

2020 Plan Information for MN Nurses Association



Monthly Premium	Plan 1	Plan 6			
	\$385.00	\$148.00			
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 in the United States		
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			
Dental	\$500	\$500			
Chiropractic	\$0 copay	\$10 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 your doctor		
Part B Drugs	\$0 copay	20% coinsurance	Drugs covered under Part B per CMS		
Part D Prescription Drug Coverage ▼			Summary		
	Preferred Pharmacy	Standard Pharmacy	Preferred Pharmacy	Standard Pharmacy	
Tier 1	\$5 copay	\$10 copay	\$2 copay	\$6 copay	Preferred Generic
Tier 2	\$15 copay	\$25 copay	\$5 copay	\$12 copay	Generic
Tier 3	\$30 copay	\$35 copay	\$30 copay	\$35 copay	Preferred Brand
Tier 4	\$60 copay	\$65 copay	50% coinsurance		Non-Preferred Drug
Tier 5	25% coinsurance		33% coinsurance		Specialty Drug
Gap Coverage	Yes		No		
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 Maximum	No cost sharing		\$3,000		Max. amount of paid out-of-pocket per calendar year for eligible charges
Rx Out-of-Pocket Maximum	Medicare limits		Medicare limits		

Additional Plan Features

- Large Provider Network** Open access to all providers who accept Medicare and are in the Medica network. No referrals are required. Visit medica.com/Medicare for a list of network providers.
- SilverSneakers® Program** Free fitness program gives you access to over 16,000 locations nationwide – you can even enroll at multiple locations at the same time. Enjoy classes, exercise equipment and other amenities plus track your fitness progress and find useful health information online. Visit SilverSneakers.com for a complete list of facilities and options.
- Extended Travel Benefit** Whether you are going away for a vacation or spend part of the year in another area of the country, our plan allows you to receive in-network benefits when you are temporarily away.
- 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.

Eligibility

- Must be enrolled in Medicare Parts A & B
 - Must continue to pay Medicare Part B premium
 - Must not have End Stage Renal Disease (ESRD) unless currently enrolled in a Medica Commercial Plan
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Resources

Medica Medicare Sales:

- Toll-free at 1-800-906-5432 (TTY: 711)
- Hours of Operation: Oct. 1 - March 31: 8 a.m. to 8 p.m. Central, seven days a week
April 1 - Sept. 30: 8 a.m. to 8 p.m. Central, 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 voicemail 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](https://www.medicare.gov)

Social Security. 1-800-772-1213. TTY: 1-800-325-0778. [ssa.gov](https://www.ssa.gov)

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

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