

2019 Plan Information for MN Nurses Association



	70151	70152
Monthly Premium	\$350.00	\$138.00

Medical Benefits ▼			Summary
Primary Care Office Visit	\$0 copay	\$0 copay	Visits to doctor's office
Specialist Office Visit	\$0 copay	\$10 copay	No referral required
Urgent Care	\$0 copay	\$0-\$10 copay	Non-emergencies; no appointment
Inpatient Hospital	\$0 copay	\$100 copay	Hospital stay more than 23 hours
Outpatient Hospital	\$0 copay	\$50 copay	Hospital stay less than 23 hours
Ambulance	\$0 copay	\$25 copay	Coverage of medically necessary ambulance services
Worldwide Emergency Room	\$0 copay	\$50 copay	No copay required if admitted as inpatient within 48 hours (U.S. only)
Preventive Care	\$0 copay	\$0 copay	Includes annual physical exam
Eyewear	\$150	\$75	These are reimbursement benefits in a calendar year
Hearing Aids	\$500	\$400	
Chiropractic	\$0 copay	\$20 copay	Covers manual manipulation of the spine to correct a displacement/misalignment
Durable Medical Equipment	\$0 copay	20% coinsurance	Medical equipment such as walkers, wheelchairs, etc. ordered by a doctor
Part B Drugs	\$0 copay	20% coinsurance	Drugs covered under Part B per CMS

Part D Prescription Drug Coverage ▼			Summary
Tier 1	\$10 copay	\$2 copay	Commonly Prescribed Generic
Tier 2	\$20 copay	\$8 copay	Low-Cost Generic
Tier 3	\$35 copay	\$35 copay	More Expensive Generic & Brand
Tier 4	\$65 copay	50% coinsurance	Higher-Priced Generic & Brand
Tier 5	25% coinsurance	33% coinsurance	Generic/Brand for Complex Conditions
Gap Coverage	Yes	No	50% MFR discount on covered brand drugs

Deductibles and Max. Out-of-Pocket Limits ▼			Summary
Medical Deductible	\$0	\$0	The amount you pay prior to plan payment for eligible services
Pharmacy Deductible	\$0	\$0	
Medical Out-of-Pocket Max.	\$0	\$3,000	Max. amount of paid out-of-pocket per calendar year for eligible charges
Rx Out-of-Pocket Max.	Medicare limits	Medicare limits	

Eligibility

- Must be enrolled in Medicare Parts A & B
- Must continue to pay Medicare Part B premium
- Must reside within the Medica service area – see other side
- Must not have End Stage Renal Disease (ESRD) unless currently enrolled in a Medica Commercial Plan

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums and/or co-payments/co-insurance may change on January 1 of each year.

Additional Plan Features

- **Large Provider Network** Open access to all participating Medica providers with no referrals needed – visit medica.com/Medicare for a list of network providers.
- **SilverSneakers® Program** Free fitness program where you can enroll at multiple locations any time, have access to classes, exercise equipment and other amenities, track your fitness progress and find useful health information online. Visit SilverSneakers.com for a complete list of facilities and options.
- **Nationwide Travel and “Snowbird” Coverage** Whether you are going away for a vacation or spend part of the year in another area of the country, our Extended Absence Option allows you to receive in-network benefits when you are temporarily away for up to 9 consecutive months. Member must call Medica to activate this option.
- **Health Advocate™ 24-Hour NurseLine and Personal Health Advocate** A 24/7 NurseLine and access to a Personal Health Advocate who can help you navigate the often complex healthcare system in unique ways such as arranging appointments with hard-to-reach specialists, finding doctors taking new patients, explaining your doctor’s instructions and much more.

Service Area Counties

- **Minnesota and South Dakota** – All counties
- **North Dakota** – Adams, Barnes, Benson, Billings, Bowman, Burleigh, Cass, Cavalier, Dickey, Dunn, Eddy, Emmons, Foster, Grand Forks, Grant, Griggs, Hettinger, Kidder, LaMoure, Logan, McHenry, McIntosh, McLean, Mercer, Morton, Nelson, Oliver, Pembina, Pierce, Ramsey, Ransom, Richland, Rolette, Sargent, Sheridan, Sioux, Slope, Stark, Steele, Stutsman, Towner, Traill, Walsh, Ward, Wells, Williams
- **Wisconsin** – Ashland, Barron, Bayfield, Burnett, Chippewa, Douglas, Dunn, Eau Claire, Pierce, Polk, Sawyer, St Croix, Washburn

Resources

Medica Customer Service

- 952-992-2330 or toll-free: 1-800-575-2330 (TTY: 711)
- Hours of Operation: Oct. 1 - Feb. 14: 8 a.m. to 8 p.m. CT, 7 days a week
Feb. 15 - Sept. 30: 8 a.m. to 8 p.m. CT, Monday - Friday
- You will speak to a live representative if you call during our business hours unless we are closed for a holiday. If you call when we are not open for business, you can leave a voice message and we will return your call within one business day.
- medica.com/Medicare

Medicare. 1-800-MEDICARE (1-800-633-4227). TTY: 1-877-486-2048. medicare.gov

Social Security. 1-800-772-1213. TTY: 1-800-325-0778. ssa.gov

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

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