**MEDICA ELECT/ESSENTIAL**
*Base plan with low biweekly rates and out-of-pocket costs*  
*Available for the Twin Cities and Duluth areas*

Medica Elect/Essential combines two provider networks that include 20 major health care systems in the Twin Cities and Duluth areas. A care system includes the network of doctors, specialists, clinics, hospitals, and other providers from which you will receive your care.

You and your family members can each choose a primary care clinic (PCC) from care systems in either the Elect or Essential network. Each primary care clinic has a PCC number attached to it. You’ll need that 11-digit number when you enroll.

If you decide to change your clinic during the year, just contact Medica’s member services at 952-992-1814 or 877-252-5558 by the 20th of the month. Your request to change will go into effect the first of the following month. You can change clinics more than one time per year.

Having a primary care clinic means your care is better coordinated. Your PCC will help you with referrals to specialists if that step is required by your care system. Some care systems allow you to directly access a specialist who is in your care system. You’ll receive the highest level of benefits by following your care system’s procedures. If you need to be referred to an out-of-network provider, you must also get Medica’s approval.

**Care outside of your plan’s service area**
Another benefit with Medica Elect/Essential is a travel benefit that covers health care as in-network when you are traveling outside the plan’s service area, and you use a provider in Medica’s national network for urgent, chronic, or emergency needs. This also works for a dependent who is a college student living out of the plan’s service area.

**Care outside of your plan’s network**
You will have coverage if you receive care from a provider that’s out of the network. Coverage will be at a 70% coinsurance level, and you will need to pay a $600 deductible out of your pocket.

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**MEDICA CHOICE REGIONAL**
*Base plan with low biweekly rates and out-of-pocket costs*  
*Available statewide only for Greater Minnesota, including Morris, Crookston, and Rochester campuses*

Medica Choice Regional uses the statewide Medica Choice network with over 13,000 physicians and more than 200 hospitals. You can see any provider who is part of the network.

You don’t need to select a primary care clinic when you enroll, and you can see any specialist within the plan network without a referral from your primary care doctor.

But it’s a good idea to work closely with your primary care doctor to coordinate your health care needs.

**Care outside of your plan’s service area**
Another benefit with Medica Choice Regional is a travel benefit that covers health care as in-network when you are traveling outside the plan’s service area, and you use a provider in Medica’s national network for urgent, chronic, or emergency needs. This also works for a dependent who is a college student living out of the plan’s service area.

**Care outside of your plan’s network**
You will have coverage if you receive care from a provider that’s out of the network. Coverage will be at a 70% coinsurance level, and you will need to pay a $600 deductible out of your pocket.

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**MEDICA ACO PLAN**
*Available in the Twin Cities metro area; southern Minnesota and western Wisconsin; northern Minnesota, eastern North Dakota, and northwestern Wisconsin; and northwestern Minnesota and northeastern North Dakota*

Medica ACO Plan is an Accountable Care Organization (ACO), which offers unique networks of providers in your area. Medica and the network of doctors, nurses, and health care providers work together to deliver coordinated health care, information, and support to the member. You need to select one ACO option that you and your eligible family members will use for the year. You can see any primary care provider or specialist in the network without a referral.
Medical: Plan Descriptions

There are three new ACOs in 2017—Medica with Mayo Clinic Health System, Essentia ChoiceCare with Medica, and Altru & You with Medica—along with the four current ACOs.

To be eligible for an ACO, you must live in one of the counties in their service area.

Twin Cities metro area
Your ACO options are:
» Fairview & North Memorial Vantage Plan with Medica (includes Boynton and M Health);
» Inspiration Health by HealthEast with Medica;
» Park Nicollet First with Medica; and
» Ridgeview Community Network powered by Medica

You must live in one of these Minnesota counties to enroll in one of these ACOs: Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, McLeod, Ramsey, Scott, Sibley, Sherburne, Washington, or Wright.

Southern Minnesota and western Wisconsin
Your ACO option is Medica with Mayo Clinic Health System. You must live in one of these counties in Minnesota or Wisconsin to enroll in this ACO:
» Minnesota: Blue Earth, Dodge, Faribault, Fillmore, Freeborn, Goodhue, Houston, Le Sueur, Martin, Mower, Nicollet, Olmsted, Rice, Steele, Wabasha, Waseca, Watonwan, or Winona.
» Wisconsin: Barron, Chippewa, Dunn, or Eau Claire

Northern Minnesota, eastern North Dakota, and northern Wisconsin
Your ACO option is Essentia ChoiceCare with Medica. You must live in one of these counties in Minnesota, North Dakota, or Wisconsin to enroll in this ACO:
» Minnesota: Becker, Carlton, Cass, Clay, Crow Wing, Hubbard, Itasca, Mahnomen, Norman, Pine, or St. Louis
» North Dakota: Cass, Ransom, Richland, or Sargent
» Wisconsin: Bayfield, Douglas, Washburn, Ashland, or Sawyer

Northwestern Minnesota and northeastern North Dakota
Your ACO option is Altru & You with Medica.
You must live in one of these counties in Minnesota or North Dakota to enroll in this ACO:
» Minnesota: Kittson, Marshall, Pennington, Polk, Red Lake, or Roseau
» North Dakota: Benson, Cavalier, Eddy, Grand Forks, Griggs, Nelson, Pembina, Pierce, Ramsey, Rolette, Steele, Towner, Traill, or Walsh

Care outside of your plan’s service area
Another benefit with Medica ACO Plan is a travel benefit that covers health care as in-network when you are traveling outside the plan’s service area, and you use a provider in Medica’s national network for urgent, chronic, or emergency needs.

Care outside of your plan’s network
You will have coverage if you receive care from a provider that’s out of the network. Coverage will be at a 70% coinsurance level, and you will need to pay a $600 deductible out of your pocket.

MEDICA CHOICE NATIONAL
Available statewide with national coverage when traveling or working outside the service area

Medica Choice National uses the statewide Medica Choice network with over 13,000 physicians and more than 200 hospitals and the national coverage with more than 659,000 physicians and health care providers through the United Healthcare Options PPO network. It is an open-access network so you can see any doctor, clinic, or facility that is part of the network.

You don’t need to select a primary care clinic when you enroll, and you can see any specialist within the plan network without a referral from your primary care doctor. But it’s a good idea to work closely with your primary care doctor to coordinate your health care needs.
Care outside of your plan’s service area
Medica Choice National already includes travel benefits through the United Healthcare Options PPO national network if you are traveling or working outside Minnesota. You can also live outside the service area.

Care outside of your plan’s network
You will have coverage if you receive care from a provider that’s out of the network. Coverage will be at a 70% coinsurance level, and you will need to pay a $600 deductible out of your pocket.

MEDICA HEALTH SAVINGS ACCOUNT (HSA)
Available statewide with national coverage when traveling or working outside the service area

Medica HSA uses the statewide Medica Choice network with over 13,000 physicians and more than 200 hospitals and national coverage with more than 659,000 physicians and health care providers through the United Healthcare Options PPO network. It is an open-access network so you can see any doctor, clinic, or facility that is part of the network.

You don’t need to select a primary care clinic when you enroll, and you can see any specialist within the plan network without a referral from your primary care doctor. But it’s a good idea to work closely with your primary care doctor to coordinate your health care needs.

Health Savings Account
The University will contribute $750 to your HSA for employee-only coverage and $1,500 for each tier with covered dependents. The funds are contributed over the 26 pay periods in 2017 for coverage effective January 1, 2017.

After your deductible is met, Medica HSA pays covered services at 90% coinsurance.

You own the HSA contributions and can decide whether to use the contributions for current medical expenses or let the funds grow to cover medical expenses in retirement.

You will receive a debit card from Wells Fargo to use to spend HSA dollars for pharmacy or medical expenses. You can request reimbursement of medical expenses once the account is opened and funds are deposited. You can also make your own pre-tax contributions to the HSA and invest them in options from Wells Fargo. If you leave the University, you can transfer your account balances to another account.

Enrollment in Medica HSA means that you can only use the pre-tax health care FSA to cover costs for eligible dental and vision expenses.

Important Notice: Due to federal law, if you have any other medical coverage, including any part of Medicare, or you are on a spouse’s plan that is not a high deductible health plan, you are not eligible to enroll in Medica HSA. However, if you are age 65 or older and delay taking Social Security benefits and Medicare Part A, you remain eligible for Medica HSA.

Care outside of your plan’s service area
Medica HSA already includes travel benefits through the United Healthcare Options PPO national network if you are traveling or working outside Minnesota. You can also live outside the service area.

Care outside of your plan’s network
You will have coverage if you receive care from a provider that’s out of the network. Coverage will be at a 70% coinsurance level after the deductible.

Medica: 952-992-1814
1-877-252-5558
TTY users, please call 711
Web: www.medica.com/uofm