

Medica Products – Commercial and IFB

| Commercial products | | |
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| <p>Medica Choice® Passport</p> <ul style="list-style-type: none"> • 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 <p>See more details.</p> <p>Medica Choice® National</p> <ul style="list-style-type: none"> • 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. <p>See more details.</p> <p>Medica Elect® & Medica EssentialSM</p> <ul style="list-style-type: none"> • 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 <p>See more details.</p> | <p>Accountable Care Organization (ACO) Offerings</p> <p>Available in the 13-county Twin Cities metro area:</p> <ul style="list-style-type: none"> ▪ Park Nicollet and HealthPartners Medical Group First with MedicaSM ▪ Ridgeview Community Network® powered by Medica ▪ VantagePlus with MedicaSM <p>Available in 22 counties in western WI and southern MN:</p> <ul style="list-style-type: none"> ▪ Medica CompleteHealthSM (featuring care at Mayo Clinic) <p>Available to commercial fully and self-insured large and small groups in 20 counties in northwestern MN and eastern ND:</p> <ul style="list-style-type: none"> ▪ Altru & You with MedicaSM <p>Available to commercial fully and self-insured large and small groups in 22 counties in northwestern WI, MN, and ND:</p> <ul style="list-style-type: none"> ▪ Essentia Choice Care with MedicaSM <p>Available in 33 counties in NE and western IA:</p> <ul style="list-style-type: none"> ▪ Medica with CHI HealthSM <p>Available to commercial fully and self-insured large and small groups in 3 counties in Minneapolis/St. Paul metro area:</p> <ul style="list-style-type: none"> ▪ Clear Value with MedicaSM <p>All commercial ACO products have these features:</p> <ul style="list-style-type: none"> • 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. | <p>Medica Focus®</p> <ul style="list-style-type: none"> • 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 <p>See more details.</p> <p>Medica OneSource Consumer-Directed Solution</p> <ul style="list-style-type: none"> • Consumer-directed health plans • Feature high-deductible medical plans • Funding option added to medical products • Available in MN, WI, ND, SD, NE and IA <p>HRA Option</p> <ul style="list-style-type: none"> • Employer funds a health reimbursement arrangement (HRA) to provide some reimbursement for out-of-pocket expenses • Debit card option for disbursement from account <p>HSA Option</p> <ul style="list-style-type: none"> • 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 <p>FSA Option</p> <ul style="list-style-type: none"> • 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 |

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| Individual & Family (IFB) products – MN, ND, WI | | |
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| <p>Medica ApplauseSM</p> <ul style="list-style-type: none"> • Open access • Applause network • Sold in MN • Copay, HSA, catastrophic and “Share” (coinsurance/copay blended) plans available • No out-of-network benefits <p>See more details.</p> <p>North Memorial Acclaim by MedicaSM</p> <ul style="list-style-type: none"> • Accountable Care Organization (ACO) • North Memorial Provider Network • Sold in MN • Copay, HSA, catastrophic and “Share” (coinsurance/copay blended) plans available • No out-of-network benefits <p>See more details.</p> <p>Medica Individual ChoiceSM</p> <ul style="list-style-type: none"> • Open access • Choice network • Copay, HSA, catastrophic “Share” (coinsurance/copay blended) and Standard plans available • Sold in ND and WI • No out-of-network benefits <p>See more details.</p> <p>Ridgeview Distinct by MedicaSM</p> <ul style="list-style-type: none"> • Accountable Care Organization (ACO) • Ridgeview network • Sold in MN • Copay, HSA, catastrophic and “Share” (coinsurance/copay blended) plans available • No out-of-network benefits <p>See more details.</p> | <p>Engage by MedicaSM</p> <ul style="list-style-type: none"> • Accountable Care Organization (ACO) • Open access • Mayo Clinic network • Sold in MN and WI • Copay, HSA, catastrophic “Share” (coinsurance/copay blended) and Standard (WI only) plans available • No out-of-network benefits <p>See more details.</p> <p>Bold by M Health Fairview and MedicaSM</p> <ul style="list-style-type: none"> • Accountable Care Organization (ACO) • Sold in MN • Copay, HSA, catastrophic and “Share” (coinsurance/copay blended) plans available • No out-of-network benefits <p>See more details.</p> <p>Altru Prime by MedicaSM</p> <ul style="list-style-type: none"> • Accountable Care Organization (ACO) • Altru Prime network • Copay, HSA, catastrophic “Share” (coinsurance/copay blended) and Standard (ND only) plans available • Sold in MN and ND • No out-of-network benefits <p>See more details.</p> <p>Medica EncoreSM</p> <ul style="list-style-type: none"> • Closed to new enrollment • Medica Applause network • Unlimited in-network office visit and convenience care copayments <p>See more details.</p> | <p>Medica Direct HSASM</p> <ul style="list-style-type: none"> • Closed to new enrollment • Medica Applause network • Open access <p>See more details.</p> <p>Medica Direct ValueSM</p> <ul style="list-style-type: none"> • Closed to new enrollment • Medica Applause network • Open access • Sold in MN <p>See more details.</p> <p>Medica Symphony[®] for HSA</p> <ul style="list-style-type: none"> • Closed to new enrollment • Medica Applause network • High-deductible plan offered in connection with optional HSA • Open access <p>See more details.</p> <p>Medica SoloSM</p> <ul style="list-style-type: none"> • Closed to new enrollment • Medica Applause network • Open access • Unlimited in-network office visit and convenience care copayments <p>See more details.</p> <p>Essentia Choice Care with MedicaSM</p> <ul style="list-style-type: none"> • Accountable Care Organization (ACO) • Essentia Health network • Sold in MN, ND and WI • Copay, HSA, catastrophic, “Share” (coinsurance/copay blended) and Standard plans available (Standard plans not available in MN) • No out-of-network benefits <p>See more details.</p> |

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| Individual & Family (IFB) products – IA, NE, KS, MO, OK, AZ | | |
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| <p>Medica InsureSM</p> <ul style="list-style-type: none"> • Open access • Utilizes Midlands Choice leased network • Sold in IA, NE • Copay, HSA, catastrophic “Share” (coinsurance/copay blended) and Standard plans available • Tiered Network • No out-of-network benefits <p>See more details.</p> <p>Medica with CHI HealthSM</p> <ul style="list-style-type: none"> • Accountable Care Organization (ACO) • Utilizes Midlands Choice leased network • CHI Health Provider Network • Sold in IA, NE • Copay, HSA, catastrophic “Share” (coinsurance/copay blended) and Standard plans available • No out-of-network benefits <p>See more details.</p> <p>Elevate by MedicaSM</p> <ul style="list-style-type: none"> • Accountable Care Organization (ACO) • Utilizes Midlands Choice leased network • Methodist and Nebraska Medicine Provider Network + Bryan Health (new for 2023) • Sold in IA, NE • Copay, HSA, catastrophic “Share” (coinsurance/copay blended) and Standard plans available • No out-of-network benefits <p>See more details.</p> | <p>Inspire by MedicaSM</p> <ul style="list-style-type: none"> • Accountable Care Organization (ACO) • Utilizes Midlands Choice leased network • UnityPoint Provider Network • Sold in IA • Copay, HSA, catastrophic “Share” (coinsurance/copay blended) and Standard plans available • No out-of-network benefits <p>See more details.</p> <p>Medica ConnectSM</p> <ul style="list-style-type: none"> • Open access • Utilizes ProvidRs Care leased network • Sold in KS • Copay, HSA, catastrophic “Share” (coinsurance/copay blended) and Standard plans available • Tiered Network • No out-of-network benefits <p>See more details.</p> <p>Select by MedicaSM</p> <ul style="list-style-type: none"> • ACO/Narrow network • Sold in KS, MO • Copay, HSA, catastrophic “Share” (coinsurance/copay blended) and Standard plans available • No out-of-network benefits <p>See more details.</p> <p>Balance by MedicaSM</p> <ul style="list-style-type: none"> • Accountable Care Organization (ACO) • Sold in OK, MO • Copay, HSA, catastrophic “Share” (coinsurance/copay blended) and Standard plans available • No out-of-network benefits <p>See more details.</p> | <p>Medica QuestSM</p> <ul style="list-style-type: none"> • Open access • Utilizes First Health leased network • Sold in OK • Copay, HSA, catastrophic “Share” (coinsurance/copay blended) and Standard plans available <p>See more details.</p> <p>Harmony by MedicaSM</p> <ul style="list-style-type: none"> • ACO/Narrow network • Combined leased network and direct contracting • Sold in OK • Copay, HSA, catastrophic “Share” (coinsurance/copay blended) and Standard plans available <p>See more details.</p> <p>Medica with MU Health CareSM</p> <ul style="list-style-type: none"> • Accountable Care Organization (ACO) • Sold in MO • Copay, HSA, catastrophic “Share” (coinsurance/copay blended) and Standard plans available • No out-of-network benefits <p>See more details.</p> <p>Medica PinnacleSM</p> <ul style="list-style-type: none"> • Accountable Care Organization (ACO) • Sold in AZ • Copay, HSA, “Share” and Standard plans available • No out-of-network benefits <p>See more details.</p> |

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