive medically necessary services from a non-network provider. The referral will be in writing and will:
    a. Indicate the time period during which services must be received; and
    b. Specify the service(s) to be provided; and
    c. Direct you to the non-network provider selected by your network provider.
2. Seek prior authorization from Medica by calling the number on the back of your Medica ID card. Medica does not guarantee coverage of services that are received before you obtain prior authorization from Medica.
3. If prior authorization has been obtained from Medica, pay the same amount you would have paid if the services had been received from a network provider.
4. Pay any charges not authorized for coverage by Medica.

What Medica will do

1. May require that you see another network provider selected by Medica before a determination by Medica that a referral to a non-network provider is medically necessary.
2. May require that you obtain a referral or standing referral from a network provider to a non-network provider practicing in the same or similar specialty.
3. Provide coverage for health services that are:
    a. Otherwise eligible for coverage under this Policy;
    b. Recommended by a network physician; and
    c. Determined by Medica that care is not available from a network provider. If there is no network provider and no non-network provider available within your service or network access area, Medica may require you to see a provider that we have negotiated a reduced fee with if that provider is closer to your residence than a requested non-network provider.
4. Review your request for prior authorization and respond within 14 calendar days of receipt of your request provided that all information reasonably necessary to make a decision has been given to Medica. However, Medica will respond within a time period not exceeding 72 hours from the time of the initial request if 1) your attending provider believes that an expedited appeal is warranted, or 2) Medica concludes that a delay could seriously jeopardize your life, health or ability to regain maximum function, or 3) you could be subject to severe pain that cannot be adequately managed without the care or treatment you are seeking.

K. Continuity of care

To request continuity of care or if you have questions about how this may apply to you, call Member Services at the number on the back of your Medica ID card.

If you are currently in an active course of treatment with a treating provider, you have a right to continuity of care. If the contract between Medica and your treating provider terminates without cause, you may be eligible to continue care with that provider. Continuity of care only applies if you are in an active course of treatment with the provider at the time the provider's contract is terminated. This does not apply when the provider's contract is terminated for cause.

Upon request, Medica will authorize continuity of care as described above for the following conditions:

1. An ongoing course of treatment for a life-threatening condition;
2. An ongoing course of treatment for a serious acute condition, such as chemotherapy;
3. Scheduled non-elective surgery, including postoperative care;
4. Pregnant and undergoing a course of treatment for pregnancy. Health services may continue to be provided through the postpartum period; or
5. An ongoing course of treatment for a health condition for which a treating physician or health care provider attests that discontinuing care by that physician or health care provider would worsen the condition or interfere with anticipated outcomes.

Continuity of care, as described above, will continue until the active course of treatment is complete, or 90 days, whichever is shorter. Authorization to continue to receive services from your current primary care provider, specialist or hospital may extend to the remainder of your life if a physician certifies that your life expectancy is 180 days or less.

Medica may require medical records or other supporting documentation from your provider to review your request, and will consider each request on a case-by-case basis. If Medica authorizes your request to continue care with your current provider, Medica will explain how continuity of care will be provided. After that time, your services or treatment will need to be transitioned to a network provider to continue to be eligible for benefits. If your request is denied, Medica will explain the criteria used to make its decision. You may appeal this decision.

If your provider agrees to comply with Medica's prior authorization requirements, provides Medica with all necessary medical information related to your care, and accepts as payment in full the lesser of Medica's network provider reimbursement or the provider's customary charge for the service, then the provider will not be permitted to bill you for the amount in excess of your deductible and coinsurance or copay described in the Benefit Chart section of this Policy.

Coverage will not be provided for services or treatments that are not otherwise covered under this Policy.

If Medica terminates your current provider's contract for cause, Medica will inform you of the change and how your care will be transferred to another network provider.

L. Harmful use of medical services

If it is determined that you are receiving certain prescription drugs in a quantity or manner that may harm your health, benefits for these medications will be restricted to medications that are both prescribed by one specific network physician and dispensed by one specific network pharmacy. Failure to receive these medications in this manner will result in a denial of coverage. Medica will notify you regarding the specific physician and pharmacy assigned for you.

If you have questions about how this provision applies to you, including the specific physician or pharmacy assigned for you, you may call Member Services at the number on the back of your Medica ID card. Additionally, you have the right to appeal Medica's decision concerning the application of this section or the particular physician or pharmacy assigned for you. See *Complaints* for more information on your appeal rights.

M. Medica's Right to Subrogation and Reimbursement

This section describes Medica's right of subrogation and reimbursement. Medica's rights are subject to Arizona and federal law. References to "you" or "your" in this section shall include you, your legal representatives, your estate and your heirs and next of kin and beneficiaries unless otherwise stated. For information about the effect of Arizona and federal law on Medica's subrogation rights, contact an attorney.

1. Medica has a right of subrogation against any third party, individual, corporation, insurer or other entity or person who may be legally responsible for payment of medical expenses related to your illness or injury. Medica's right of subrogation shall be governed according to this section. Medica's right to recover its subrogation interest applies only after you have received a full recovery of the medical expenses for your illness or injury from another source of compensation. Medica's right to recover its subrogation interest applies regardless of whether you have received a full recovery of other, non-medical expense damages from another source.
2. Medica's subrogation interest is the reasonable cash value of any benefits received by you.
3. Medica's right to recover its subrogation interest may be subject to an obligation by Medica to pay a pro rata share of your disbursements, attorney fees and costs and other expenses incurred in obtaining the recovery from another source unless Medica is separately represented by an attorney. If Medica is represented by an attorney, an agreement regarding allocation of the disbursements, fees and costs may be reached. If an agreement regarding allocation cannot be reached, the matter must be submitted to binding arbitration.
4. By accepting coverage under the contract, you agree:
    a. That if Medica pays benefits for medical expenses you incur as a result of any act by a third party for which the third party is or may be legally responsible, and you later obtain full recovery of medical expenses from another source of compensation, you are obligated to reimburse Medica for the benefits paid in

accordance with Arizona law regardless of whether you have received a full recovery of other, non-medical expense damages.

b. To cooperate with Medica or its designee to help protect Medica's legal rights under this subrogation and reimbursement provision and to provide all information Medica may reasonably request to determine its rights under this provision.

c. To provide prompt written notice to Medica when you make a claim against a party for injuries.

d. To provide prompt written notice of Medica's subrogation rights to any party against whom you assert a claim for injuries.

e. To do nothing to decrease or limit Medica's rights under this provision, either before or after receiving benefits, or under the contract.

f. Medica may take action to preserve its legal rights. This includes bringing suit in your name.

g. Medica may collect its subrogation interest from the proceeds of any settlement or judgment recovered by you, your legal representative or the legal representative(s) of your estate or next-of-kin.

h. To hold in trust the proceeds of any settlement or judgment for Medica's benefit under this provision.

i. You will cooperate with Medica in protecting its legal and equitable rights to subrogation and reimbursement in a timely manner, including, but not limited to:

    i. Signing and/or delivering such documents as Medica or its agents reasonably request to secure the subrogation and reimbursement claim.

    ii. Responding to requests for information about any accident or injuries.

    iii. Making court appearances.

    iv. Obtaining Medica's consent or its agents' consent before releasing any party from liability or payment of medical expenses.

    v. Complying with the terms of this section.

II. Out-of-Pocket Expenses

You are responsible for paying the cost of a service that is not medically necessary or is not a covered benefit even if the following occurs:

1. A provider performs, prescribes or recommends the service; or
2. The service is the only treatment available; or
3. You request and receive the service even though your provider does not recommend it.

You are responsible for paying the charges incurred when you miss or cancel an appointment.

Please see the Benefit Chart section of this Policy for specific information about your benefits and coverage levels. To verify coverage before receiving a particular service or supply, call Member Services at the number on the back of your Medica ID card.

A. Cost sharing: copayments, coinsurance and deductibles

For benefits, you must pay the following:

1. Any applicable copayment, coinsurance and deductible as described in the Benefit Chart section of this Policy.

   You must pay an annual deductible. The time period used to determine how much of your deductible you have satisfied is a calendar year.

   Please note that amounts reimbursed or paid by a provider or manufacturer, including manufacturer coupons, rebates, coupon cards, debit cards or other forms of reimbursement or payment on your behalf for a product or service, will not apply toward your deductible, unless the following criteria is met:

   a. The prescription drug or prescription specialty drug does not have a medically appropriate generic equivalent; or

   b. Access to the prescription drug or prescription specialty drug was obtained through prior authorization, step therapy protocol or the exception or appeal process as described in this Policy.

2. Any charge that exceeds the non-network provider reimbursement amount for certain services from certain non-network providers. **If the amount billed by certain non-network providers is greater than the non-network provider reimbursement amount, *the non-network provider will likely bill you for the difference.* This difference may be substantial, and it is in addition to any copayment, coinsurance or deductible amount you may be responsible for according to the terms described in this Policy.**

   To inquire about the non-network provider reimbursement amount for a particular procedure, call Member Services at the number on the back of your Medica ID card. When you call, you will need to provide the following:

- The CPT (Current Procedural Terminology) code for the procedure (ask your non-network provider for this); and
- The name and location of the non-network provider.

Member Services will provide you with an estimate of the non-network provider reimbursement amount based on the information provided at the time of your inquiry. The *actual amount paid* will be based on the information received at the time the claim is submitted and subject to all applicable benefit provisions, exclusions and limitations, including but not limited to coinsurance and deductible.

3. Any charge that is not covered under this Policy.

Cost sharing reductions

Cost-sharing is a combination of coinsurance, copayments and your deductible.

If the Marketplace determines you are eligible for a cost-sharing reduction, you will be offered one of three silver cost-sharing variations based on your household income. This will lower your cost-sharing for benefits. If you move between different cost-sharing variations because of a redetermination of your eligibility for a specific cost-sharing variation, the time period does not start again when you move to a new cost-sharing variation, including a standard silver plan. Because different variations may have different deductibles, if you move to a plan with a higher deductible because of a change in your income, you will have to meet the new higher deductible, but the amounts you paid already will be counted toward the new higher deductible. You might also move to a plan with a lower deductible based on a change in income, if you have already satisfied the high deductible, it will count toward your new deductible and out-of-pocket maximums, but you will not receive a rebate of the excess you have paid over your new deductible.

In the event a cost-sharing variation plan is no longer available through the Marketplace as outlined in the *Ending Coverage* section, and you move to the standard cost-sharing version of that same plan, the time period for determining your cost-sharing does not start again for that calendar year.

For example, if you satisfy a $500 deductible and pay $100 in co-payments in one plan variation, then move to a different plan variation with a $750 deductible as a result of a change in eligibility, the $500 would apply towards the new deductible and you would need to satisfy the remaining $250 of the new deductible.

American Indians and Alaska Natives

If the Marketplace determines you are eligible for a zero cost-sharing variation, you will be offered a zero cost-sharing variation of the plan you have chosen. This will eliminate your cost-sharing for benefits. An individual that the Marketplace determines is an American Indian or Alaska Native will have no cost sharing required on benefits received from Indian Health Services, an Indian Tribe, Tribal Organization, or Urban Indian Organization (each as defined in 25 U.S.C. 1603), or through a referral under contract health services, as contract health services are defined and provided pursuant to 42 C.F. R. Subpart C and any other guidance issued pursuant to that section.

B. Out-of-pocket maximum

The out-of-pocket maximum is an accumulation of the:

- copayments
- coinsurance, and
- deductible

paid for benefits received during a calendar year. Unless otherwise specified, you will *not* be required to pay more than the out-of-pocket maximum for benefits received during a calendar year. Any amount or charge *not* covered, including charges for services not eligible for coverage, is *not* applicable toward the out-of-pocket maximum.

Please note that amounts reimbursed or paid by a provider or manufacturer, including manufacturer coupons, rebates, coupon cards, debit cards or other forms of reimbursement or payment on your behalf for a product or service, will not apply toward your out-of-pocket maximum, unless the following criteria is met:

1. The prescription drug or prescription specialty drug does not have a medically appropriate generic equivalent; or
2. Access to the prescription drug or prescription specialty drug was obtained through prior authorization, step therapy protocol or the exception or appeal process as described in this Policy.

After the out-of-pocket maximum has been met, all other covered benefits received during the rest of the calendar year will be covered at 100%, except for any charge not covered by Medica. The out-of-pocket maximum is described in the Out-of-Pocket Expenses table in the Benefit Chart section of this Policy.

Medica refunds the amount over the out-of-pocket maximum during any calendar year when proof of excess copayments, coinsurance and deductible is received and verified by Medica.

III. Covered Benefits

Prior authorization (approval in advance) is required before you receive certain services listed below. To determine if Medica requires prior authorization for a particular service or treatment, please call Medica Member Services at the number on the back of your Medica ID card. Please see *Prior authorization* in *Referrals and Prior Authorization* for more information about prior authorization requirements and processes.

A. Ambulance

Medica covers ambulance services as described in the Benefit Chart section of this Policy.

Not covered:

1. Ambulance transportation to another hospital when care for your condition is available at the network hospital where you were first admitted.
2. Non-emergency ambulance transportation services (except as described in the Benefit Chart section of this Policy).

B. Anesthesia

Medica covers anesthesia services as described in the Benefit Chart section of this Policy.

Not covered:

Anesthesia services provided by a non-network provider.

C. Chiropractic

Medica covers chiropractic services to diagnose and to treat conditions related to muscles, skeleton and nerves of the body. This includes spinal manipulations, manual muscle stimulations or other conjunctive or manipulative therapies.

Not covered:

1. Chiropractic services provided by a non-network provider.
2. Massage therapy which is performed in conjunction with other treatment by a chiropractor as part of a prescribed treatment plan that is billed separately.

D. Diabetes Management and Supplies

Medica covers:

- diabetes self-management training and education, including medical nutrition therapy, received from a provider in a program consistent with national educational standards (as established by the American Diabetes Association);

- diabetic equipment and supplies, including blood glucose meters when received from a network pharmacy;
- insulin pumps and their related supplies when received from a network durable medical equipment provider; and
- routine foot care if part of treatment for diabetes.

Not covered:

Diabetes management and supplies received from or provided by a non-network provider.

E. Diagnostic Imaging

Medica covers diagnostic imaging services such x-rays and other imaging services when:

- ordered by a provider, and
- provided in a clinic or outpatient hospital facility.

Not covered:

Diagnostic imaging services provided by a non-network provider.

F. Dialysis

Medica covers medically necessary acute and chronic dialysis services, consistent with the terms and conditions of *Coordination of Benefits, Coordination for Medicare-eligible individuals*, and the terms and conditions in the rest of this Policy. You may receive hemodialysis in a dialysis facility or peritoneal dialysis in your home from a provider.

Medica covers:

- Processing and administration of blood or blood components.
- Dialysis provided in a hospital.
- Dialysis treatment of an acute or chronic kidney ailment which may include the supportive use an artificial kidney machine.

G. Durable Medical Equipment, Prosthetics and Miscellaneous Medical Supplies

Medica covers only a limited selection of durable medical equipment and certain related supplies that meet the criteria established by Medica. Some items ordered by your physician, even if medically necessary, may not be covered. The list of eligible durable medical equipment and certain related supplies is periodically reviewed and modified by Medica. To request a list of Medica's eligible durable medical equipment and certain related supplies, call Member Services at the number on the back of your Medica ID card.

Medica determines if durable medical equipment will be purchased or rented. Medica's approval of rental of durable medical equipment is limited to a specific period of time. To request approval for an extension of the rental period, call Member Services at the number on the back of your Medica ID card.

Quantity limits may apply to durable medical equipment, prosthetics and medical supplies.

If the durable medical equipment or prosthetic device is covered by Medica, but the model you select is not Medica's standard model, you will be responsible for the cost difference. A standard model is defined durable medical equipment that meets the minimum specifications prescribed for your needs.

Diabetic equipment and supplies, other than insulin pumps and the equipment and supplies related to insulin pumps, are covered under the *Prescription Drugs* section of this Policy.

Benefits apply to durable medical equipment and certain related supplies and prosthetic services prescribed by a physician and received from a network durable medical equipment provider as described in the Benefit Chart section of this Policy when prescribed by a network provider.

To request a list of network durable medical equipment providers, call Member Services at the number on the back of your Medica ID card.

Not covered:

1. Durable medical equipment and supplies, prosthetics and appliances provided by a non-network provider.
2. Durable medical equipment and supplies, prosthetics and appliances not on the Medica eligible list.
3. Charges in excess of the Medica standard model of durable medical equipment or prosthetics.
4. Repair, replacement or revision of properly functioning durable medical equipment and prosthetics, including, but not limited to, due to loss, damage or theft.
5. Duplicate durable medical equipment and prosthetics, including repair, replacement or revision of duplicate items.
6. Disposable supplies and appliances, except as described in this Policy.

H. Emergency Room

Medica covers emergency room services, as described in the Benefit Chart section of this Policy, where a prudent layperson would believe that a condition or symptom requires immediate treatment to:

1. Preserve your life; or
2. Prevent serious impairment to your bodily functions, organs or parts; or
3. Prevent placing your physical or mental health in serious jeopardy.

Emergency services from non-network providers will be covered benefits. To be eligible for coverage from non-network providers, services must be due to an emergency, as defined in *Definitions*.

You must notify Medica of emergency inpatient services as soon as reasonably possible after receiving inpatient services. Call Member Services at the number on the back of your Medica ID card.

If you are confined in a non-network facility as a result of an emergency, you will be eligible for benefits until your attending physician agrees it is safe to transfer you to a network facility.

If the health services that you require do not meet the definition of emergency, you should refer to the most specific section of this Policy for a description of your benefits.

To be eligible for benefits after an emergency, follow-up care or scheduled care must be received from a network provider.

For information on submitting claims for emergency services received in a foreign country, refer to *Submitting a claim*.

Not covered:

1. Non-emergency care from non-network providers except as described in this Policy.
2. Unauthorized continued inpatient services in a non-network facility once the attending physician agrees it is safe to transfer you to a network facility.
3. Follow-up care or scheduled care from a non-network provider except as described in this Policy.
4. Transfers and admissions to network hospitals solely at the convenience of the member.

I. Genetic Counseling and Testing

Medica covers genetic counseling, whether pre-test or post-test, and whether occurring in an office, clinic or telephonically. Medica also covers genetic testing when the test will directly affect treatment decisions or frequency of screening for a disease, or when results of the test will affect reproductive choices. Please see the Benefit Chart section of this Policy for more information.

Not covered:

1. Genetic counseling and testing services provided by a non-network provider.
2. Genetic testing when performed in the absence of symptoms or high risk factors for a heritable disease.
3. Genetic testing when knowledge of genetic status will not affect treatment decisions, frequency of screening for the disease or reproductive choices.
4. Genetic testing that has been performed in response to direct to consumer marketing and not under the direction of your physician.

J. Hearing Aids and Services

Medica covers routine hearing exams, dispensing fees for hearing devices, new or replacement hearing hearing devices no longer under warranty, cleaning and repair of hearing devices and batteries for cochlear implants.

Not covered:

1. Additional warranties for hearing aids.
2. Assistive listening devices, including but not limited to hearing aids that sync wirelessly with MP3 players, laptops, televisions and/or wireless devices.
3. Batteries or battery replacement for hearing aids other than cochlear implants.
4. Direct audio input, Bluetooth capability, or other additional features.
5. Disposable hearing aids.
6. Earmolds.
7. Replacement of lost, stolen, or damaged hearing aids when the member has already met the benefit maximum of one hearing aid per ear, per calendar year.
8. Replacement or repair of hearing devices still under warranty.

K. Home Health Care

Medica covers skilled care in your place of residence for members that are homebound. Skilled services must be ordered by a physician who has conducted a face-to-face assessment per Medicare guidelines. (Exception: You are not required to be homebound to be eligible for home infusion therapy or services received in your home from a physician.)

Covered home health aide services must be ordered by a physician and related to the active and specific treatment of the covered member. Services and care must be provided by a home health aide that is supervised by a skilled service provider in accordance with Medicare guidelines.

To be considered homebound, a doctor must certify that you are homebound. To be homebound means the following:

- Leaving your home is not recommended because of your condition.
- Your condition keeps you from leaving your home without help (such as using a wheelchair or walker, needing special transportation or getting help from another person).
- Leaving home takes a considerable and taxing effort.

A person may leave home for a medical treatment or short, infrequent absences for non-medical reasons, such as attending religious services. You can still get home health care if you attend adult day care, but you would get the home care services in your home. A dependent child may still be considered homebound when attending school where life support specialized equipment and help are available.

Please note: Your place of residence is where you make your home. This may be your own dwelling, a relative's home, an apartment complex that provides assisted living services or some other type of institution. However, an institution will not be considered your home if it is a hospital or skilled nursing facility.

Benefits in the Benefit Chart section of this Policy apply to covered home health care services received from a network home health care agency. Please see the Benefit Chart for more information.

Not covered:

1. Home health care provided by a non-network provider.
2. Extended hours home care.
3. Companion, homemaker and personal care services.
4. Services provided by a member of your family.
5. Custodial care and other non-skilled services.
6. Physical, occupational or speech therapy provided in your home for convenience.
7. Skilled nursing care or skilled physical or occupational therapy provided in your home when you are not homebound.
8. Speech therapy provided in your home when you are not homebound.
9. Services primarily educational in nature.
10. Vocational and job rehabilitation.
11. Recreational therapy.
12. Self-care and self-help training (non-medical).
13. Health clubs.
14. Disposable supplies and appliances, except as described in this Policy.
15. Physical, occupational or speech therapy services when there is no reasonable expectation of improvement.
16. Voice training.
17. Outpatient rehabilitation services when no medical diagnosis is present.
18. Drugs provided or administered by a physician or other provider, except those drugs that meet the definition of "professionally administered drugs." Coverage for "professionally administered drugs" is as described under *Professionally Administered Drugs*. Coverage for drugs is as described in *Prescription Drugs*, *Prescription Specialty Drugs* or otherwise described as a specific benefit elsewhere in this section.

L. Hospice

Medica covers hospice services including respite care. Care must be ordered, provided or arranged under the direction of a physician and received from a hospice program.

Hospice services are comprehensive palliative medical care and supportive social, emotional and spiritual services. These services are provided to terminally ill persons and their families, primarily in the patients' homes. A hospice interdisciplinary team, composed of professionals and volunteers, coordinates an individualized plan of care for each patient and family. The goal of hospice care is to make patients as comfortable as possible to enable them to live their final days to the fullest in the comfort of their own homes and with loved ones.

Medica contracts with hospice programs to provide hospice services to members. The specific services you receive may vary depending upon which program you select.

Respite care is a form of hospice services that gives uncompensated primary caregivers (i.e., family members or friends) rest or relief when necessary to maintain a terminally ill member at home.

To be eligible for the hospice benefits described in this section, you must:

1. Be a terminally ill patient; and
2. Have chosen a palliative treatment focus (i.e., one that emphasizes comfort and supportive services rather than treatment attempting to cure the disease or condition).

You will be considered terminally ill if there is a written medical prognosis by your physician that your life expectancy is six months or less if the terminal illness runs its normal course. This certification must be made not later than two days after the hospice care is initiated.

Members who elect to receive hospice services do so in place of curative treatment for their terminal illness for the period they are enrolled in the hospice program.

You may withdraw from the hospice program at any time upon written notice to the hospice program. You must follow the hospice program's requirements to withdraw from the hospice program.

Not covered:

1. Hospice services provided by a non-network provider.
2. Respite care for more than five consecutive days at a time.
3. Home health care and skilled nursing facility services when services are not consistent with the hospice program's plan of care.
4. Services not included in the hospice program's plan of care, including room and board charges or fees.
5. Services not provided by the hospice program.
6. Hospice daycare, except when recommended and provided by the hospice program.
7. Any services provided by a family member or friend, or individuals who are residents in your home.
8. Financial or legal counseling services, except when recommended and provided by the hospice program.
9. Housekeeping or meal services in your home, except when recommended and provided by the hospice program.
10. Bereavement counseling, except when recommended and provided by the hospice program.

M. Hospital

Medica covers physician directed hospital and ambulatory surgical center services as described in the Benefit Chart section of this Policy. More than one copayment or coinsurance may be required if you receive more than one service, or see more than one provider per visit.

Important: The most specific and appropriate section of this Policy will apply for benefits related to the treatment of a specific condition.

When an inpatient stay spans an old and new policy year, the benefit for charges billed on the hospital claim will be based on the old policy year provisions. Certain covered services received, such as a physician visit or lab and pathology services, performed during the inpatient stay but billed separately from the hospital, will apply to the benefits in effect on the date the covered service was provided.

If your coverage under this Policy ends during your inpatient stay, Medica will not cover the portion of your inpatient stay or other services received after this Policy terminates.

Not covered:

1. Services received from a non-network hospital or non-network ambulatory surgical center.
2. Drugs received at a hospital on an outpatient basis, except drugs that meet the definition of "professionally administered drugs" or drugs received in an emergency room or a hospital observation room. Coverage for "professionally administered drugs" is as described under *Professionally Administered Drugs.* Coverage for drugs is as described in *Prescription Drugs* and *Prescription Specialty Drugs*.
3. Admission to another hospital is not covered when care for your condition is available at the network hospital where you were first admitted.
4. The difference in cost between a private and semi-private room, except when the hospital only has private rooms or when a private room is medically necessary.

N. Infertility Services

Medica's coverage is limited to the diagnosis of infertility as described in the Benefit Chart section of this Policy. Coverage includes benefits for professional, hospital and ambulatory surgical services. All services, supplies and associated expenses for the treatment of infertility are not covered.

Not covered:

1. Services received for the diagnosis of infertility provided by a non-network provider.
2. Procedures, tests or other services that are exclusively provided to monitor the effectiveness of non-covered fertilization procedures.
3. Physician, hospital and ambulatory surgical center services for the treatment of infertility.
4. Infertility drugs.

5. Assisted reproductive technology services, including but not limited to: in vitro fertilization (IVF), gamete and zygote intrafallopian transfer (GIFT and ZIFT) procedures; tubal embryo transfer; intracytoplasmic sperm injection (ICSI); ova or embryo acquisition, retrieval, donation, preservation, and/or storage; and/or any conception that occurs outside the woman's body.
6. Services related to surrogate pregnancy for a person not covered as a member under this Policy.
7. Services related to adoption.
8. Collection, retrieval, purchase, freezing and/or storage of sperm or eggs.
9. Services for intrauterine insemination (IUI).

O. Lab and Pathology

Medica covers services provided in a clinic or outpatient hospital facility as described in the Benefit Chart section of this Policy. Inpatient lab and pathology services are covered at the *Hospital or Skilled Nursing Facility* benefit level as described in the Benefit Chart section of this Policy.

Please note: Lab and pathology for preventive health care services are covered at the *Preventive Health Care* benefit level as described in the Benefit Chart section of this Policy.

Not covered:

Lab and pathology services provided by a non-network provider.

P. Maternity

Medica covers medical services for prenatal care, labor and delivery, postpartum care and related complications as described in the Benefit Chart section of this Policy.

Under the **Newborns' and Mothers' Health Protection Act of 1996** Medica may not restrict benefits for any hospital stay in connection with childbirth for the mother or newborn child member to less than 48 hours following a vaginal delivery (or less than 96 hours following a cesarean section). However, federal law generally does not prohibit the mother or newborn child member's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours, as applicable). In any case, Medica may not require a provider to obtain prior authorization from Medica for a length of stay of 48 hours or less (or 96 hours, as applicable).

Certain benefits also apply to the natural mother of a newborn child legally adopted by you in accordance with Medica's adoption policies. In this situation, coverage is provided for services incurred at the birth for the delivery of a child only to the extent that they exceed the birth mother's coverage, if any, provided:

1. That child is legally adopted by you within one year from date of birth;

2. You are legally obligated to pay the cost of the birth;

3. You notify the Plan of the adoption within 60 days after approval of the adoption or a change in the insurance policies, plans or company; and

4. You choose to file a claim for such expenses subject to all other terms of these medical benefits.

More than one copayment or coinsurance may be required if you receive more than one service or see more than one provider per visit. Medica encourages you to enroll your newborn dependent under this Policy within 31 days from the date of birth, date of placement for adoption or date of adoption.

Each member's hospital admission is separate from the admission of any other member. That means a separate deductible and copayment or coinsurance will be applied to both you and your newborn for inpatient services related to labor and delivery.

Not all services that are received during your pregnancy are considered prenatal care. Some of the services that are not considered prenatal care include (but are not limited to) treatment of the following:

1. Conditions that existed prior to (and independently of) the pregnancy, such as diabetes or lupus, even if the pregnancy has caused those conditions to require more frequent care or monitoring.
2. Conditions that have arisen concurrently with the pregnancy but are not directly related to care of the pregnancy, such as back and neck pain or skin rash.
3. Miscarriage and ectopic pregnancy.

Services that are not considered prenatal care may be eligible for coverage under the most specific and appropriate section of this Policy. Please refer to the Benefit Chart section of this Policy for coverage information.

When an inpatient stay spans an old and new policy year, the benefit for charges billed on the hospital claim will be based on the old policy year provisions. Certain covered services received, such as a physician visit or lab and pathology services, performed during the inpatient stay but billed separately from the hospital, will apply to the benefits in effect on the date the covered service was provided.

If your coverage under this Policy ends during your inpatient stay, Medica will not cover the portion of your inpatient stay or other services received after this Policy terminates.

Not covered:

1. Maternity care provided by a non-network provider.
2. Health care professional services for maternity labor delivery in the home.
3. Services from a doula.
4. Childbirth and other educational classes.

Q. Medical Related Dental

Medica covers certain dental services received from a physician or dentist as described in the Benefit Chart section of this Policy.

Medica covers the evaluation(s) to determine whether you have temporomandibular joint (TMJ) disorder and the surgical and non-surgical treatment of a diagnosed TMJ disorder. Services must be received from (or under the direction of) physicians or dentists. Coverage for treatment of TMJ disorder includes coverage for the treatment of craniomandibular disorder. TMJ disorder is covered the same as any other joint disorder as described in the Benefit Chart section of this Policy.

Not covered:

1. Medical-related dental services provided by a non-network provider.
2. General dentistry including, but not limited to, diagnostic and preventive services, restorative services, endodontic services, periodontal services, indirect fabrications, dentures and bridges, and orthodontic services.
3. Treatment for bruxism.
4. Tooth extractions, except extraction of teeth damaged by accidental dental injury.
5. Osteotomies and other procedures associated with the fitting of dentures or dental implants.
6. Dental prostheses.
7. Occlusal adjustment or occlusal equilibrium.
8. Dental implants (tooth replacement).
9. Orthognathic surgery for cosmetic purposes.
10. Diagnostic casts, diagnostic study models and bite adjustments unless related to the treatment of TMJ disorder and craniomandibular disorder.
11. Any other dental procedures or treatment, whether the dental treatment is needed because of a primary dental problem or as a manifestation of a medical treatment or condition.

R. Mental Health

Medica covers services to diagnose and treat mental disorders listed in the current edition of the *Diagnostic and Statistical Manual of Mental Disorders* as described in the Benefit Chart section of this Policy.

Mental health benefits

Medica requires prior authorization (approval in advance) before you receive certain mental health services or treatment. To determine if Medica requires prior authorization for a particular service or treatment, please call your plan's designated mental health and substance use disorder provider at the number on the back of your Medica ID card. Please see *Referrals and Prior Authorization* in the *Introduction* for more information about prior authorization requirements and processes.

Your plan's designated mental health and substance use disorder provider will coordinate your network mental health services. If you require hospitalization, your plan's designated mental health and substance use disorder provider will refer you to one of its hospital providers.

Please note: The hospital network for medical services and mental health and substance use disorder services may not be the same. Call your plan's designated mental health and substance use disorder provider at the number on the back of your Medica ID card.

Emergency mental health services are covered benefits. After receiving emergency mental health inpatient services please notify your plan's designated mental health and substance use disorder provider at the number on the back of your Medica ID card as soon as reasonably possible.

Outpatient mental health services include:

1. Diagnostic evaluations and psychological testing.
2. Psychotherapy and psychiatric services.
3. Intensive outpatient programs, including day treatment and partial programs, which may include multiple services/modalities and lodging, delivered in an outpatient setting (up to 19 hours per week).
4. Relationship and family therapy if there is a clinical diagnosis.
5. Treatment of serious or persistent disorders.
6. Diagnostic evaluation for attention deficit hyperactivity disorder (ADHD) or autism spectrum disorders.
7. Treatment of pathological gambling.

Inpatient services include:

1. Room and board.
2. Attending psychiatric services.
3. Hospital or facility-based professional services.
4. Partial program. This may be in a freestanding facility or hospital based. Active treatment is provided through specialized programming with medical/psychological intervention and supervision during program hours. Partial program means a treatment program of 20 hours or more per week and may include lodging.
5. Residential treatment services. Residential treatment services must be provided in a program or facility that is licensed, accredited or certified to provide such services by the appropriate state agency.

   These services include:

   a. A residential treatment program serving children and adolescents with severe emotional disturbance, licensed under the appropriate state agency; or

   b. A licensed or certified mental health treatment program providing intensive therapeutic services. In addition to room and board, at least 30 hours a week per individual of mental health services must be provided, including group and individual counseling, client education and other services specific to mental health treatment. Also, the program must provide an on-site medical/psychiatric assessment within 48 hours of admission, psychiatric follow-up visits at least once per week and 24 hour nursing coverage.

Not covered:

1. Mental health services provided by a non-network provider.
2. Services for mental disorders not listed in the current edition of the *Diagnostic and Statistical Manual of Mental Disorders.*
3. Services, care or treatment that is not medically necessary.
4. Relationship and family therapy in the absence of a clinical diagnosis.
5. Telephonic psychotherapy treatment services, unless such services are provided in accordance with Medica's telemedicine policies and procedures.
6. Services beyond the initial evaluation to diagnose developmental disability or learning disabilities, as those conditions are defined in the current edition of the *American Psychiatric Association's Diagnostic and Statistical Manual of Mental Disorders*.
7. Services, including room and board charges, provided by health care professionals or facilities that are not appropriately licensed, certified or otherwise qualified under state law to provide mental health services. This includes, but is not limited to, services provided by mental health providers who are not authorized under state law to practice independently, and services received at a halfway house, therapeutic group home, boarding school or ranch. We will not deny any claim for mental health benefits for a minor solely on grounds that the mental health service was provided in a school or other educational setting or ordered by a court if the service was provided by an in-network provider. We do require that any mental health service offered by a mental health provider in an educational setting be provided in a facility or location that is appropriate for the type of service provided and in a manner that complies with applicable laws governing the provision of health care services, including privacy and parental consent laws.
8. Services to assist in activities of daily living that do not seek to cure and are performed regularly as a part of a routine or schedule.
9. Room and board charges associated with mental health residential treatment services providing less than 30 hours a week per individual of mental health services, or lacking an on-site medical/psychiatric assessment within 48 hours of admission, psychiatric follow-up visits at least once per week and 24-hour nursing coverage.
10. The difference in cost between a private and semi-private room, except when the hospital only has private rooms or when a private room is medically necessary.
11. Drugs provided or administered by a physician or other provider, except those drugs that meet the definition of "professionally administered drugs." Coverage for "professionally administered drugs" is as described under *Professionally Administered Drugs.* Coverage for drugs is as described in *Prescription Drugs*, *Prescription Specialty Drugs* or otherwise described as a specific benefit elsewhere in this section.

S. Office Visits

Please note: This benefit does not include services received from locations using "hospital-based outpatient billing" practices. The most specific and appropriate benefit in this Policy

will apply for each service received at that type of provider. If you are unsure if your provider uses these billing practices, please contact them.

Medica covers office visits as described in the Benefit Chart section of this Policy.

Important: The most specific and appropriate section of this Policy will apply for benefits related to the treatment of a specific condition. For some services, there may be a facility charge resulting in copayment or coinsurance in addition to the provider services copayment or coinsurance. More than one copayment or coinsurance may also be required if you receive more than one service, or see more than one provider per visit. Call Member Services at the number on the back of your Medica ID card to determine in advance whether a specific procedure is a benefit and the applicable coverage level for each service that you receive.

Not covered:

1. Office visit services provided by a non-network provider.
2. Drugs provided or administered by a physician or other provider, except those drugs that meet the definition of "professionally administered drugs." Coverage for "professionally administered drugs" is as described under *Professionally Administered Drugs.* Coverage for drugs is as described in *Prescription Drugs*, *Prescription Specialty Drugs* or otherwise described as a specific benefit elsewhere in this section.

T. Organ and Bone Marrow Transplants and Other Complex Health Conditions

Medica covers certain organ and bone marrow transplant services and services for other complex health conditions. Not all network hospitals are designated facilities for organ and bone marrow transplants and other complex health conditions. Services covered under this section must be provided under the direction of a physician and received at a designated facility. Coverage under this section is provided for certain complex health conditions and certain types of organ or bone marrow transplants and related services (including organ acquisition and procurement) that are:

- medically necessary,
- appropriate for the diagnosis,
- without contraindications, and
- non-investigative.

Organ and Bone Marrow Transplants: Medica uses specific medical criteria to determine benefits for organ and bone marrow transplant services. Because medical technology is constantly changing, Medica reserves the right to review and update these medical criteria. Benefits for each individual member will be determined based on the clinical circumstances of the member according to Medica's medical criteria.

Coverage is provided for the following human organ transplants, if appropriate, under Medica's medical criteria and not otherwise excluded from coverage:

- kidney,

- lung,
- heart,
- heart/lung,
- pancreas,
- pancreas/kidney,
- intestinal,
- liver,
- allogeneic, autologous and syngeneic bone marrow. Bone marrow transplants include the transplant of stem cells from bone marrow, peripheral blood and umbilical cord blood.

The preceding is not a comprehensive list of eligible organ and bone marrow transplant services.

Benefits apply to transplant services provided by a network provider and received at a designated facility for transplant services. Medica has entered into separate contracts to provide certain transplant-related health services to members receiving transplants. You may be evaluated and listed as a potential recipient at multiple designated facilities for transplant services.

Medica requires that all pre-transplant, transplant and post-transplant services, from the time of the initial evaluation through no more than one year after the date of the transplant, be received at one designated facility (that you select from among the list of transplant facilities Medica provides). Based on the type of transplant you receive, Medica will determine the specific time period medically necessary for these services.

Other Complex Health Conditions: Defined services from the designated specialty complex care provider are covered when:

1. You have received an undifferentiated diagnosis or diagnosis of a complex condition;
2. You have been referred to the designated facility by your network provider;
3. The designated facility has agreed to provide to you complex care health services; and
4. You or your network referring provider have received an authorization number from Medica.

Complex care health services are services provided for the exclusive purpose of treating a complex health condition that involves one or more of the following elements: (i) is life threatening; (ii) may cause serious disability or other severe consequences, including risk of morbidity or mortality; (iii) affects multiple organ systems; (iv) the required treatments are technically challenging and carry a risk of serious complications;(v) is medically complex or rare; or (vi) previous treatments have failed or there is no known diagnosis for the condition. A condition may meet one or more of the above criteria but still not require complex care health services. Whether treatment of a condition requires the provision of complex care health services will be determined by your network provider and the designated facility, in consultation with Medica.

Important: An approved referral is required before you receive complex care health services. Please see Referrals to non-network providers in Prior Authorization and Referrals for more information about referral requirements and the process for receiving an authorized referral.

Services covered under this section must be provided under the direction of a specialty complex care provider and received at a designated facility. Coverage under this section is provided for complex care medical services and that are:

- medically necessary,
- appropriate for the condition
- without contraindications, and
- non-investigative.

Benefits for complex health conditions under this section apply to complex care health services provided at the designated facility by a specialty complex care provider.

Not covered:

1. Services provided by a non-network provider or non-designated facility.
2. Organ and bone marrow transplant services, except as described in this section.
3. Supplies and services related to transplants that would not be authorized by Medica under the medical criteria referenced in this section.
4. Chemotherapy, radiation therapy, drugs or any therapy used to damage the bone marrow and related to transplants that would not be authorized by Medica under the medical criteria referenced in this section.
5. Living donor transplants that would not be authorized by Medica under the medical criteria referenced in this section.
6. Islet cell transplants except for autologous islet cell transplants associated with pancreatectomy.
7. Services required to meet the patient selection criteria for the authorized procedure. This includes:
    - treatment of nicotine or caffeine addiction,
    - services and related expenses for weight loss programs,
    - nutritional supplements,
    - appetite suppressants, and
    - supplies of a similar nature not otherwise covered under this Policy.
8. Mechanical, artificial or non-human organ implants or transplants and related services that would not be authorized by Medica under the medical criteria referenced in this section.
9. Services that are investigative.
10. Private collection and storage of umbilical cord blood for directed use.

11. Drugs provided or administered by a physician or other provider on an outpatient basis, except those drugs that meet the definition of "professionally administered drugs." Coverage for "professionally administered drugs" is as described under *Professionally Administered Drugs.* Coverage for drugs is as described in *Prescription Drugs* and *Prescription Specialty Drugs* or otherwise described as a specific benefit in this Policy.

U. Prescription Drugs

Prescription drugs and supplies are covered if they are:

- Prescribed by an authorized provider,
- Included on Medica's drug list (unless identified as not covered), and
- Received from a network pharmacy.

The Benefit Chart section of this Policy describes your copayment or coinsurance for prescription drugs themselves. An additional copayment or coinsurance applies for the provider's services if you require that a provider administer self-administered drugs, as described in other applicable sections of this Policy. For these purposes, "self-administered drugs" are drugs that do not meet the definition of "professionally administered drugs."

Medica will prorate the cost sharing rate for a covered prescription drug that is dispensed by a network pharmacy for less than the standard refill amount if you enroll into a medication synchronization program and need less than the standard refill amount or an early refill for the purpose of synchronizing your medications.

For the purposes of this section, "medication synchronization" means the coordination of medication refills for a patient taking two or more medications for a chronic condition that are being dispensed by a single contracted pharmacy to facilitate the synchronization of the patient's medications for the purpose of improving medication adherence.

Coverage for specialty prescription drugs (drugs used to treat complex conditions and which may require special handling) is described in the next section, *Prescription Specialty Drugs.*

While diabetic equipment and supplies, including blood glucose meters, are covered under the diabetic equipment and supplies benefit in this section, coverage for insulin pumps and related supplies is described under *Durable Medical Equipment, Prosthetics and Miscellaneous Medical Supplies*.

Medica's Drug List

Medica's drug list (Drug List) is comprised of drugs that meet the medical needs of our members and have proven safety and effectiveness. It includes both brand-name and generic drugs. The drugs on this list have been approved by the Food and Drug Administration (FDA). The Drug List identifies whether a drug is classified by Medica as a generic, preferred brand or non-preferred brand drug. A team of physicians and pharmacists meets regularly to review and update the Drug List. Your doctor can use this list to select medications for your health care needs, while helping you maximize your prescription drug benefit. You will be notified in advance if there are any changes to Medica's Drug List that affect medications you are receiving.

The terms "generic" and "brand name" are used in the health care industry in different ways. To better understand your coverage, please review the following:

Generic: A drug: (1) that contains the same active ingredient as a brand name drug and is chemically equivalent to a brand name drug in strength, concentration, dosage form and route of administration; or (2) that Medica identifies as a generic product. Medica uses industry standard resources to determine a drug's classification as either brand name or generic. Not all products identified as "generic" by the manufacturer, pharmacy or your provider may be classified by Medica as generic.

Generic drugs are your lower copayment or coinsurance options. Consider a generic covered drug if you and your provider decide such a drug is appropriate for your treatment. Generic drugs may be identified in the Drug List as Tier 1.

Brand: A drug: (1) that is manufactured and marketed under a trademark or name by a specific drug manufacturer; or (2) that Medica identifies as a brand name product. Medica uses industry standard resources to determine a drug's classification as either brand name or generic. Not all products identified as "brand name" by the manufacturer, pharmacy or your provider may be classified by Medica as brand name.

Preferred brand drugs on the Drug List have a higher copayment or coinsurance. You may consider a preferred brand covered drug to treat your condition if you and your provider decide it is appropriate. Preferred brand drugs may be identified in the Drug List as Tier 2.

Non-preferred brand drugs have the highest copayment or coinsurance. The covered non-preferred brand drugs are usually more costly. Non-preferred brand drugs may be identified in the Drug List as Tier 3.

If you have questions about Medica's Drug List or whether a specific drug is covered (and/or whether the drug is generic, preferred brand or non-preferred brand), or if you would like to request a copy of the Drug List at no charge, call Member Services at the number on the back of your Medica ID card. It is also available on **Medica.com/SignIn.**

Prescription unit

A prescription unit is the amount that will be dispensed unless it is limited by the drug manufacturer's packaging, dosing instructions or Medica's medication request guidelines. This includes quantity limits that are indicated on the Drug List. Copayment or coinsurance amounts will apply to each prescription unit dispensed.

One prescription unit from a pharmacy is a 31-consecutive-day supply (or, in the case of contraceptives, up to a one-cycle supply).

Medica has specifically designated certain network pharmacies to dispense multiple prescription units. These pharmacies may dispense three prescription units for covered drugs prescribed to treat chronic conditions. For the list of these designated pharmacies, visit **Medica.com/SignIn** or call Member Services.

Special requirements

For some prescriptions there are special requirements that must be met in order to receive coverage. These include:

Prior authorization (PA)

Certain drugs require prior authorization (approval in advance) from Medica in order to be covered. These medications are shown on the Drug List with the abbreviation "PA." The Drug List is available to providers, including pharmacies. Please see *Prior authorization* in *Referrals and Prior Authorization* for more information about prior authorization requirements and processes. Your network provider who prescribes the drug should initiate the prior authorization process. You must contact Member Services to request prior authorization for drugs prescribed by a non-network provider. You will pay the entire cost of the drug received if you do not meet Medica's authorization criteria.

Step therapy (ST)

Step therapy is a process that involves trying an alternative covered drug first (typically a generic drug) before moving to a preferred brand or non-preferred brand covered drug for treatment of the same medical condition. The medications subject to step therapy are shown on the Drug List with the abbreviation "ST." You must meet applicable step therapy requirements before Medica will cover these preferred brand or non-preferred brand drugs.

Quantity limits (QL)

Certain covered drugs have limits on the maximum quantity allowed per prescription over a specific time period. The medications subject to quantity limits are shown on Medica's Drug List with the abbreviation "QL." Some quantity limits are based on the manufacturer's packaging, FDA labeling or clinical guidelines.

Pharmacy requirement

Certain self-administered cancer treatment medications must be obtained from a Medica-designated specialty pharmacy in order to be covered.

Generic requirement

Certain covered preferred brand and non-preferred brand drugs include a chemically equivalent generic drug on Medica's Drug List. If you still choose to use a preferred brand or non-preferred brand prescription drug, Medica will pay the amount that Medica would have paid had you received the generic drug. You will pay, in addition to the applicable deductible, copayment or coinsurance described in the table, any remaining charges due to the pharmacy in excess of Medica's payment to the pharmacy. **These charges are not applied to your deductible or out-of-pocket maximum.**

If your health care provider requests that a preferred brand or non-preferred brand drug be dispensed as written and there is a chemically equivalent generic drug on the Drug List, the drug will be covered at the non-preferred brand benefit level.

Please note that receiving preferred brand or non-preferred brand drugs when an equivalent generic drug is on the Drug List may result in significantly more out-of-pocket costs.

Exceptions to the Drug List

In certain cases, it is possible to get an exception to the coverage rules described under *Medica's Drug List* above. **Please note that exceptions will only be allowed when specific clinical criteria are satisfied.** Any exception that Medica grants will improve the coverage by only one benefit level. However, no member cost sharing will apply for exceptions applicable to preventive health services.

If you have a health condition that may seriously jeopardize your life, health or ability to regain maximum function or if you are undergoing a current course of treatment with a drug not included on Medica's Drug List, an expedited review may be requested. Medica will make a determination and provide notification on an expedited review request within 24 hours of receiving the request. For all other exception requests (standard requests), Medica will make a determination and provide notification within 72 hours of receiving the request.

If Medica denies your request for an exception, you, your provider or other designee may request an independent review of Medica's decision by an external review organization. To make a request, you may call Member Services at the number on the back of your Medica ID card or contact Medica by writing to Member Services, Route CP595, PO Box 9310, Minneapolis, MN 55440-9310. You will be notified of the external review organization's decision within 72 hours of receipt of the request for external review, unless you are requesting review of a denial that was completed as an expedited review. In that case, you will be notified of the external review organization's decision within 24 hours of receipt of the request for external review.

If you would like to request a copy of Medica's Drug List exception process or for more information regarding the expedited review process, call Member Services at the number on the back of your Medica ID card.

Not covered:

1. Prescription drugs, including diabetic equipment and supplies and preventive drugs and other supplies, received at a non-network pharmacy.
2. Any amount above what Medica would have paid when you fail to identify yourself to the pharmacy as a member. (Medica will notify you before enforcement of this provision.)
3. Over the counter (OTC) drugs that by federal or state law do not require a prescription order or refill and any medication that is therapeutically equivalent to an OTC drug.
4. Replacement of a drug due to loss, damage or theft.
5. Appetite suppressants.
6. Weight loss medications.
7. Sexual dysfunction medications.
8. Growth hormone, unless medically necessary and prior authorization is obtained from Medica before you receive services.
9. Non-sedating antihistamines and non-sedating antihistamine/decongestant combinations.

10. Proton pump inhibitors, except for members twelve (12) years of age and younger, and those members who have a feeding tube.
11. Drugs prescribed by a provider who is not acting within his/her scope of licensure.
12. Homeopathic medicine.
13. Infertility drugs.
14. Specialty prescription drugs, except as described in *Prescription Specialty Drugs*.
15. Drugs and supplies not listed on Medica's Drug List, unless covered through the exception process described in this Policy. Such exclusions are in addition to drugs or classes of drugs excluded under other provisions of this Policy.
16. Bulk powders, chemicals and products used in prescription drug compounding.
17. Products that are duplicative to, or are in the same class and category as, products on Medica's Drug List.
18. New to market drugs: Products recently approved by the FDA and introduced into the market will not be covered until they are reviewed and considered for placement on Medica's Drug List.

V. Prescription Specialty Drugs

Specialty medications are high-technology, high cost, oral or injectable drugs used for the treatment of certain diseases that require complex therapies. Many specialty medications require special handling and in most cases are prescribed by a specialist.

Specialty prescription drugs are covered if they are:

- Prescribed by an authorized provider,
- Included on Medica's drug list (unless identified as not covered), and
- Received from a designated specialty pharmacy.

A current list of designated specialty pharmacies is available on **Medica.com/SignIn**. You can also call Member Services at the number on the back of your Medica ID card.

The Benefit Chart section of this Policy describes your copayment or coinsurance for the specialty prescription drug. An additional copayment or coinsurance will apply for a provider's services if you require that they administer a self-administered drug. For these purposes, "self-administered drugs" are drugs that do not meet the definition of "professionally administered drugs."

Medica's Specialty Drug Program

Medica's Drug List is comprised of drugs that meet the medical needs of our members and have been selected based on their safety, effectiveness, uniqueness and cost. They have been approved by the Food and Drug Administration (FDA). A team of physicians and pharmacists meets regularly to review and update the Drug List. Specialty prescription drugs are displayed on Medica's Drug List as Tier 4. The Benefit Chart section of this Policy describes your copayment or coinsurance for the specialty prescription drug.

You and your doctor can use this list to select medications for your health care needs, while helping you maximize your prescription drug benefit. You will be notified in advance if there are any changes to Medica's Drug List that affect medications you are receiving.

If you have questions about Medica's Drug List or whether a specific specialty prescription drug is covered (and/or the benefit level at which the drug may be covered), or if you would like to request a copy of Medica's Drug List, at no charge, call Member Services at the number on the back of your Medica ID card. It is also available on **Medica.com/SignIn**.

Prescription unit

One prescription unit from a designated specialty pharmacy is a 31-consecutive-day supply.

A prescription unit is the amount that will be dispensed unless it is limited by the drug manufacturer's packaging, dosing instructions or Medica's medication request guidelines. This includes quantity limits that are indicated on Medica's Drug List. Copayment or coinsurance amounts will apply to each prescription unit dispensed.

Special requirements

For some prescriptions there are special requirements that must be met in order to receive coverage. These include:

Prior authorization

Certain specialty prescription drugs require prior authorization (approval in advance) from Medica in order to be covered. These medications are shown on Medica's Drug List with the abbreviation "PA." Medica's Drug List is available to providers, including designated specialty pharmacies. Please see *Prior authorization* in *Referrals and Prior Authorization* for more information about prior authorization requirements and processes. Your network provider who prescribes the drug should initiate the prior authorization process. You must contact Member Services to request prior authorization for drugs prescribed by a non-network provider. You will pay the entire cost of the drug received if you do not meet Medica's authorization criteria.

Step therapy (ST)

Step therapy is a process that involves trying an alternative covered prescription drug before moving to the requested drug. The medications subject to Step Therapy are shown on Medica's Drug List with the abbreviation "ST." You must meet applicable step therapy requirements before Medica will cover the requested drug.

Quantity limits (QL)

Certain covered specialty prescription drugs have limits on the maximum quantity allowed per prescription over a specific period of time. These specialty medications are shown on Medica's Drug List with the abbreviation "QL." Some quantity limits are based on the manufacturer's packaging, FDA labeling or clinical guidelines.

Exceptions to Medica's Drug List

In certain cases, it is possible to get an exception that will cover a specialty medication that is generally not covered. **Please note that exceptions will only be allowed when specific clinical criteria are satisfied.** Any specialty drug exception that Medica grants will be covered at Tier 4.

If you have a condition that may seriously jeopardize your life, health or ability to regain maximum function or if you are undergoing a current course of treatment with a drug not included on Medica's Drug List, an expedited review may be requested. Medica will make a determination and provide notification on an expedited review request within 24 hours of receiving the request. For all other exception requests (standard requests), Medica will make a determination and provide notification within 72 hours of receiving the request.

If Medica denies your request for an exception, you, your provider or other designee may request an independent review of Medica's decision by an external review organization. To make a request, you may call Member Services at the number on the back of your Medica ID card or contact Medica by writing to Member Services, Route CP595, PO Box 9310, Minneapolis, MN 55440-9310. You will be notified of the external review organization's decision within 72 hours of receipt of the request for external review, unless you are requesting review of a denial that was completed as an expedited review. In that case, you will be notified of the external review organization's decision within 24 hours of receipt of the request for external review.

If you would like to request a copy of Medica's Drug List exception process or for more information regarding the expedited review process, call Member Services at the number on the back of your Medica ID card.

Not covered:

1. Specialty prescription drugs noted on Medica's Drug List with a 'SP' indicator and received from a pharmacy that is not a designated specialty pharmacy.
2. Any amount above what Medica would have paid when you fail to identify yourself to the designated specialty pharmacy as a member. (Medica will notify you before enforcement of this provision.)
3. Replacement of a specialty prescription drug due to loss, damage or theft.
4. Specialty prescription drugs prescribed by a provider who is not acting within their scope of licensure.
5. Prescription drugs and OTC drugs, except as described in *Prescription Drugs*.
6. Growth hormone, unless medically necessary and prior authorization is obtained from Medica before you receive services.
7. Weight loss medications.
8. Specialty drugs not listed on Medica's Drug List, unless covered through the exception process described in this Policy.
9. Infertility drugs.
10. New to market drugs: Products recently approved by the FDA and introduced into the market will not be covered until they are reviewed and considered for placement on Medica's Drug List.

W. Preventive Health Care

Medica covers the following eligible preventive health services as described in the Benefit Chart section of this Policy:

1. Child health supervision services, including well-baby care.
2. Immunizations.
3. Early disease detection services including physicals.
4. Routine screening procedures for cancer, including a digital rectal exam (DRE) and a prostate-specific antigen (PSA) for prostate cancer screening.
5. Women's preventive health services including mammograms, screenings for cervical cancer, human papillomavirus (HPV) testing, counseling for sexually transmitted infections, counseling for immunodeficiency virus (HIV), BRCA genetic testing and related genetic counseling (when appropriate) and sterilization.
6. Other preventive health services.

Please see the definition of Preventive Health Services for more information.

Please note: If you receive preventive and non-preventive health services during the same visit, the non-preventive health services may be subject to a copayment, coinsurance or deductible, as described in other applicable sections in the Benefit Chart section of this Policy. The most specific and appropriate benefit will apply for each service received during a visit.

Not covered:

Preventive health services provided by a non-network provider.

X. Professionally Administered Drugs

Medica covers medically necessary professionally administered drugs that are administered, in conjunction with a covered benefit such as an office visit or home health care visit, by a physician acting within the scope of the provider's license, on an outpatient basis in a hospital, physician's office or in your home.

Prior authorization (approval in advance) is required before you receive certain biologics, biosimilars and professionally administered drugs. Certain biologics, biosimilars and professionally administered drugs may be subject to step therapy. In certain cases, it is possible to get an exception to step therapy requirements. To obtain more information about the step therapy exception process call Member Services at the number on the back of your Medica ID card.

If you require certain professionally administered drugs, we may direct you to a designated facility with whom we have an arrangement to provide those certain professionally administered drugs. Such designated facilities may include an outpatient pharmacy, specialty pharmacy, home health care agency, home infusion provider, hospital-affiliated pharmacy or hemophilia treatment center contracted pharmacy. If you or your provider administering the professionally administered drugs are directed to a designated facility and you or your provider choose not to obtain your professionally administered drug from that

designated facility, benefits are not available under this Policy for that professionally administered drug.

Not covered:

Professionally administered drugs provided by a non-network provider.

Y. Reconstructive and Restorative Surgery (Including Mastectomy Reconstruction)

Medica covers medically necessary reconstructive and restorative surgery services. To be eligible, reconstructive and restorative surgery services must be medically necessary and not cosmetic.

Medica will cover all stages of reconstruction of the breast on which the mastectomy was performed and surgery and reconstruction of the other breast to produce a symmetrical appearance. Medica will also cover prostheses and physical complications, including lymphedemas, at all stages of mastectomy.

Not covered:

1. Reconstructive and restorative surgery services provided by a non-network provider.
2. Revision of blemishes on skin surfaces and scars (including scar excisions) primarily for cosmetic purposes, unless otherwise covered in this Policy.
3. Repair of a pierced body part and surgical repair of bald spots or loss of hair.
4. Repairs to teeth, including any other dental procedures or treatment, whether the dental treatment is needed because of a primary dental problem or as a manifestation of a medical treatment or condition.
5. Services and procedures primarily for cosmetic purposes.
6. Surgical correction of male breast enlargement primarily for cosmetic purposes.
7. Hair transplants.
8. Drugs provided or administered by a physician or other provider on an outpatient basis, except those drugs that meet the definition of "professionally administered drugs." Coverage for "professionally administered drugs" is as described under *Professionally Administered Drugs.* Coverage for drugs is as described in *Prescription Drugs* and *Prescription Specialty Drugs,* or otherwise described as a specific benefit in this Policy.
9. Orthognathic surgery for cosmetic purposes.

Z. Rehabilitative and Habilitative Therapies

Medica covers the following rehabilitative and habilitative care provided on an outpatient basis:

- physical therapy,

- speech therapy,
- occupational therapy, and
- cardiac and pulmonary rehabilitation

as described in the Benefit Chart section of this Policy. A physician must direct your care. Coverage for services provided on an inpatient basis is as described under Hospital.

Not covered:

1. Rehabilitative and habilitative therapies provided by a non-network provider.
2. Services primarily educational in nature.
3. Vocational and job rehabilitation.
4. Recreational therapy.
5. Self-care and self-help training (non-medical).
6. Health clubs.
7. Physical, occupational or speech therapy services when there is no reasonable expectation of improvement.
8. Voice training.
9. Group physical, speech and occupational therapy.

AA. Skilled Nursing Facility

Medica covers skilled nursing facility services as described in the Benefit Chart section of this Policy. Care must be provided under the direction of a physician.

Not covered:

1. Services received from a non-network skilled nursing facility.
2. Custodial care and other non-skilled services.
3. Self-care or self-help training (non-medical).
4. Services primarily educational in nature.
5. Vocational and job rehabilitation.
6. Recreational therapy.
7. Health clubs.
8. Physical, occupational or speech therapy services when there is no reasonable expectation of improvement.
9. Voice training.
10. Outpatient rehabilitation services when no medical diagnosis is present.
11. Group physical, speech and occupational therapy.

BB. Substance Use Disorder

Medica covers the diagnosis and treatment of substance use disorders listed in the current edition of *Diagnostic and Statistical Manual of Mental Disorders*.

Substance use disorder benefits

Medica requires prior authorization (approval in advance) before you receive certain substance use disorder services or treatment. To determine if Medica requires prior authorization for a particular service or treatment, please call your plan's designated mental health and substance use disorder provider at the number on the back of your Medica ID card. Please see *Referrals and Prior Authorization* in the *Introduction* for more information about prior authorization requirements and processes.

Your plan's designated mental health and substance use disorder provider will coordinate your network substance use disorder health services. If you require hospitalization, your plan's designated mental health and substance use disorder provider will refer you to one of its hospital providers. Please note: The hospital network for medical services and mental health and substance use disorder services may not be the same. Call your plan's designated mental health and substance use disorder provider at the number on the back of your Medica ID card.

Emergency substance use disorder services are covered benefits. After receiving emergency substance use disorder inpatient services please notify your plan's designated mental health and substance use disorder provider at the number on the back of your Medica ID card as soon as reasonably possible.

Outpatient substance use disorder services include:

1. Diagnostic evaluations.
2. Outpatient treatment.
3. Medication-assisted treatment (the use of medications in conjunction with counseling and behavioral therapies to help maintain sobriety, prevent relapse, and reduce craving in order to sustain recovery).
4. Intensive outpatient programs, including day treatment and partial programs, which may include multiple services/modalities and lodging, delivered in an outpatient setting.

Inpatient substance use disorder services include:

1. Room and board.
2. Attending physician services.
3. Hospital or facility-based professional services.
4. Partial program. This may be in a freestanding facility or hospital based. Active treatment is provided through specialized programming with medical/psychological intervention and supervision during program hours. Partial program means a treatment program of 20 hours or more per week and may include lodging.
5. Substance abuse residential treatment services. These are services from a licensed chemical dependency rehabilitation program that provides intensive therapeutic

services following detoxification. In addition to room and board, at least 30 hours per week per individual of chemical dependency services must be provided, including group and individual counseling, client education and other services specific to chemical dependency rehabilitation**.**

Not covered:

1. Substance use disorder services provided by a non-network provider.
2. Services for substance use disorder disorders not listed in the current edition of the *Diagnostic and Statistical Manual of Mental Disorders*.
3. Services, care or treatment that is not medically necessary.
4. Services to hold or confine a person under chemical influence when no medical services are required, regardless of where the services are received.
5. Telephonic substance use disorder treatment services, unless such services are provided in accordance with Medica's telemedicine policies and procedures.
6. Services, including room and board charges, provided by health care professionals or facilities that are not:
   - appropriately licensed,
   - certified, or
   - otherwise qualified under state law to provide substance use disorder services.

   This includes, but is not limited to:
   - services provided by mental health or substance use disorder providers who are not authorized under state law to practice independently, and
   - services received from a halfway house, therapeutic group home, boarding school or ranch.

   We will not deny any claim for substance use disorder benefits for a minor solely on grounds that the substance use disorder service was provided in a school or other educational setting or ordered by a court if the service was provided by an in-network provider. We require that any substance use disorder service offered by a mental health provider in an educational setting be provided in a facility or location that is appropriate for the type of service provided and in a manner that complies with applicable laws governing the provision of health care services, including privacy and parental consent laws.
7. Room and board charges associated with substance use disorder treatment services providing less than 30 hours a week per individual of chemical dependency services, including:
   - group and individual counseling,
   - client education, and
   - other services specific to chemical dependency rehabilitation.
8. Services to assist in activities of daily living that do not seek to cure and are performed regularly as a part of a routine or schedule.

9. The difference in cost between a private and semi-private room, except when the hospital only has private rooms or when a private room is medically necessary.

10. Drugs provided or administered by a physician or other provider, except those drugs that meet the definition of "professionally administered drugs." Coverage for "professionally administered drugs" is as described under *Professionally Administered Drugs*. Coverage for drugs is as described in *Prescription Drugs*, *Prescription Specialty Drugs* or otherwise described as a specific benefit elsewhere in this section.

CC. Temporomandibular Joint (TMJ) Disorder

See *Medical-Related Dental*.

DD. Urgent Care

Medica covers urgent care center visits as described in the Benefit Chart section of this Policy. Urgent care is a health care facility whose primary purpose is to offer and provide immediate, short-term medical care for minor medical conditions on a regular or routine basis.

EE. Vision

Medica covers vision services for members under age 19 including frames, lenses or contact lenses when prescribed solely for vision correction, and related fittings as described in the Benefit Chart section of this Policy. Lenses include single vision, bifocal, trifocal or lenticular with choice of glass or plastic lenses.

Contact lenses may be medically necessary and appropriate when the use of contact lenses, in lieu of eyeglasses, will result in significantly better visual and/or improved binocular function, including avoidance of diplopia or suppression. Contact lenses may be determined to be medically necessary in the treatment of the following conditions:

- keratoconus;
- pathological myopia;
- aphakia;
- anisometropia;
- aniseikonia;
- aniridia;
- corneal disorders;
- post-traumatic disorders;
- irregular astigmatism;
- high ametropia; and

- bullous keratopathy.

Not Covered:

1. Vision services provided by a non-network provider.
2. The purchase, replacement or repair of eyeglasses, eyeglass frames or contact lenses when prescribed solely for vision correction, and their related fittings for members 19 years of age or older.
3. Refractive eye exams for members 19 years of age and older.
4. Refractive eye surgery.

FF. Exclusions

Medica will not provide coverage for any of the services, treatments, supplies or items described below even if it is recommended or prescribed by a physician or it is the only available treatment for your condition. **Important: The list below describes exclusions in addition to the services, supplies and associated expenses already listed as Not covered elsewhere in this Policy.** These include:

1. Services that are not medically necessary. This includes but is not limited to services inconsistent with the medical standards and accepted practice parameters of the community and services inappropriate—in terms of type, frequency, level, setting and duration—to the diagnosis or condition.
2. Services or drugs used to treat conditions that are cosmetic in nature, unless otherwise determined to be reconstructive.
3. Hearing aids (including internal, external or implantable hearing aids or devices) and other devices to improve hearing, and their related fittings, except cochlear implants and their related fittings and except as described in the Benefit Chart section of this Policy under Hearing Aids and Services.
4. A drug, device or medical treatment or procedure that is investigative.
5. Services or supplies not directly related to care.
6. Autopsies, except as stated in this Policy.
7. Enteral feedings, unless they are the sole source of nutrition; however, enteral feedings of standard infant formulas, standard baby food and regular grocery products used in blenderized formulas are excluded regardless of whether they are the sole source of nutrition.
8. Nutritional and electrolyte substances except as specifically described in this Policy.
9. Physical, occupational or speech therapy when there is no reasonable expectation of improvement.
10. Reversal of voluntary sterilization.
11. Personal comfort or convenience items or services.
12. Custodial care, unskilled nursing or unskilled rehabilitation services.

13. Respite or rest care except as otherwise covered in this Policy under *Hospice*.
14. Travel, transportation or living expenses. Certain travel or living expenses may be partially reimbursed when approved by Medica and related to services that have been authorized by Medica as described in *Organ and Bone Marrow Transplants and Other Complex Health Conditions*. There is a lifetime maximum of $10,000 for approved transportation and lodging related to services that have been authorized by Medica as complex health conditions, as described in that same section of your policy. There is a maximum of $10,000 per transplant per member for all transportation and lodging expenses incurred by you and your companion(s).
15. Household equipment, fixtures, home modifications and vehicle modifications.
16. Services to treat nicotine addiction except as stated in this Policy under *Prescription Drugs*.
17. Massage therapy, provided in any setting, even when it is part of a comprehensive treatment plan.
18. Routine foot care, except for members with diabetes, blindness, peripheral vascular disease, peripheral neuropathies and significant neurological conditions such as Parkinson's disease, Alzheimer's disease, multiple sclerosis and amyotrophic lateral sclerosis (ALS).
19. Services for which coverage is available under workers' compensation, employer liability or any similar law.
20. Unless requested by Medica, charges for duplicating and obtaining medical records from non-network providers and non-network dentists.
21. Services prohibited by law or regulation.
22. Services to treat injuries that occur while on military duty; and any services received as a result of war, or any act of war (whether declared or undeclared).
23. Exams, other evaluations or other services received solely for the purpose of employment, insurance or licensure.
24. Exams, other evaluations or other services received solely for the purpose of judicial or administrative proceedings or research, except emergency examination of a child ordered by judicial authorities.
25. Non-medical self-care or self-help training.
26. Educational classes, programs or seminars, including but not limited to childbirth classes, except as described in this Policy.
27. Nutritional evaluation and counseling, except as described in this Policy.
28. Coverage for costs associated with translation of medical records and claims to English.
29. Treatment for superficial veins, also referred to as telangiectasia, threat, reticular or spider veins.
30. Services not received from or under the direction of a physician, except as described in this Policy.

31. Elective, induced abortions, except as medically necessary to protect the life of the mother.
32. Therapeutic acupuncture, dry needling or services billed by an acupuncturist.
33. Services for or related to vision therapy and orthoptic and/or pleoptic training.
34. The following autism spectrum disorder services are excluded: sensory integration, LOVAAS therapy and music therapy.
35. Orthognathic surgery for cosmetic purposes.
36. Surgery for morbid obesity (also known as bariatric surgery) when:
    a. performed by a network physician that is not a designated physician or received at a network facility that is not a designated facility; or
    b. performed by a non-network physician or received at a non-network hospital.
37. Services for private duty nursing, except during an inpatient stay when it is both medically necessary and skilled nursing care is not available from the facility.
38. Services for gender reassignment surgery, sex hormones related to surgery, related preparation and follow-up treatment, and care and counseling, unless medically necessary and prior authorization is obtained from Medica before you receive services.
39. Medical and hospital services that are directly related to a non-covered service will not be paid. If a particular type of service is denied, the bundle of services that accompanies that service, services that would not have been provided but for the provision of the non-covered service, are not covered. Medica does cover emergency services that are received to treat complications of a non-covered service.
40. Services which are not within the scope of licensure or certification of the provider.
41. Non-emergency transportation, except as described in this Policy.
42. Non-emergency services received outside the United States.
43. Services solely for or related to the treatment of snoring.
44. Services provided to treat injuries or illness as a result of committing a felony or attempting to commit a felony.
45. Interpreter services.
46. Charges for interest, mailing and delivery.
47. Drugs provided or administered by a physician or other provider on an outpatient basis, except those drugs that meet the definition of "professionally administered drugs." Coverage for "professionally administered drugs" is as described under *Professionally Administered Drugs*. Coverage for drugs is as described in *Prescription Drugs* and *Prescription Specialty Drugs* or otherwise described as a specific benefit in this Policy.
48. Any form, mixture or preparation of cannabis for medical or therapeutic use and any device or supplies related to its administration.

49. Non medical services (including but not limited to legal services, social rehabilitation, educational services except as described in this Policy, vocational rehabilitation, job placement services, animals and any service or treatment related to animals).

50. Assisted reproductive technology services, including but not limited to: in vitro fertilization (IVF); gamete intrafallopian transfer (GIFT); zygote intrafallopian transfer (ZIFT); tubal embryo transfer; intracytoplasmic sperm injection (ICSI); ova or embryo acquisition, retrieval, donation, preservation and/or storage; and/or any conception that occurs outside the woman's body.

51. Services for intrauterine insemination (IUI).

52. Collection, retrieval, purchase, freezing and/or storage of sperm or eggs.

53. Services related to adoption.

54. Drugs, supplies, biologics and biosimilars that have not been approved by the U.S. Food and Drug Administration (FDA).

55. Medical devices that have not been approved by the U.S. Food and Drug Administration (FDA), other than those granted a humanitarian device exemption.

56. New to market biologics, biosimilars and professionally administered drugs. Biologics, biosimilars and professionally administered drugs recently approved by the FDA (including approval for a new indication) will not be covered until they are reviewed and approved for coverage by Medica.

57. Professionally administered drugs that do not meet both of the following requirements: (a) administered in conjunction with a covered benefit and (b) administered by a physician acting within the scope of the provider's license.

IV. Coordination for Medicare-Eligible Individuals

The benefits under this Policy are not intended to duplicate any benefits to which members are, or would be, eligible for under Medicare Part B. If we have covered a service under this Policy, any sums payable under Medicare Part B for that service must be paid to Medica. If we need any consents, releases, assignments and other documents, complete and return to us those documents to make sure we receive reimbursement by Medicare Part B.

Medicare is primary if you are enrolled in Medicare in the following circumstances:

- You are at least 65 years old;
- You are less than 65 years old, but are covered by Medicare because of disability or end stage renal disease.

If you are eligible for Medicare Part B, we will consider you covered by Medicare Part B, whether or not you are actually enrolled in Medicare Part B. We will reduce your benefits under this Policy by the amount you would have been eligible for under Medicare Part B if you had actually enrolled in Medicare Part B. You should enroll in Medicare Part B when you are eligible to avoid large out of pocket expenses.

The provisions of this section will apply to the maximum extent permitted by federal or state law. We will not reduce the benefits due any insured where federal law requires that we determine our benefits for that insured without regard to the benefits available under Medicare Part B.

V. Complaints

This section describes what to do if you have a complaint or would like to appeal a decision made by Medica. You may also have appeal rights under regulations implementing the Patient Protection and Affordable Care Act (PPACA).

Complaint: Means any grievance against Medica, submitted by you or another person on your behalf, that is not the subject of litigation and is not an appeal. Complaints may involve, but are not limited to, eligibility issues; denials, cancellations, or non-renewals of coverage; administrative operations; and the quality, timeliness and appropriateness of health care services rendered. If the complaint is from an applicant, the complaint must relate to the application. If the complaint is from a former member, the complaint must relate to services received during the time the individual was a member. You may call Member Services at the number on the back of your Medica ID card or by writing to the address below to file your complaint.

For an oral complaint, Medica will provide you with a complaint form to submit your complaint in writing. Mail the completed form or your written complaint to:

Member Services

Route CP595IFB

PO Box 9310

Minneapolis, MN 55440-9310

Appeals: Please see the Health Care Insurer Appeals Process Information Packet for more information about how you can appeal a claim or service that has been denied by Medica.

VI. Ending Coverage

This section describes when coverage ends under this Policy.

When coverage ends

Unless otherwise specified in this Policy, coverage ends the earliest of the following:

1. The date Medica notifies you that Medica will cease doing business or discontinue a particular product. Coverage will end on the last day of a month. (To cease doing business means to discontinue issuing new individual health plans and to refuse to renew all of Medica's existing individual health plans.)
2. The end of the month for which the subscriber last paid the premium due, except as specifically described in item 3 below concerning subscribers receiving an advance premium tax credit.
3. If the subscriber is receiving an advance premium tax credit, the end of the first month for which the subscriber failed to pay the subscriber's share of all premiums due during the grace period. For example, if you fail to pay your share of the premium in March you have until the end of May (a 3 month grace period) to pay your premiums due during the grace period in full. If you do not pay all premiums for March, April and May, your coverage will be terminated as of the end of March.
4. For coverage purchased outside the Marketplace, the end of the month following the date the subscriber requests that coverage end. Written request for termination of the subscriber's and/or dependents' coverage must be received by Medica at least 31 days before the date of termination. However, the effective date of such termination must be the end of the month, except as provided in item 5 below. Any refund of premium shall be mailed to the subscriber upon receipt of this notice by Medica.
5. If the subscriber enrolled through the Marketplace, the date on which the subscriber requests termination if the subscriber has given the Marketplace at least 14 days' notice before a requested termination date. If the subscriber has not provided the Marketplace with at least 14 days' notice of a requested termination, termination will be effective 14 days after notice is received by the Marketplace. Any refund of premium shall be mailed to the subscriber upon receipt of the termination instructions by Medica.
6. If the subscriber terminates this Policy within the first ten days of receiving it, coverage shall terminate retroactive to the effective date of this Policy.
7. The end of the month following the date 31 days after we notify you that coverage will end because you do not reside in your plan's service area, provided the notification is made within one year following the date Medica was provided written notification of your address change. However, Medica may approve other arrangements.
8. The end of the month following the date you enter active military duty for more than 31 days. Upon completion of active military duty, your coverage will be reinstated if you notify Medica within 90 days after removal from active military duty.

9. When the subscriber is enrolled under this Policy, coverage for dependents will end the date the subscriber's coverage ends.

10. The date of the death of the member. When the subscriber is enrolled under this Policy and in the event of the subscriber's death, coverage for the subscriber's dependents will terminate the end of the month in which the subscriber's death occurred.

11. For a spouse, the end of the month following the date of divorce.

12. For a dependent child, the end of the month in which the child is no longer eligible as a dependent as specified in this Policy.

13. The date specified by Medica in written notice to you that coverage ended due to fraud or intentional misrepresentation of a material fact. If coverage ends due to fraud or intentional misrepresentation of a material fact, coverage will be retroactively terminated at Medica's discretion to the original date of coverage or the date on which the fraudulent act took place. After two years, coverage can only be retroactively terminated for fraud. Fraud includes but is not limited to:

    a. Knowingly providing Medica with false material information such as information related to your eligibility or another person's eligibility or status as a dependent; or

    b. Permitting the use of your member identification card by any unauthorized person; or

    c. Using another person's member identification card; or

    d. Submitting fraudulent claims; or

    e. Engaging in any fraudulent activity related to your eligibility for coverage under this Policy.

14. For coverage purchased through the Marketplace, on the date established by the Marketplace when the Marketplace makes a determination that you are no longer eligible for coverage under this Policy.

15. For coverage purchased through the Marketplace, on the date your plan is no longer certified or offered through the Marketplace.

16. The date immediately preceding the effective date of new coverage selected by a member during an applicable open or special enrollment period.

Upon the death of the subscriber or if the subscriber and/or member terminates this Policy due to eligibility for Medicare, dissolution of marriage or for a child that is no longer eligible as a dependent as specified in this Policy, the remaining members may choose to continue coverage under this Medica plan.

VII. Definitions

In this Policy (and in any amendments), some words have specific meanings. Within each definition, you may note bold words. These words also are defined in this section.

Acute inpatient rehabilitation (AIR). An intensive form of medical rehabilitation in which patients receive three or more hours per day of core therapies (physical therapy, occupational therapy and speech therapy) overseen by a physician specialized in rehabilitation with around the clock nursing care.

Advance premium tax credit (APTC). The advance premium assistance credit available under Internal Revenue Code section 36B, as determined by the Marketplace, for individuals who meet certain income requirements, as determined by the Marketplace.

Approved clinical trial. A phase I, phase II, phase III or phase IV clinical trial that is conducted in relation to the prevention, detection or treatment of cancer or other life-threatening condition, is not designed exclusively to test toxicity or disease pathophysiology, and meets the criteria described in subparagraphs 1 – 3 below:

1. The clinical trial must have a written protocol that describes a scientifically sound study and have been approved by all relevant institutional review boards (IRBs) before participants are enrolled in the trial; and
2. The subject or purpose of the clinical trial must be the evaluation of an item or service that meets the definition of a Benefit and is not otherwise excluded under this Policy; and
3. The clinical trial must be described in one of the following subparagraphs:
    a. The study or investigation is conducted under an investigational new drug application reviewed by the U.S. Food and Drug Administration.
    b. The study or investigation is a drug trial that is exempt from having such an investigational new drug application.
    c. The study or investigation is approved or funded by one of the following: (i) the National Institutes of Health (NIH), the Centers for Disease Control and Prevention, the Agency for Health Care Research and Quality, the Centers for Medicare and Medicaid Services or cooperating group or center of any of the entities described in this item; (ii) a cooperative group or center of the United States Department of Defense or the United States Department of Veterans Affairs; (iii) a qualified non-governmental research entity identified in the guidelines issued by the NIH for center support grants; or (iv) the United States Departments of Veterans Affairs, Defense or Energy if the trial has been reviewed or approved through a system of peer review determined by the secretary to: (a) be comparable to the system of peer review of studies and investigations used by the NIH, and (b) provide an unbiased scientific review by qualified individuals who have no interest in the outcome of the review.

Arizona resident. A person who lives in Arizona, and intends to reside in Arizona, or has entered Arizona with a job commitment or is seeking employment in Arizona.

Autism spectrum disorder. One of the three following:

1. Autistic Disorder
2. Asperger's Syndrome
3. Pervasive Developmental Disorder – Not otherwise specified.

Behavioral therapy. Interactive therapies derived from evidence based research, including applied behavior analysis, which includes discrete trial training, pivotal response training, intensive intervention programs and early intensive behavioral intervention.

Benefits. The health services or supplies (described in this Policy and any subsequent amendments) approved by Medica as eligible for coverage.

Biologics. Any of a wide range of products designed to replicate natural substances in the body, including, but not limited to, products produced using biotechnology. Biologics include, but are not limited to, vaccines, blood and blood components or products, cellular and gene therapy products, tissue and tissue products, allergenics, recombinant therapeutic proteins, monoclonal antibodies, cytokines, growth factors, immunomodulators and additional biological products regulated by the U.S. Food and Drug Administration and related agencies.

Biosimilar. A biosimilar is a biological product that is highly similar to and has no clinically meaningful differences from an existing FDA-approved reference product.

Birth center. A licensed outpatient facility which provides accommodations for childbirth for low-risk maternity patients. The birth center must meet all of the following criteria:

1. Has an organized staff of certified midwives, physicians, and other trained personnel;
2. Has necessary medical equipment;
3. Has a written agreement to transfer to a hospital if necessary; and
4. Is in compliance with any applicable state or local regulations.

Claim. An invoice, bill or itemized statement for **benefits** provided to you.

Coinsurance. The percentage amount you must pay to the **provider** for **benefits** received.

The **coinsurance** amount is typically based on the lesser of the:

1. Charge billed by the **provider** (i.e., retail); or
2. Negotiated amount that the provider has agreed to accept as full payment for the benefit (i.e., wholesale).

When the wholesale amount is not known nor readily calculated at the time the **benefit** is provided, Medica uses an amount to approximate the wholesale amount. For services from some **network providers**, however, the **coinsurance** is based on the **provider's** retail charge. The **provider's** retail charge is the amount that the **provider** would charge to any patient, whether or not that patient is a Medica **member.**

In addition, for the **network** pharmacies described in *Prescription Drugs* and *Prescription Specialty Drugs,* the calculation of **coinsurance** amounts as described above do not include possible reductions for any volume purchase discounts or price adjustments that Medica may later receive related to certain **prescription drugs** and pharmacy services.

The **coinsurance** may not exceed the charge billed by the **provider** for the **benefit.**

Copayment. The fixed dollar amount you must pay to the **provider** for **benefits** received.

When you receive eligible health services from a **network provider** and a **copayment** applies, you pay the lesser of the charge billed by the **provider** for the **benefit** (i.e., retail) or your **copayment**. Medica pays any remaining amount according to the written agreement between Medica and the **provider**. The **copayment** may not exceed the retail charge billed by the **provider** for the **benefit**.

Cosmetic. Services and procedures that improve physical appearance but do not correct or improve a physiological function, and that are not **medically necessary**, unless the service or procedure meets the definition of **reconstructive**.

Custodial care. Services to assist in activities of daily living that do not seek to cure, are performed regularly as a part of a routine or schedule, and, due to the physical stability of the condition, do not need to be provided or directed by a skilled medical professional. These services include help in walking, getting in or out of bed, bathing, dressing, feeding, using the toilet, preparation of special diets and supervision of medication that can usually be self-administered.

Deductible. The fixed dollar amount you must pay for eligible services or supplies before **claims** for health services or supplies received from network providers are reimbursable as **benefits** under this Policy.

Amounts reimbursed or paid by a provider or manufacturer, including manufacturer coupons, rebates, coupon cards, debit cards or other forms of reimbursement or payment on your behalf for a product or service, will not apply toward your deductible unless the following criteria is met:

1. The prescription drug or prescription specialty drug does not have a medically appropriate generic equivalent; or
2. Access to the prescription drug or prescription specialty drug was obtained through prior authorization, step therapy protocol or the exception or appeal process as described in this Policy.

Dependent. Unless otherwise specified in this Policy:

1. The **subscriber's domestic partner** or spouse
2. A child of the **subscriber,** the **subscriber's domestic partner** or spouse who is a:
    a. Natural or adopted child
    b. Child **placed for adoption** with the **subscriber,** the **subscriber's domestic partner** or spouse
    c. Stepchild
3. An unmarried grandchild who is dependent upon and resides continuously from birth with the **subscriber, subscriber's domestic partner** or the **subscriber's** spouse.
4. A child under legal guardianship of the **subscriber,** the **subscriber's** domestic partner or **subscriber's** spouse. However, Medica may request that the **subscriber** provide satisfactory proof of guardianship. See *Extending a child's eligibility* in *Eligibility And Enrollment* for details regarding **dependent** limiting ages.

Designated facility. A **network hospital** that Medica has authorized to provide certain **benefits** to **members**, as described in this Policy.

Domestic partner. An adult who:

1. Is in a committed and mutually exclusive relationship, jointly responsible for the **subscriber's** welfare and financial obligations; and
2. Resides with the **subscriber** in the same principal residence and intends to do so permanently; and
3. Is at least 18 years of age and unmarried; and
4. Is not a blood relative of the **subscriber**; and
5. Is mentally competent.

Emergency. A condition or symptom that a prudent layperson would believe requires immediate treatment to:

1. Preserve your life; or
2. Prevent serious impairment to your bodily functions, organs, or parts; or
3. Prevent placing your physical or mental health in serious jeopardy.

Enrollment date. The date of the **member's** first day of coverage under this Policy.

Extended hours home care. Extended hours home care (skilled nursing services) is continuous and complex skilled nursing services greater than four consecutive hours per day provided in the member's home. The intent of extended hours home care is to assist the member with complex, direct, skilled nursing care, to develop caregiver competencies through training and education, and to optimize the member's health status and outcomes. The skilled nursing tasks must be required so frequently that the need is continuous. The duration of extended hours home care is temporary in nature and is not intended to be provided on a permanent ongoing basis.

Genetic testing. The analysis of human DNA, RNA, and chromosomes and those proteins and metabolites used to detect heritable or somatic disease-related genotypes or karyotypes for clinical purposes. A genetic test must be generally accepted in the scientific and medical communities as being specifically determinative for the presence, absence or mutation of a gene or chromosome in order to qualify under this definition. Genetic test does not include a routine physical examination or a routine analysis, including a chemical analysis, of body fluids unless conducted specifically to determine the presence, absence or mutation of a gene or chromosome.

Habilitative care. Health care services are considered habilitative when they are provided to help a person who has not learned or acquired a particular skill or function for daily living to learn, improve or keep such skill or function, as long as measurable progress can be documented.

Health Insurance Marketplace. A governmental or non-profit entity established as an Exchange, also referred to in this Policy as the "Marketplace," pursuant to the Affordable Care Act to make qualified health plans available to individuals and small employers.

Home health aide services. Part time or intermittent services to help you with activities of daily living.

Hospital. A licensed facility that provides diagnostic, medical, therapeutic, rehabilitative and surgical services by, or under the direction of, a **physician** and with 24-hour R.N. nursing services. The **hospital** is not mainly a place for rest or **custodial care**, and is not a nursing home or similar facility.

Indian. Indians as defined in section 4 of the Indian Health Care Improvement Act.

Inpatient. An uninterrupted stay, following formal admission to a **hospital**, **skilled nursing facility** or licensed acute care facility.

Investigative. As determined by Medica, a drug, device, diagnostic or screening procedure, or medical treatment or procedure is **investigative** if reliable evidence does not permit conclusions concerning its safety, effectiveness or effect on health outcomes. Medica will make its determination based upon an examination of the following reliable evidence, none of which shall be determinative in and of itself:

1. Whether there is final approval from the appropriate government regulatory agency, if required, including whether the drug or device has received final approval to be marketed for its proposed use by the United States Food and Drug Administration (FDA), or whether the treatment is the subject of ongoing Phase I, II or III trials;
2. Whether there are consensus opinions and recommendations reported in relevant scientific and medical literature, peer-reviewed journals or the reports of clinical trial committees and other technology assessment bodies; and
3. Whether there are consensus opinions of national and local health care **providers** in the applicable specialty or subspecialty that typically manages the condition as determined by a survey or poll of a representative sampling of these **providers**.

Notwithstanding the above, a drug being used for an indication or at a dosage that is an accepted off-label use for the treatment of cancer will not be considered by Medica to be **investigative**. Medica will determine if a use is an accepted off-label use based on published reports in authoritative peer-reviewed medical literature, clinical practice guidelines or parameters approved by national health professional boards or associations and entries in any authoritative compendia as identified by the Medicare program for use in the determination of a medically accepted indication of drugs and biologicals used off-label.

Long-term acute care hospitals (LTACHs). Facilities that specialize in the treatment of patients with serious medical conditions that require care on an ongoing basis but no longer require intensive care or extensive diagnostic procedures. These patients are typically discharged from the intensive care units and require more care than they can receive in a rehabilitation center, skilled nursing facility, or at home.

Medically necessary. Diagnostic testing and medical treatment, consistent with the diagnosis of and prescribed course of treatment for your condition, and preventive services. **Medically necessary** care must meet the following criteria:

1. Be consistent with the medical standards and accepted practice parameters of the community as determined by health care **providers** in the same or similar general specialty as typically manages the condition, procedure or treatment at issue; and
2. Be an appropriate service, in terms of type, frequency, level, setting and duration, to your diagnosis or condition; and
3. Help to restore or maintain your health; or
4. Prevent deterioration of your condition; or
5. Prevent the reasonably likely onset of a health problem or detect an incipient problem.

Member. A person who is enrolled under this Policy and on whose behalf the premium is being paid. In this Policy, the words you, your or yourself refer to the member.

Mental disorder. A physical or mental condition having an emotional or psychological origin, as defined in the current edition of the *Diagnostic and Statistical Manual of Mental Disorders* (DSM).

Network. A term used to describe a **provider** (such as a **hospital**, **physician**, home health agency, **skilled nursing facility** or pharmacy) that has entered into a written agreement with Medica or has made other arrangements with Medica to provide **benefits** to you. The participation status of **providers** will change from time to time.

The Medica **network provider** directory is available without charge.

Network access area. Used to define areas where there are Medica contracted providers outside the service area for a specific product.

Non-network. A term used to describe a **provider** not under contract as a **network provider**.

Non-network provider reimbursement amount. The amount that Medica will pay to a **non-network provider** for each benefit is based on one of the following, as determined by Medica:

1. A percentage of the amount Medicare would pay for the service in the location where the service is provided. Medica generally updates its data on the amount Medicare pays within 30 – 60 days after the Centers for Medicare and Medicaid Services updates its Medicare data; or
2. A percentage of the **provider's** billed charge; or
3. A nationwide provider reimbursement database that considers prevailing reimbursement rates and/or marketplace charges for similar services in the geographic area in which the service is provided; or
4. An amount agreed upon between Medica and the **non-network provider; or**
5. An amount required by the No Surprises Act of 2020, when applicable.

Contact Member Services for more information concerning which method above pertains to your services, including the applicable percentage if a Medicare-based approach is used.

For certain **benefits**, you must pay a portion of the **non-network provider reimbursement amount** as a **copayment, deductible or coinsurance**.

In addition, if the amount billed by the **non-network provider** is greater than the **non-network provider reimbursement amount,** *the **non-network provider** will likely bill you for the difference.* This difference may be substantial, and it is in addition to any **copayment, coinsurance** or **deductible** amount you may be responsible for according to the terms described in this Policy, except to the extent the No Surprises Act of 2020 applies. As a result, the amount you will be required to pay for services received from a **non-network provider** will likely be much higher than if you had received services from a **network provider**.

Non-skilled care. Care that does not require skilled nursing or rehabilitation staff to manage, observe or evaluate your care. Any service that could be safely performed by a non-medical person (or yourself) without the supervision of a nurse is considered non-skilled care.

Physician. A Doctor of Medicine (M.D.), Doctor of Osteopathy (D.O.), Doctor of Podiatry (D.P.M.), Doctor of Optometry (O.D.) or Doctor of Chiropractic (D.C.) practicing within the scope of his or her licensure.

Placed for adoption. The assumption and retention of the legal obligation for total or partial support of the child in anticipation of adopting such child.

(Eligibility for a child **placed for adoption** with the **subscriber** ends if the placement is interrupted before legal adoption is finalized and the child is removed from placement.)

Premium. The monthly payment required to be paid by you for coverage under this Policy.

Prescription drug. A drug approved by the FDA for the prescribed use and route of administration.

Prescription insulin drugs. Prescription drugs that contain insulin and are used to treat diabetes.

Preventive health services. The following are considered **preventive health services**:

1. evidence-based items or services that have in effect a rating of "A" or "B" in the current recommendations of the United States Preventive Services Task Force;
2. immunizations for routine use that have in effect a recommendation from the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention with respect to the **members** involved;
3. with respect to **members** who are infants, children and adolescents, evidence-informed preventive care and screenings provided for in the comprehensive guidelines supported by the Health Resources and Services Administration;
4. with respect to members who are women, such additional preventive care and screenings not described in paragraph (1) as provided for in comprehensive guidelines supported by the Health Resources and Services Administration (including Food and Drug Administration approved contraceptive methods, sterilization procedures and related patient education and counseling).

Contact Member Services for information regarding specific **preventive health services** and services that are rated "A" or "B", and services that are included in guidelines supported by the Health Resources and Services Administration.

Primary care provider. A **provider** who has a majority of his or her practice in general pediatrics, internal medicine, obstetrics/gynecology, family practice, or general medicine or a provider providing services at a **retail health clinic.**

Professionally administered drugs. Professionally administered drugs must be, as determined by Medica, typically administered or directly supervised by a qualified provider or a licensed/certified health professional. Medica generally considers drugs that require intravenous infusion or injection, intrathecal infusion or injection, intramuscular injection or intraocular injection, as well as drugs that, according to the manufacturer's recommendations, must typically be administered by a health care provider, to be professionally administered drugs.

Provider. A health care professional or facility licensed, certified or otherwise qualified under state law to provide health services. A provider can have a familial relationship with the member receiving services.

Qualified health plan. A health plan that meets the requirements of federal law and is certified by the Marketplace as meeting the requirements.

Reasonable expectation of improvement. A reasonable expectation that the member's condition will improve over a predictable period of time according to generally accepted standards in the medical community.

Reconstructive. Surgery to rebuild or correct a:

1. Body part when such surgery is incidental to or following surgery resulting from injury, sickness or disease of the involved body part; or
2. Congenital disease or anomaly which has resulted in a functional defect as determined by your **physician**.

In the case of mastectomy, surgery to reconstruct the breast on which the mastectomy was performed and surgery and reconstruction of the other breast to produce a symmetrical appearance shall be considered **reconstructive**.

Rehabilitative. Physical, occupational and speech therapy services are considered rehabilitative when they are provided to restore physical function or speech that has been impaired due to illness or injury.

Restorative. Surgery to rebuild or correct a physical defect that has a direct adverse effect on the physical health of a body part, and for which the restoration or correction is **medically necessary**.

Retail health clinic. Professional evaluation and medical management services provided to patients in a health care clinic located in a setting such as a retail store, grocery store or pharmacy. Services include treatment of common illnesses and certain preventive health care services.

Service area. The geographic area where this health insurance plan accepts members.

Skilled care. A type of health care given when you need skilled nursing or rehabilitation staff to manage, observe and evaluate your care. Nursing, physical therapy and occupational therapy are considered skilled care. In addition to providing direct care, these professionals manage, observe and evaluate your care. Any service that could be safely done by a non-medical person (or by yourself) without the supervision of a nurse is not considered skilled care.

Skilled nursing facility. A licensed bed or facility (including an extended care facility, **hospital** swing-bed and transitional care unit) that provides skilled nursing care, skilled transitional care or other related health services including rehabilitative services.

Step Therapy. Process that involves trying an alternative covered drug first before moving to another covered drug for treatment of the same medical condition.

Subscriber. The person to whom this Policy is issued.

Telemedicine. Telemedicine is the delivery of health care services or consultations while the patient is at an originating site and the licensed health care provider is at a distant site. An originating site includes a health care facility at which a patient is located at the time the services are provided by means of telemedicine. Distant site means a site at which a licensed health care provider is located while providing health care services or consultations by means of telemedicine. A communication between a licensed health care provider and a patient that consists solely of an e-mail or facsimile transmission does not constitute telemedicine consultations or services.

Urgent care center. A health care facility distinguishable from an affiliated clinic or hospital whose primary purpose is to offer and provide immediate, short-term medical care for minor, immediate medical conditions on a regular or routine basis.

Virtual care. Professional evaluation and medical management services provided to patients, in locations such as their home or office, through e-mail, telephone or webcam. Virtual care is used to address non-urgent medical symptoms for patients describing new or ongoing symptoms of common illnesses, as determined by Medica, to which providers respond with substantive medical

advice. Virtual care does not include telephone calls for reporting normal lab or test results or solely calling in a prescription to a pharmacy.

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American Indians and Alaska Natives

An individual that the Marketplace determines is an American Indian or Alaska Native will have no cost sharing required on benefits received from Indian Health Services, an Indian Tribe, Tribal Organization, or Urban Indian Organization (each as defined in 25 U.S.C. 1603), or through a referral under contract health services, as contract health services are defined and provided pursuant to 42 C.F. R. Subpart C and any other guidance issued pursuant to that section.

Your Out-Of-Pocket Expenses

Important: The most specific and appropriate section of this Policy will apply for benefits related to the treatment of a specific condition.

Please note: Services from non-network providers are not covered, except emergency services and services authorized by Medica. For certain covered services from certain non-network providers, you are responsible for any charges in excess of the non-network provider reimbursement amount.	
Deductible *The amount you pay for certain eligible services each year before this Policy starts to pay.*	**Individual plan:** $0
	Family plan: $0
Out-of-pocket maximum *The most you pay in a year for eligible services covered by this Policy.*	**Individual plan:** $0
	Family plan: $0
Lifetime maximum *The maximum amount this Policy will pay for eligible services during your lifetime.)*	**Individual and family plan:** Per member: Unlimited

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Please note: Services from non-network providers are not covered, except emergency services and services authorized by Medica. For certain covered services from certain non-network providers, you are responsible for any charges in excess of the non-network provider reimbursement amount.	
A. *Ambulance*	
1. Ambulance services or ambulance transportation to the nearest hospital for an emergency	Nothing
2. Non-emergency licensed ambulance service that is arranged through an attending physician, as follows:	
a. Transportation from hospital to hospital when:	
i. Care for your condition is not available at the hospital where you were first admitted; or	Nothing
ii. Required by Medica	Nothing
b. Transportation from hospital to skilled nursing facility	Nothing
B. *Anesthesia*	
1. Anesthesia services received from a provider during a covered office visit or an outpatient hospital or ambulatory surgical center visit	Nothing
2. Anesthesia services received from a provider during a covered inpatient stay	Nothing
C. *Chiropractic*	
1. Chiropractic services to diagnose and to treat (by spinal manipulations, manual muscle stimulations or other conjunctive or manipulative therapies)	Nothing

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Please note: Services from non-network providers are not covered, except emergency services and services authorized by Medica. For certain covered services from certain non-network providers, you are responsible for any charges in excess of the non-network provider reimbursement amount.	
conditions related to the muscles, skeleton and nerves of the body Coverage is limited to 20 visits per calendar year.	
D. *Diabetes Management and Supplies*	
1. Diabetes self-management training and education, including medical nutrition therapy, received from a provider in a program consistent with national educational standards (as established by the American Diabetes Association)	Nothing
2. Diabetic equipment and supplies, including blood glucose meters received from a pharmacy	See *Prescription Drugs*
3. Insulin pumps and their related supplies received from a durable medical equipment provider	See *Durable Medical Equipment, Prosthetics and Miscellaneous Medical Supplies*
E. *Diagnostic Imaging*	
1. Outpatient MRI, CT and PET CT scans in an office or hospital	Nothing
2. Professional services for an outpatient MRI, CT or PET CT scan in an office or hospital	Nothing
3. Outpatient x-rays and other imaging services in an office or hospital	Nothing
F. *Dialysis*	
1. Dialysis provided in an outpatient dialysis facility	Nothing

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Please note: Services from non-network providers are not covered, except emergency services and services authorized by Medica. For certain covered services from certain non-network providers, you are responsible for any charges in excess of the non-network provider reimbursement amount.	
2. Dialysis provided in the home	Nothing
G. *Durable Medical Equipment, Prosthetics and Miscellaneous Medical Supplies*	
1. Durable medical equipment and certain related supplies	Nothing
2. Repair, replacement or revision of durable medical equipment made necessary by normal wear and use	Nothing
3. Prosthetics:	
a. Initial purchase of external prosthetic devices that replace a limb or an external body part, limited to:	Nothing
i. Artificial arms, legs, feet, and hands;	
ii. Artificial eyes, ears and noses;	
iii. Breast prostheses	
b. Scalp hair prosthesis due to hair loss resulting from chemotherapy, radiation therapy, or second or third degree burns Coverage is limited to one prosthesis per calendar year.	Nothing
c. Repair, replacement or revision of artificial arms, legs, feet, hands, eyes, ears, noses and breast prostheses made necessary by	Nothing

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normal wear and use	
4. Injectable pharmaceutical treatments for hemophilia and bleeding disorders	Nothing
5. Dietary medical treatment of inherited metabolic disorders Coverage is limited to treatment for inherited metabolic disorders that are currently part of the newborn screening program administered by Arizona's Department of Human Services.	Nothing
6. Amino acid-based elemental oral formulas for the following diagnoses:	
a. cystic fibrosis	Nothing
b. amino acid, organic acid, and fatty acid metabolic and malabsorption disorders	Nothing
c. IgE mediated allergies to food proteins Coverage is limited to members five years of age and younger.	Nothing
d. food protein-induced enterocolitis syndrome Coverage is limited to members five years of age and younger.	Nothing
e. eosinophilic esophagitis Coverage is limited to members five years of age and younger.	Nothing

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Please note: Services from non-network providers are not covered, except emergency services and services authorized by Medica. For certain covered services from certain non-network providers, you are responsible for any charges in excess of the non-network provider reimbursement amount.	
f. eosinophilic gastroenteritis Coverage is limited to members at risk of mental or physical impairment without use of the amino-acid based elemental oral formula and under the continuous supervision a physician or registered nurse practitioner.	Nothing
g. eosinophilic colitis Coverage is limited to members five years of age and younger.	Nothing
7. Total parenteral nutrition	Nothing
8. Eligible ostomy supplies	Nothing
9. Insulin pumps and their related supplies	Nothing
10. Compression garments for the treatment of lymphedema	Nothing
H. *Emergency Room*	
Please note: Some services received during an emergency room visit may be covered under another benefit in this Policy. The most specific and appropriate benefit in this Policy will apply for each service received during an emergency room visit.	
1. Hospital emergency room	Nothing
2. Services received from a physician during a hospital emergency room visit	Nothing

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Please note: Services from non-network providers are not covered, except emergency services and services authorized by Medica. For certain covered services from certain non-network providers, you are responsible for any charges in excess of the non-network provider reimbursement amount.	
I. *Genetic Counseling and Testing*	
1. Genetic counseling, whether pre-or post-test, and whether occurring in an office, clinic, or telephonically **Please note**: Genetic counseling for BRCA testing, if appropriate, is covered as a woman's preventive health service.	Nothing
2. Genetic testing services received in an office or outpatient hospital setting **Please note**: BRCA testing, if appropriate, is covered as a women's preventive health service.	Nothing
J. *Hearing Aids and Services*	
1. Routine hearing exams that are considered preventive health services as defined in this Policy	See *Preventive Health Care*
2. Routine hearing exams that are not considered preventive health services as defined in this Policy	Nothing
3. Hearing aids Coverage is limited to one hearing aid per ear per calendar year. **Please note:** Cochlear implants are covered as a surgical service under *Office Visits* or *Hospital.*	Nothing
K. *Home Health Care*	
1. Skilled nursing care when you are homebound, provided by or supervised by a registered nurse	Nothing

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Please note: Services from non-network providers are not covered, except emergency services and services authorized by Medica. For certain covered services from certain non-network providers, you are responsible for any charges in excess of the non-network provider reimbursement amount.	
Coverage is limited to 42 visits per calendar year for numbers 1. and 4. in this section combined. A visit is considered up to four continuous hours.	
2. Skilled physical therapy, skilled occupational therapy or speech therapy when you are homebound Coverage is limited to the 60 visit benefit limitation described under *Rehabilitative and Habilitative Therapies.*	Nothing
3. Home infusion therapy	Nothing
4. Services received in your home from a physician Coverage is limited to 42 visits per calendar year for numbers 1. and 4. in this section combined.	Nothing
L. *Hospice*	
1. Hospice care	Nothing
2. Respite care Coverage is limited to five consecutive days at a time.	Nothing
M. *Hospital*	
1. Outpatient hospital or ambulatory surgical center services	

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Please note: Services from non-network providers are not covered, except emergency services and services authorized by Medica. For certain covered services from certain non-network providers, you are responsible for any charges in excess of the non-network provider reimbursement amount.	
a. Surgical services (as defined in the Physicians' Current Procedural Terminology code book) received from a physician	Nothing
b. Other outpatient hospital and ambulatory surgical center services received from a physician	Nothing
c. Outpatient facility services, including services provided in a hospital observation room	Nothing
2. Inpatient hospital services	
a. Inpatient services, other than maternity care, including room and board in a hospital	Nothing
b. Inpatient services received from a physician during an inpatient stay	Nothing
N. *Infertility Services*	
1. Services to diagnose infertility	Covered at the corresponding benefit level, depending on type of services provided. For example, office visits are covered at the office visit benefit level and surgical services are covered at the surgical services benefit level.
O. *Lab and Pathology*	
1. Lab and pathology services received in an office or outpatient hospital	Nothing

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Please note: Services from non-network providers are not covered, except emergency services and services authorized by Medica. For certain covered services from certain non-network providers, you are responsible for any charges in excess of the non-network provider reimbursement amount.	
P. *Maternity*	
Note: Items 1 and 2 describes coverage for prenatal services only. Coverage of labor and delivery services is as described elsewhere in this section.	
1. Prenatal care services that are considered preventive health services as defined in this Policy	See *Preventive Health Care*
2. Prenatal care services that are not considered preventive health services as defined in this Policy	
a. Hospital and ambulatory surgical center services for prenatal care in an inpatient setting	Nothing
b. Hospital and ambulatory surgical center services for prenatal care in an outpatient setting	Nothing
c. Professional services for prenatal care in an inpatient or outpatient setting	Nothing
d. Home health care	
i. Skilled nursing care when you are homebound due to a high risk pregnancy	See *Home Health Care*
ii. Home infusion therapy	See *Home Health Care*
3. Labor and delivery services **Please note:** Maternity labor and delivery services are considered inpatient services	

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Please note: Services from non-network providers are not covered, except emergency services and services authorized by Medica. For certain covered services from certain non-network providers, you are responsible for any charges in excess of the non-network provider reimbursement amount.	
regardless of the length of hospital stay.	
a. Hospital services, including room and board charges	Nothing
b. Professional services while at a hospital	Nothing
c. Free-standing birth center services	Nothing
d. Professional services while at a free standing birth center	Nothing
4. Postnatal care, including a home health care visit following delivery **Please note:** One home health visit is covered if it occurs within four days of discharge. If services are received after four days, please refer to *Home Health Care* for benefits.	Nothing
Q. *Medical-Related Dental*	
1. Oral surgery to treat medical conditions, such as cleft lip or palate, oral neoplasms, non-dental cysts, fracture of the jaws or trauma of the mouth and jaws	See *Office Visits* and *Hospital*
2. Charges for medical facilities and general anesthesia services that are:	See *Anesthesia* and *Hospital*
a. Recommended by a network physician; and	
b. Received during a dental procedure; and	

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Please note: Services from non-network providers are not covered, except emergency services and services authorized by Medica. For certain covered services from certain non-network providers, you are responsible for any charges in excess of the non-network provider reimbursement amount.	
c. Provided to a member who:	
i. Is a child under age five; or	
ii. Is severely disabled; or	
iii. Has a hazardous condition, such as heart problems, diabetes, hemophilia, dental extractions due to cancer related conditions, the probability of allergic reaction, and requires hospitalization or general anesthesia for dental care treatment	
3. Accident-related dental services to treat an injury to sound, natural teeth and to repair (not replace) sound, natural teeth Services must be part of a continuous course of treatment started within six months from the date of the injury. **Please note:** A sound natural tooth means a tooth (including supporting structures) that is free from disease that would prevent continual function of the tooth for at least one year. In case of primary baby teeth, the tooth must have a life expectancy of one year.	Nothing
4. Treatment of temporomandibular joint (TMJ) disorder and craniomandibular disorder	Covered at the corresponding benefit level, depending on type of services provided. For example, office visits are covered at the office visit benefit level and surgical services are covered at the surgical services benefit level.

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R. *Mental Health*	
1. Office visits, including evaluations, diagnostic and treatment services	Nothing
2. Intensive outpatient programs	Nothing
3. Behavioral therapy for the treatment of autism spectrum disorder	Nothing
4. Inpatient services, including residential treatment services	
a. Room and board	Nothing
b. Hospital or facility-based professional services	Nothing
c. Attending psychiatrist services	Nothing
d. Partial program	Nothing
S. *Office Visits*	
Please note: This benefit does not include services received from locations using "hospital-based outpatient billing" practices. The most specific and appropriate benefit in this Policy will apply for each service received at that type of provider. If you are unsure if your provider uses these billing practices, please contact them. Some services received during an office visit may be covered under another benefit in this Policy. The most specific and appropriate benefit in this Policy will apply for each service received during an office visit.	

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Please note: Services from non-network providers are not covered, except emergency services and services authorized by Medica. For certain covered services from certain non-network providers, you are responsible for any charges in excess of the non-network provider reimbursement amount.	
Call Member Services at the number on the back of your Medica ID card to determine in advance whether a specific procedure is a benefit and the applicable coverage level for each service that you receive.	
1. Office visit services that are not considered preventive health services as defined in this Policy	Nothing
2. Urgent care center visits	Nothing
3. Convenience care	
a. Retail health clinic	Nothing
b. Virtual care	Nothing
4. Telemedicine	Nothing
5. Allergy Shots	Nothing
6. Neuropsychological evaluations/cognitive testing, limited to services necessary for the diagnosis or treatment of a medical illness or injury	Nothing
7. Surgical Services (as defined in the Physicians' Current Procedural Terminology code book) received from a physician	Nothing
8. Nutritional evaluation and counseling ordered by a network physician, delivered by a network provider and when dietary adjustment has a	Nothing

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Please note: Services from non-network providers are not covered, except emergency services and services authorized by Medica. For certain covered services from certain non-network providers, you are responsible for any charges in excess of the non-network provider reimbursement amount.	
therapeutic role for a diagnosed chronic disease/condition	
T. *Organ and Bone Marrow Transplants and Other Complex Health Conditions*	
1. Organ and bone marrow transplant services and other complex health conditions	Covered at the corresponding benefit level, depending on type of services provided. For example, office visits are covered at the office visit benefit level and surgical services are covered at the surgical services benefit level.
U. *Prescription Drugs*	
1. Prescription drugs received at a retail pharmacy, other than those described below or in *Prescription Specialty Drugs*	**Generic (Tier 1):** Nothing **Preferred brand (Tier 2):** Nothing **Non-preferred brand (Tier 3):** Nothing
2. Orally-administered cancer treatment medications, other than those described in *Prescription Specialty Drugs*	**Generic (Tier 1):** Nothing **Preferred brand (Tier 2):** Nothing **Non-preferred brand (Tier 3):** Nothing
3. Prescription insulin drugs	Nothing
4. Diabetic equipment and supplies, including blood glucose meters **Please note:** Coverage for insulin pumps and their related supplies is described	**Generic (Tier 1):** Nothing **Preferred brand (Tier 2):** Nothing

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Please note: Services from non-network providers are not covered, except emergency services and services authorized by Medica. For certain covered services from certain non-network providers, you are responsible for any charges in excess of the non-network provider reimbursement amount.	
under *Durable Medical Equipment, Prosthetics and Miscellaneous Medical Supplies.*	**Non-preferred brand (Tier 3):** Nothing
5. All FDA-approved drugs (including women's contraceptives) and other supplies and services that are considered preventive health services **Please note:** The list of covered preventive drugs and other services is specific and limited. For a current list, go to **Medica.com/SignIn** or call Member Services.	Nothing
V. *Prescription Specialty Drugs*	
1. Specialty prescription drugs displayed as Tier 4 with a 'SP' indicator on Medica's Drug List received from a designated specialty pharmacy other than those described below	**Specialty prescription drugs (Tier 4)**: Nothing
2. Specialty prescription drugs displayed as Tier 4 without a 'SP' indicator on Medica's Drug List filled at a network retail pharmacy	**Specialty prescription drugs (Tier 4):** Nothing
3. Orally-administered cancer treatment medications received from a designated specialty pharmacy	**Specialty prescription drugs (Tier 4):** Nothing
W. *Preventive Health Care*	
1. Child health supervision services, including well-baby care	Nothing
2. Immunizations	Nothing

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Please note: Services from non-network providers are not covered, except emergency services and services authorized by Medica. For certain covered services from certain non-network providers, you are responsible for any charges in excess of the non-network provider reimbursement amount.	
3. Early disease detection services, including physicals Coverage is limited to one preventive physical exam per calendar year, unless additional visits are necessary to obtain all covered preventive health care.	Nothing
4. Routine screening procedures for cancer, including a digital rectal exam (DRE) and a prostate-specific antigen (PSA) for prostate cancer screening	Nothing
5. Women's preventive health services, considered preventive health services, as defined in this Policy, including mammograms, BRCA genetic testing and related genetic counseling (when appropriate), screenings for cervical cancer, human papillomavirus (HPV) testing, counseling for sexually transmitted infections, counseling for immunodeficiency virus (HIV), and sterilization Please note: Coverage for mammograms considered preventive health services as defined in this Policy includes a single baseline mammogram for members ages 35-39, one mammogram per year for members age 40 and older, or more frequently as recommended by your physician.	Nothing
6. All FDA-approved drugs (including women's contraceptives) and other supplies and services that are	See *Prescription Drugs*

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considered preventive health services	
7. Other preventive health services	Nothing
X. *Professionally Administered Drugs*	
1. Professionally administered drugs that are required to be administered at a designated facility	**If administered at a designated facility:** Covered at the corresponding benefit level, depending on whether it is administered during a home health care visit, office visit or outpatient hospital visit. For example, if the professionally administered drug was administered during an office visit, then the professionally administered drug is covered at the office visit benefit level. If the professionally administered drug was administered during a home health care visit, then the professionally administered drug is covered at the home health care visit benefit level. **If not administered at a designated facility:** No coverage
2. Professionally administered drugs that are not required to be administered at a designated facility	Covered at the corresponding benefit level, depending on whether it is administered during a home health care visit, office visit or outpatient hospital visit. For example, if the professionally administered drug was administered during an office visit, then the professionally administered drug is covered at the office visit benefit level. If the professionally administered drug was administered during a home health care visit, then the professionally administered drug is covered at the home health care visit benefit level.

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Please note: Services from non-network providers are not covered, except emergency services and services authorized by Medica. For certain covered services from certain non-network providers, you are responsible for any charges in excess of the non-network provider reimbursement amount.	
Y. *Reconstructive and Restorative Surgery (Including Mastectomy Reconstruction)*	
1. Reconstructive and restorative surgery	Covered at the corresponding benefit level, depending on type of services provided. For example, office visits are covered at the office visit benefit level and surgical services are covered at the surgical services benefit level.
Z. *Rehabilitative and Habilitative Therapies*	
1. Outpatient physical, occupational or speech therapy services Coverage is limited to 60 rehabilitative and 60 habilitative visits per calendar year.	Nothing
2. Outpatient cardiac rehabilitation Coverage is limited to 60 visits per calendar year.	Nothing
AA. *Skilled Nursing Facility*	
1. Daily skilled nursing care or daily skilled rehabilitation services in a skilled nursing facility, acute inpatient rehabilitation facility or long-term acute care hospital, including room and board Benefits are limited to services received during 90 days of inpatient stay per calendar year.	Nothing
2. Skilled physical therapy, skilled	Nothing

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Please note: Services from non-network providers are not covered, except emergency services and services authorized by Medica. For certain covered services from certain non-network providers, you are responsible for any charges in excess of the non-network provider reimbursement amount.	
occupational therapy or speech therapy when room and board is not eligible to be covered	
3. Services received from a physician during an inpatient stay in a skilled nursing facility, acute inpatient rehabilitation facility or long-term acute care hospital Benefits are limited to services received during 90 days of inpatient stay per calendar year.	Nothing
BB. *Substance Use Disorder*	
1. Office visits, including evaluations, diagnostic and treatment services	Nothing
2. Intensive outpatient programs	Nothing
3. Medication-assisted treatment **Please note:** When the prescription drug component of this treatment is received at a pharmacy, your *Prescription Drug* benefit will be applied.	Nothing
4. Inpatient services, including residential treatment services	
a. Room and board	Nothing
b. Hospital or facility-based professional services	Nothing
c. Attending physician services	Nothing
d. Partial program	Nothing

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Please note: Services from non-network providers are not covered, except emergency services and services authorized by Medica. For certain covered services from certain non-network providers, you are responsible for any charges in excess of the non-network provider reimbursement amount.	
CC. *Treatment of Temporomandibular Joint (TMJ) Disorder*	
1. Treatment of temporomandibular joint (TMJ) disorder and craniomandibular disorder	See *Medical-Related Dental*
DD. *Urgent Care*	
1. Urgent care center visits	See *Office Visits*
EE. *Vision*	
1. Refractive eye exams for members 18 years of age and younger (coverage continues through the end of the month in which the member turns 19)	Nothing
2. Eyewear, including eyeglass lenses, frames or contact lenses for members 18 years of age and younger received from an optical provider (coverage continues through the end of the month in which the member turns 19) Coverage is limited to one pair of frames every two calendar years and one pair of lenses every calendar year. Contact lenses are limited to coverage once every calendar year. **Please note:** A post-operative refractive examination is covered for members under age 19 in lieu of the other pediatric vision services described in this item 3. Refractive eye surgery, including but not limited to LASIK, is not covered.	Nothing