

2023 Minnesota Nurses Association



	Plan 1	Plan 6			
Monthly Premium	\$379.00	\$154.00			
Medical Benefits ▼			Summary		
Primary Care Office Visit	\$0 copay	\$0 copay	Visits to doctor's office		
Specialist Office Visit	\$10 copay	\$25 copay	No referral required		
Urgent Care	\$10 copay	\$0 - \$25 copay	Non-emergencies; no appointment		
Inpatient Hospital	\$100 copay	\$200 copay	Hospital stay more than 23 hours		
Outpatient Hospital	\$25 copay	\$100 copay	Hospital stay less than 23 hours		
Ambulance	\$25 copay	\$100 copay	Coverage of medically necessary ambulance services		
Worldwide Emergency Room	\$50 copay	\$65 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		
Dental	\$500	\$500	These are reimbursement benefits in a calendar year		
Eyewear	\$150	\$75			
Hearing Aids	\$500	\$400			
Chiropractic	\$10 copay	\$20 copay	Covers manual manipulation of the spine to correct a displacement/misalignment		
Durable Medical Equipment	20% coinsurance	20% coinsurance	Medical equipment such as walkers, wheelchairs, etc. ordered by your doctor		
Part B Drugs	20% coinsurance	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	Generic and Preferred Brand
Tier 4	\$60 copay	\$65 copay	50% coinsurance		Generic and Non-Preferred Drug
Tier 5	28% coinsurance		33% coinsurance		Generic and 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	\$1,000		\$3,350		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.
- OnePass** Free fitness program gives you access to over 20,000 locations nationwide – you can even enroll at multiple locations at the same time. Enjoy classes live or on-demand, exercise equipment and other amenities. Plus unlimited access to BrainHQ online activities that support brain speed and memory.
- 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 meet employers eligibility guidelines
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Resources

Medica Medicare Sales:

- Toll-free at 1-855-844-6395 (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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