

## Medica Products – Commercial and IFB

### Commercial products

#### Medica Choice® Passport

- Open access multi-state employer option
- Available to employer groups located in MN, ND, SD and western WI
- Medica Choice network within Medica service area; UnitedHealthcare® national network outside Medica service area

[See more details.](#)

#### Medica Choice® National

- Open access multi-state employer option
- Available to employer groups located in NE and western IA
- Large national network with thousands of providers. Members can see any network provider at any time, including direct access to specialists.
- Comprised of Medica Choice, Midlands Choice network in IA and the First Health network outside of NE and IA.

[See more details.](#)

#### Medica Elect® & Medica Essential<sup>SM</sup>

- Medica Elect or Medica Essential care system network
- Care systems utilized – care either provided by primary or specialty care providers within the care system or referred by primary care clinics to a network provider outside of the Care System
- In- and out-of-network benefits
- Access to the following network providers outside provider's care system also doesn't require a referral: urgent care, convenience care, virtual care, ophthalmologist or optometrist for routine eye exams, Medica Behavioral Health, and chiropractic care
- Elect – available in MN; Essential – limited availability in MN & ND

[See more details.](#)

#### Accountable Care Organization (ACO) Offerings

Available in the 13-county Twin Cities metro area:

- [Park Nicollet and HealthPartners Medical Group First with Medica<sup>SM</sup>](#)
- [Ridgeview Community Network® powered by Medica](#)
- [VantagePlus with Medica<sup>SM</sup>](#)

Available in 22 counties in western WI and southern MN:

- [Medica CompleteHealth<sup>SM</sup>](#) (featuring care at Mayo Clinic)

Available to commercial fully and self-insured large and small groups in 20 counties in northwestern MN and eastern ND:

- [Altru & You with Medica<sup>SM</sup>](#)

Available to commercial fully and self-insured large and small groups in 23 counties in northwestern WI, MN, and ND:

- [Essentia Choice Care with Medica<sup>SM</sup>](#)

Available in 33 counties in NE and western IA:

- [Medica with CHI Health<sup>SM</sup>](#)

Available to commercial fully and self-insured large and small groups in 3 counties in Minneapolis/St. Paul metro area:

- [Clear Value with Medica<sup>SM</sup>](#)

All commercial ACO products have these features:

- Open access
- Each ACO uses a unique network
- In- and out-of-network benefits
- The Medica travel benefit does apply outside Medica's service area.

#### Medica Focus®

- Open access network option with providers in the Medica service area of MN, ND, SD and western WI
- In- and out-of-network benefits
- Available to large Minnesota-based employers

[See more details.](#)

#### Medica OneSource Consumer-Directed Solution

- Consumer-directed health plans
- Feature high-deductible medical plans
- Funding option added to medical products
- Available in MN, WI, ND, SD, NE and IA

#### HRA Option

- Employer funds a health reimbursement arrangement (HRA) to provide some reimbursement for out-of-pocket expenses
- Debit card option for disbursement from account

#### HSA Option

- Based on federal health savings account (HSA) model, with pre-tax funding (deposits may be made by employer or employee)
- Federally qualified plan
- Portable investment account for health care expenses
- Debit card option for disbursements from account

#### FSA Option

- Employee elects a flexible spending account (FSA) to provide pre-tax funds to reimburse expenses incurred
- Employee may select automatic reimbursement for out-of-pocket FSA expenses

## Medica Products – Commercial and IFB

### Individual & Family Plan (IFB) products – MN, ND, WI

<p><b>Medica Applause<sup>SM</sup></b></p> <ul style="list-style-type: none"> <li>• Open access</li> <li>• Applause network</li> <li>• Sold in MN</li> <li>• Copay, HSA, catastrophic and “Share” (coinsurance/copay blended) plans available</li> <li>• No out-of-network benefits</li> </ul> <p><a href="#">See more details.</a></p> <p><b>North Memorial Acclaim by Medica<sup>SM</sup></b></p> <ul style="list-style-type: none"> <li>• Accountable Care Organization (ACO)</li> <li>• North Memorial Provider Network</li> <li>• Sold in MN</li> <li>• Copay, HSA, catastrophic and “Share” (coinsurance/copay blended) plans available</li> <li>• No out-of-network benefits</li> </ul> <p><a href="#">See more details.</a></p> <p><b>Medica Individual Choice<sup>SM</sup></b></p> <ul style="list-style-type: none"> <li>• Open access</li> <li>• Choice network</li> <li>• Copay, HSA, catastrophic “Share” (coinsurance/copay blended) and Standard plans available</li> <li>• Sold in ND and WI</li> <li>• No out-of-network benefits</li> </ul> <p><a href="#">See more details.</a></p> <p><b>Ridgeview Distinct by Medica<sup>SM</sup></b></p> <ul style="list-style-type: none"> <li>• Accountable Care Organization (ACO)</li> <li>• Ridgeview network</li> <li>• Sold in MN</li> <li>• Copay, HSA, catastrophic and “Share” (coinsurance/copay blended) plans available</li> <li>• No out-of-network benefits</li> </ul> <p><a href="#">See more details.</a></p>	<p><b>Engage by Medica<sup>SM</sup></b></p> <ul style="list-style-type: none"> <li>• Accountable Care Organization (ACO)</li> <li>• Open access</li> <li>• Mayo Clinic network</li> <li>• Sold in MN and WI</li> <li>• Copay, HSA, catastrophic “Share” (coinsurance/copay blended) and Standard (WI only) plans available</li> <li>• No out-of-network benefits</li> </ul> <p><a href="#">See more details.</a></p> <p><b>Bold by M Health Fairview and Medica<sup>SM</sup></b></p> <ul style="list-style-type: none"> <li>• Accountable Care Organization (ACO)</li> <li>• Sold in MN</li> <li>• Copay, HSA, catastrophic and “Share” (coinsurance/copay blended) plans available</li> <li>• No out-of-network benefits</li> </ul> <p><a href="#">See more details.</a></p> <p><b>Altru Prime by Medica<sup>SM</sup></b></p> <ul style="list-style-type: none"> <li>• Accountable Care Organization (ACO)</li> <li>• Altru Prime network</li> <li>• Copay, HSA, catastrophic “Share” (coinsurance/copay blended) and Standard (ND only) plans available</li> <li>• Sold in MN and ND</li> <li>• No out-of-network benefits</li> </ul> <p><a href="#">See more details.</a></p> <p><b>Medica Encore<sup>SM</sup></b></p> <ul style="list-style-type: none"> <li>• Not actively marketedMedica Applause network</li> <li>• Unlimited in-network office visit and convenience care copayments</li> </ul> <p><a href="#">See more details.</a></p>	<p><b>Medica Direct HSA<sup>SM</sup></b></p> <ul style="list-style-type: none"> <li>• Not actively marketedMedica Applause network</li> <li>• Open access</li> </ul> <p><a href="#">See more details.</a></p> <p><b>Medica Direct Value<sup>SM</sup></b></p> <ul style="list-style-type: none"> <li>• Not actively marketedMedica Applause network</li> <li>• Open access</li> <li>• Sold in MN</li> </ul> <p><a href="#">See more details.</a></p> <p><b>Medica Symphony<sup>®</sup> for HSA</b></p> <ul style="list-style-type: none"> <li>• Not actively marketedMedica Applause network</li> <li>• High-deductible plan offered in connection with optional HSA</li> <li>• Open access</li> </ul> <p><a href="#">See more details.</a></p> <p><b>Medica Solo<sup>SM</sup></b></p> <ul style="list-style-type: none"> <li>• Not actively marketedMedica Applause network</li> <li>• Open access</li> <li>• Unlimited in-network office visit and convenience care copayments</li> </ul> <p><a href="#">See more details.</a></p> <p><b>Essentia Choice Care with Medica<sup>SM</sup></b></p> <ul style="list-style-type: none"> <li>• Accountable Care Organization (ACO)</li> <li>• Essentia Health network</li> <li>• Sold in MN, ND and WI</li> <li>• Copay, HSA, catastrophic, “Share” (coinsurance/copay blended) and Standard plans available (Standard plans not available in MN)</li> <li>• No out-of-network benefits</li> </ul> <p><a href="#">See more details.</a></p>
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## Medica Products – Commercial and IFB

### Individual & Family (IFB) products – IA, NE, KS, MO, OK, AZ

<p><b>Medica Insure<sup>SM</sup></b></p> <ul style="list-style-type: none"> <li>• Open access</li> <li>• Utilizes Midlands Choice leased network</li> <li>• Sold in IA, NE</li> <li>• Copay, HSA, catastrophic, “Share” (coinsurance/copay blended) and Standard plans available</li> <li>• Tiered Network</li> <li>• No out-of-network benefits</li> </ul> <p><a href="#">See more details.</a></p> <p><b>Medica with CHI Health<sup>SM</sup></b></p> <ul style="list-style-type: none"> <li>• Accountable Care Organization (ACO)</li> <li>• Utilizes Midlands Choice leased network</li> <li>• CHI Health Provider Network</li> <li>• Sold in IA, NE</li> <li>• Copay, HSA, catastrophic, “Share” (coinsurance/copay blended) and Standard plans available</li> <li>• No out-of-network benefits</li> </ul> <p><a href="#">See more details.</a></p> <p><b>Elevate by Medica<sup>SM</sup></b></p> <ul style="list-style-type: none"> <li>• Accountable Care Organization (ACO)</li> <li>• Utilizes Midlands Choice leased network</li> <li>• Methodist and Nebraska Medicine Provider Network + Bryan Health</li> <li>• Sold in IA, NE</li> <li>• Copay, HSA, catastrophic, “Share” (coinsurance/copay blended) and Standard plans available</li> <li>• No out-of-network benefits</li> </ul> <p><a href="#">See more details.</a></p> <p><b>Empower by Medica<sup>SM</sup></b></p>	<p><b>Inspire by Medica<sup>SM</sup></b></p> <ul style="list-style-type: none"> <li>• Accountable Care Organization (ACO)</li> <li>• Utilizes Midlands Choice leased network</li> <li>• UnityPoint Provider Network</li> <li>• Sold in IA</li> <li>• Copay, HSA, catastrophic, “Share” (coinsurance/copay blended) and Standard plans available</li> <li>• No out-of-network benefits</li> </ul> <p><a href="#">See more details.</a></p> <p><b>Medica Connect<sup>SM</sup></b></p> <ul style="list-style-type: none"> <li>• Open access</li> <li>• Utilizes ProviDRs Care leased network</li> <li>• Sold in KS</li> <li>• Copay, HSA, catastrophic, “Share” (coinsurance/copay blended) and Standard plans available</li> <li>• Tiered Network</li> <li>• No out-of-network benefits</li> </ul> <p><a href="#">See more details.</a></p> <p><b>Select by Medica<sup>SM</sup></b></p> <ul style="list-style-type: none"> <li>• ACO/Narrow network</li> <li>• Sold in KS, MO</li> <li>• Copay, HSA, catastrophic, “Share” (coinsurance/copay blended) and Standard plans available</li> <li>• No out-of-network benefits</li> </ul> <p><a href="#">See more details.</a></p> <p><b>Balance by Medica<sup>SM</sup></b></p> <ul style="list-style-type: none"> <li>• Accountable Care Organization (ACO)</li> <li>• Sold in OK, MO</li> <li>• Copay, HSA, catastrophic, “Share” (coinsurance/copay blended) and Standard plans available</li> <li>• No out-of-network benefits</li> </ul> <p><a href="#">See more details.</a></p>	<p><b>Harmony by Medica<sup>SM</sup></b></p> <ul style="list-style-type: none"> <li>• ACO/Narrow network</li> <li>• Combined leased network and direct contracting</li> <li>• Sold in OK</li> <li>• Copay, HSA, catastrophic, “Share” (coinsurance/copay blended) and Standard plans available</li> </ul> <p><a href="#">See more details.</a></p> <p><b>Medica with MU Health Care<sup>SM</sup></b></p> <ul style="list-style-type: none"> <li>• Accountable Care Organization (ACO)</li> <li>• Sold in MO</li> <li>• Copay, HSA, catastrophic, “Share” (coinsurance/copay blended) and Standard plans available</li> <li>• No out-of-network benefits</li> </ul> <p><a href="#">See more details.</a></p> <p><b>Medica Pinnacle<sup>SM</sup></b></p> <ul style="list-style-type: none"> <li>• Accountable Care Organization (ACO)</li> <li>• Sold in AZ</li> <li>• Copay, HSA, “Share” and Standard plans available</li> <li>• No out-of-network benefits</li> </ul> <p><a href="#">See more details.</a></p>
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### Medica Products – Commercial and IFB

<ul style="list-style-type: none"><li>• Accountable Care Organization (ACO)</li><li>• Utilizes Midlands Choice leased network</li><li>• Sold in IA</li><li>• Copay, HSA, catastrophic “Share” (coinsurance/copay blended) and Standard plans available</li><li>• No out-of-network benefits</li></ul> <p><a href="#">See more details.</a></p>		
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