# Medical Benefits

**Summary**

- Visits to doctor’s office
- No referral required
- Non-emergencies; no appointment
- Hospital stay more than 23 hours
- Hospital stay less than 23 hours
- Coverage of medically necessary ambulance services
- No copay required if admitted as inpatient within 48 hours in the United States
- Includes annual physical exam
- These are reimbursement benefits in a calendar year
- Covers manual manipulation of the spine to correct a displacement/misalignment
- Medical equipment such as walkers, wheelchairs, etc. ordered by your doctor
- Drugs covered under Part B per CMS

**Part D Prescription Drug Coverage**

**Summary**

- Preferred Pharmacy
- Standard Pharmacy
- Preferred Pharmacy
- Standard Pharmacy
- Preferred Generic
- Generic and Preferred Brand
- Generic and Non-Preferred Drug
- Generic and Specialty Drug

**Deductibles and Max. Out-of-Pocket Limits**

- Medical Deductible
- Pharmacy Deductible
- Medical Out-of-Pocket Maximum
- Rx Out-of-Pocket Maximum

**Summary**

- The amount you pay prior to plan payment for eligible services
- Max. amount of paid out-of-pocket per calendar year for eligible charges

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**Additional Plan Features**

- **Large Provider Network**  
  No referral access to all providers who are in the Medica network. 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.
Medica is a Cost and PPO plan with a Medicare contract. Enrollment in Medica depends on contract renewal.

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Eligibility
- Must be enrolled in Medicare Parts A & B
- Must continue to pay Medicare Part B premium

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

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