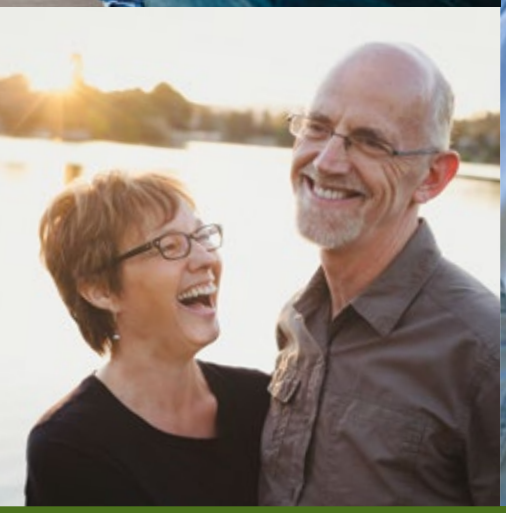


ALTRU PRIME BY MEDICA℠

With complex specialty care at Mayo Clinic.

INDIVIDUAL OR FAMILY COVERAGE

Altru® HEALTH SYSTEM

MEDICA®
Individual & Family Plans

2016
NORTH DAKOTA BENEFIT SUMMARY
HSA-COMPATIBLE PLANS

Valid January 2016 - December 2016

PLAN HIGHLIGHTS

*This is a brief overview; please see our specific policies available on **medica.com** for complete details.*

- **Altru Prime by Medica HSA-compatible plans** are qualified high-deductible plans designed for individuals or families looking for health care coverage that can be paired with a health savings account (HSA).
- **HSA-compatible plans** provide most benefits after you pay your **deductible**.
- Access to over 30 primary and specialty clinics, 13 hospitals, and a large localized network of convenience care, urgent care and outpatient centers throughout **northeastern North Dakota** and **northwestern Minnesota.**
- Access to the expertise and resources of **Mayo Clinic** through the **Centers of Excellence program,** so you can get exactly the care you need, when you need it.

VALUE ADDED SERVICES AND FEATURES

Health Advocate – Your Health Care Lifeline (Medica Exclusive)
Need help navigating the world of health insurance and medical care? Health Advocate is there for you 24/7. Get help making appointments with hard-to-reach doctors, resolving medical claims and getting answers to questions about medical treatment. You can even get help with health care issues facing your parents and parents-in-law. Health Advocate is an independent and confidential service.

24-Hour NurseLine™
As part of the Health Advocate services offered with this health plan, you receive 24/7 access to highly trained nurses to help answer questions about symptoms, medications and health conditions, and other self-care tips for non-urgent concerns.

Healthy Living with Medica – Daily Health Rewarded (Medica Exclusive)
Personalized health and well-being programs, gym membership discounts, special offers for personal trainers sessions, and rewards for making healthy choices – Healthy Living offers all this and more! It's a web-based tool whose two-week programs will motivate and support you to make the changes you want in your health and life — get fit, eat healthier, manage stress, sleep better and find direction for your life. Earn points as you participate that you can redeem for discounts, be entered into raffles or you can use to donate to charities.

Centers of Excellence Program Featuring Mayo Clinic
This program allows members to receive care for certain transplants, rare cancers and other complex medical conditions at Mayo Clinic. An allowance for transportation, lodging and living expenses for the patient and one travel companion is included.

Online Access to Your Health Information
Schedule appointments, see your test results, communicate with your doctor and more with MyHealth. This secure website is your online health connection with your providers.

Online Care—Anytime, Anywhere!
You'll have access to quick, convenient online care through virtuwell. Available anytime, anywhere from your computer or mobile device virtuwell can treat over 50 common conditions. Get a diagnosis, treatment plan and prescription (if needed) often in less than 30 minutes – so you – or your family – can get better faster.

HSA-COMPATIBLE PLANS

NETWORK BENEFITS	GOLD	SILVER	BRONZE
Deductible	**Individual:** $1,300 **Family:** $3,900	**Individual:** $1,300 **Family:** $3,900	**Individual:** $6,300 **Family:** $12,700
Out-of-pocket maximum	**Per member[1]:** $2,600 **Family:** $7,050	**Per member[1]:** $5,450 **Family:** $12,700	**Per member[1]:** $6,300 **Family:** $12,700
Preventive care	100% coverage (deductible does not apply)	100% coverage (deductible does not apply)	100% coverage (deductible does not apply)
Office visit	70% coverage after deductible	60% coverage after deductible	100% coverage after deductible
Prescription drugs (Preferred Drug List)	**Tier 1 drugs:** 90% coverage after deductible **Tier 2 drugs:** 70% coverage after deductible **Tier 3 drugs:** 70% coverage after deductible	**Tier 1 drugs:** 60% coverage after deductible **Tier 2 drugs:** 60% coverage after deductible **Tier 3 drugs:** 60% coverage after deductible	**Tier 1 drugs:** 100% coverage after deductible **Tier 2 drugs:** 100% coverage after deductible **Tier 3 drugs:** 100% coverage after deductible
Convenience care visits **Emergency room** **Hospital services** **Enhanced imaging services** (e.g. MRI, PET scan) **Ambulance** **Surgery** **Home health care** **Lab and X-ray services** **Maternity**	70% coverage after deductible	60% coverage after deductible	100% coverage after deductible
Other eligible health care services	70% coverage after deductible	60% coverage after deductible	100% coverage after deductible

[1]Covered family member only needs to satisfy their individual out-of-pocket maximum not the entire family amount before receiving 100% coverage.

To calculate your monthly premium, visit our quoting and enrollment tool at **personalplans.medica.com.**

HSA-COMPATIBLE PLANS

OUT-OF-NETWORK BENEFITS	
Deductible	Individual: $10,000 Family: $20,000
Out-of-pocket maximum	There is no maximum for out-of-network services
Benefit coverage	50% coverage after deductible

If you choose to receive services or supplies from a non-network provider, you are responsible for any difference between Medica's non-network reimbursement amounts (generally based on a fee schedule) and the charges billed by the non-network provider. If you visit an out-of-network health care provider, certain services may be excluded or limited. Please see Altru Prime by Medica policy on medica.com for details.

OTHER IMPORTANT INFORMATION

Eligibility

Individuals and families under age 64 who reside in Benson, Eddy, Grand Forks, Griggs, Nelson, Ramsey, Steele, or Walsh county.

Pediatric Dental

These plans do not include pediatric dental services. Pediatric dental is an essential health benefit that can be purchased as a stand-alone plan through Delta Dental®. For more information visit **deltadentalmn.org/ndindividualpediatric.**

Travel Program – National Provider Network

Traveling and need care? No worries. You can access your network benefits nationwide when traveling outside the Medica service area and you see a provider in our Travel Program. The program allows you to visit more than 4,500 hospitals, 80,000 care facilities and 700,000 providers nationwide through Multiplan's PHCS Healthy Directions network.

Health Insurance Marketplace and Cost-Sharing Reduction Plans

You may be able to receive help paying your health insurance premium or qualify for plans with reduced deductibles and copays. You can get this assistance if you get health insurance through the Health Insurance Marketplace, your income is below a certain level, and you choose a health plan from the Silver plan category. If you're a member of a federally recognized tribe, you may qualify for additional cost-sharing benefits. To see if you're eligible, please visit **healthcare.gov.**

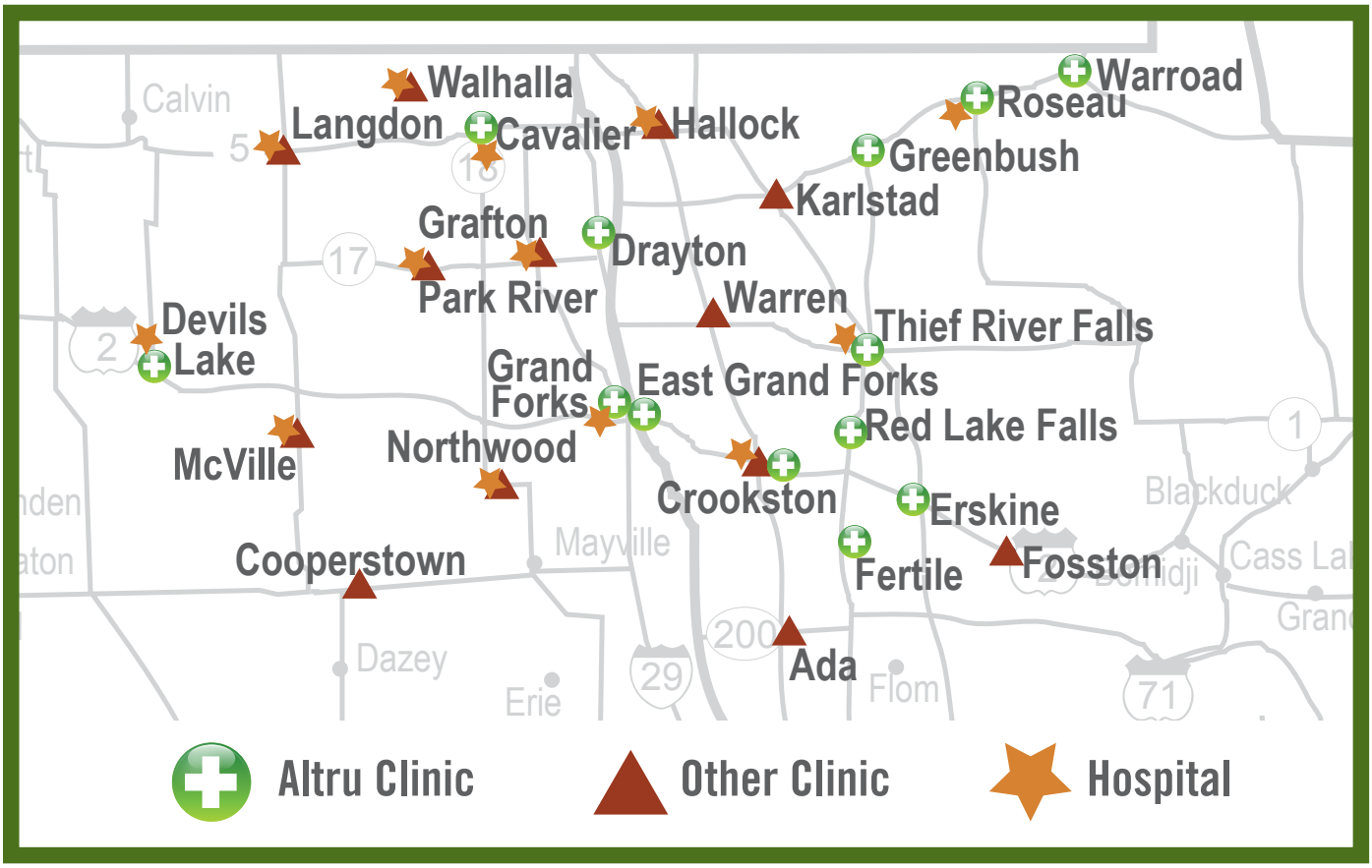
Deductible Details

On a family plan, everyone shares one deductible. The deductible and out-of-pocket maximum are subject to a "cost of living" increase on a yearly basis. This increase is tied to the Consumer Price Index and/or may result from adjustments needed to keep plans within the range for a given metal level; metal levels (e.g., Gold, Silver, Bronze) must always be in compliance with the Affordable Care Act (ACA) for Qualified Health Plans (QHPs).

Excluded Services

Services not covered include, but are not limited to, custodial care, adult eyewear, most dental services, cosmetic services, refractive eye surgery, those received while on military duty, and services that are investigational or not medically necessary.

ALTRU PRIME BY MEDICA SERVICE AREA



GOT QUESTIONS? CONTACT US.

Call **1-800-670-5935**
Monday-Thursday 8 a.m. to 5 p.m. and Fridays 9 a.m. to 5 p.m.

1-800-855-2880 (National Relay Center)

TYY users,please call the National Relay Center and ask for the number listed above.

Visit us on the web: **medica.com**
Email: **medicaindividualproducts@medica.com**

Connect with **Medica4Me**
See us at **www.youtube.com/medica4me**

MEDICA®
Individual & Family Plans

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Medica is a qualified health plan issuer in the Health Insurance Marketplace.

Medica does not discriminate on the basis of basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation, or health status in the administration of the plan, including enrollment and benefit determinations.

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