



# HEALTH INSURANCE

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## OPEN ENROLLMENT 2026

# Terms to know and understand

## Deductible

- Initial cumulative payment you make before your health plan coverage begins
- Certain exceptions apply, like preventive care

## Out-of-pocket maximum

- The maximum you pay in a contract or calendar year
- Deductibles, copays, and coinsurance contribute to your out-of-pocket amount

## Copayment

- Fixed dollar amount paid during service (office visit, pharmacy, ER)

## Coinsurance

- Your share paid to the provider after we process the claim and deductible is met
- Based on a percentage of the claim amount

## Premium

- Fixed monthly amount paid to MHC (usually taken out of your paycheck)



# Medica Choice® Passport



## Experience the Medica Choice® Passport plan

- Enjoy a vast, national network
- Freedom to choose any provider, wherever you are
- User-friendly, no matter your location



## Plan highlights

- Among the nation's largest networks
- Nationwide coverage while traveling
- One call center for all members, regardless of location
- No referral needed to access primary and specialty care providers in the Medica Choice Passport network

## Medica by the numbers



More than  
**1 million**  
providers and  
nearly **7,300**  
hospitals



More than  
**\$1.5 million**  
doctors at your  
service



Access to  
**64,000+**  
pharmacies,  
including **24-**  
**hour** options



Convenience  
and urgent  
care at your  
fingertips



● Medica Service Area

● National Coverage Through  
UnitedHealthcare



# Your Member ID Card

- Your name and covered dependents
- Your deductible and out-of-pocket amounts
- Important phone numbers
- Secure ID number
- Group policy number
- Important contact information



**Payer ID: 94265**  
**ID: 999999901**      **Group: 44282**

**Name:**  
**JOHN Q 02266/01787/44282**

**Dependents:**  
**JANE R DOE**  
**DAUGHTER R DOE**  
**SON T DOE**  
**BABY1 U DOE**  
**BABY2 V DOE**

**CareType: MEDICA CHOICE PASSPORT**  
**SVC Type: MEDICAL**

|                        | <b>Ded IND/FAM</b> | <b>OOPM IND/FAM</b> | <b>RX OOPM IND/FAM</b> |
|------------------------|--------------------|---------------------|------------------------|
| <b>In Network:</b>     | \$555/\$1,555      | \$3,333/\$6,666     | \$1,111/\$22,222       |
| <b>Out of Network:</b> | \$3,333/\$9,999    | NA/NA               |                        |

A proud member of Resource Training & Solutions  
Medica Choice With UnitedHealthcare Options PPO


Rx BIN: 003858  
Rx PCN: A4  
Rx Group: 1MEDICA

**Members – Medica.com/SignIn**

Claims: Medica PO Box 30990, Salt Lake City, UT 84130

Member Services: 1 (877) 347-0282

Hearing Impaired: 711

Pharmacists: 1 (800) 922-1557

Medica Providers: 1 (800) 458-5512 or [www.medica.com](http://www.medica.com)

Notification Services: 1 (866) 745-9920

UnitedHealthcare Providers: 1 (877) 842-3210 or [www.unitedhealthcareonline.com](http://www.unitedhealthcareonline.com)

Medica Behavioral Health: 1 (800) 848-8327

Medica CallLink Nurse Line: 1 (800) 962-9497

The medical plan is that of the employer. Medica serves only as claims administrator, and does not assume financial risk for claims





# Unlock your Medica Member account: [Medica.com/SignIn](https://medica.com/SignIn)

Your one-stop health plan resource

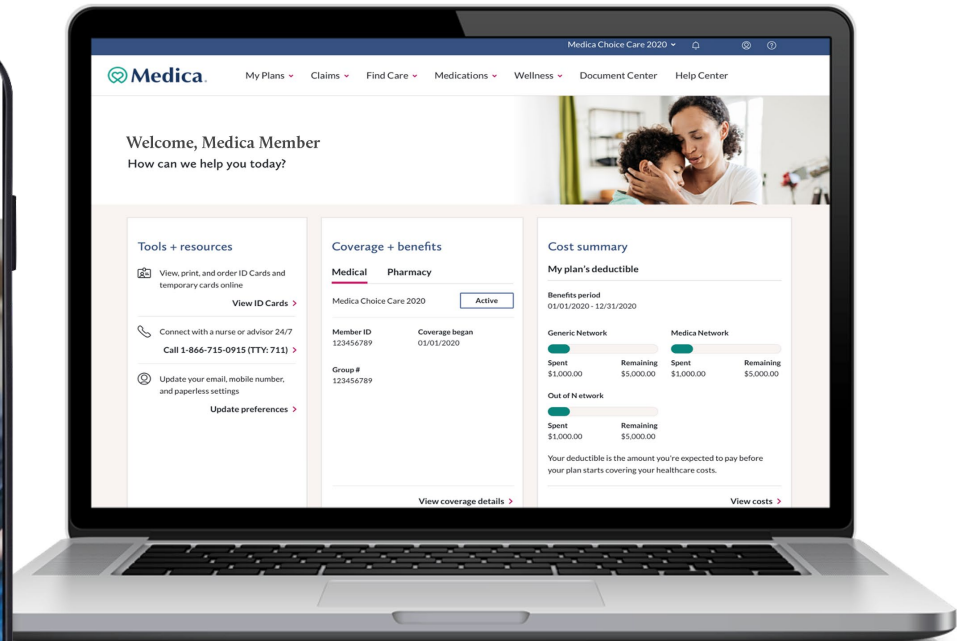
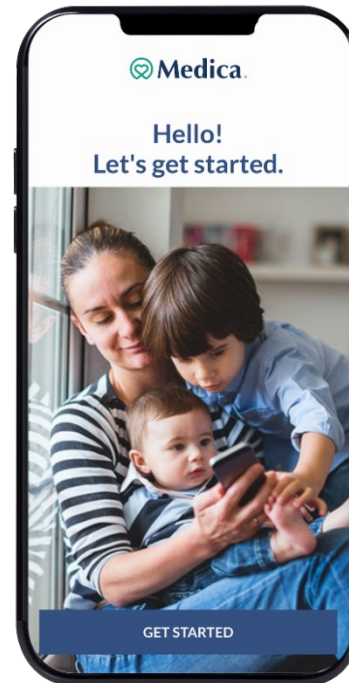


Available in mobile app



Use your member account at [Medica.com/SignIn](https://medica.com/SignIn)

- Instant access to health plan data
- Download your ID card to your mobile wallet
- Check claim status
- Find providers and clinics
- Explore wellness benefits
- Access documents and forms



Go **GREEN** by opting for electronic plan materials



# Preventive care

Preventive care focuses on maintaining good health and preventing health issues

## Covered services typically include:

Early disease detection, including physicals

Immunizations

Routine eye exams

Colon, breast, and prostate cancer screenings

Routine laboratory tests

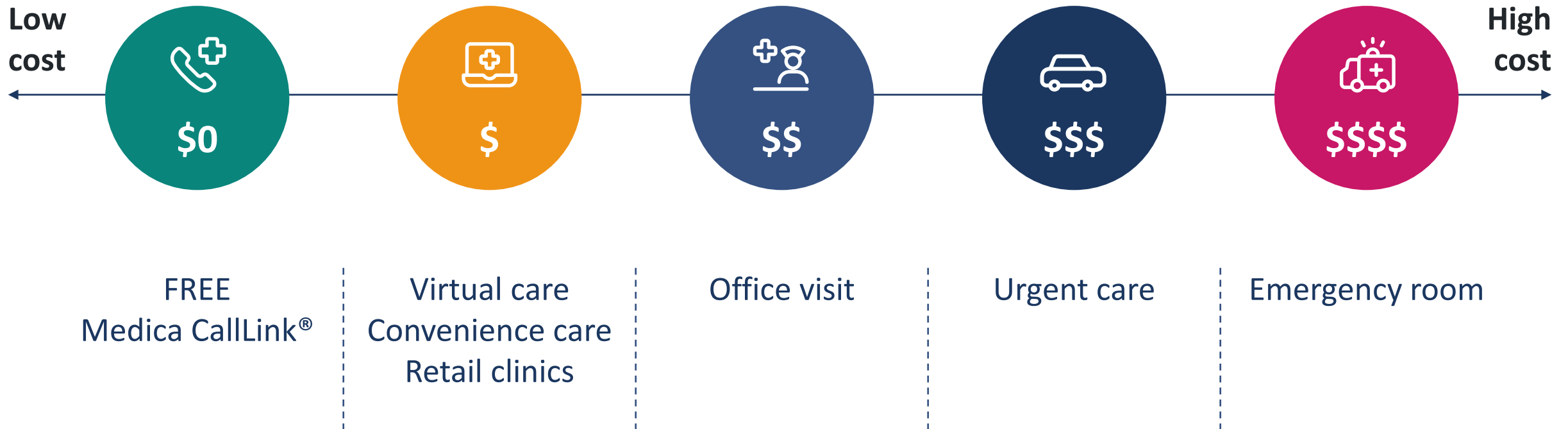
## Reproductive care, including:

- Contraception and counseling
- Gestational diabetes screening
- Breastfeeding supplies
- HPV testing
- STI counseling
- HIV screening
- Domestic violence screening/counseling



# Where to go for care

Know the right care for your needs





# Medica CallLink®

**Discover how Medica CallLink® helps you:**

Gain insights into diagnoses

Determine suitable care options

Understand symptoms and treatments

Develop healthy habits

Safely use medications

Find and schedule appointments with doctors and hospitals

Get details about preventive screening services



**Questions? We're to help.**

Talk with a nurse, 24/7.

**1 (800) 962-9497 (TTY: 711).**



# Discover virtual care



**Virtual care brings convenience and affordability to your health needs**

Please note that virtual care options may vary by your plan's network. Check available care options by logging into your medica portal.

*\*Costs for online behavioral health visits may vary depending on your plan and type of service. Eligible services are covered under your plan as a behavioral health office visit.*

## Clinic-based options

- Numerous clinics offer virtual care or online visits
  - Prices vary — check your clinic's offerings
  - Connect on your clinic's website
- 

## Amwell

- 24/7 online clinic serving all states
  - Covers medical and behavioral health services
  - Behavioral health prices vary
  - **Amwell.com/cm**
- 

## Virtuwell

- 24/7 online clinic available in select states
- Consult certified nurse practitioners
- **Virtuwell.com**



# My Health Rewards

## Overall goal

- Earn points with My Health Rewards, an online tool that helps you take small steps to reach your health goals. As a subscriber, you earn up to **\$345**, and any covered dependents 18 years and older can earn up to **\$225** in rewards per year.

| WAYS TO EARN                                                       | POINTS                                                                                                                                                                                                                                                                | PULSECASH<br>REWARD AMOUNT                                                                                                            | REWARD TYPE                  |
|--------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|------------------------------|
| EARN PROGRAM POINTS                                                | 2,000                                                                                                                                                                                                                                                                 | \$10                                                                                                                                  | E-gift card or other options |
|                                                                    | 10,000                                                                                                                                                                                                                                                                | \$20                                                                                                                                  | E-gift card or other options |
|                                                                    | 25,000                                                                                                                                                                                                                                                                | \$50                                                                                                                                  | E-gift card or other options |
|                                                                    | 40,000                                                                                                                                                                                                                                                                | \$80                                                                                                                                  | E-gift card or other options |
| \$160 per year                                                     |                                                                                                                                                                                                                                                                       |                                                                                                                                       |                              |
| 20-DAY TRIPLE TRACKER                                              | Track* any combination of the following activities on 20 or more days in a calendar month to earn a bonus reward: <ul style="list-style-type: none"><li>7,000 steps a day and/or;</li><li>15 active minutes a day and/or;</li><li>15 workout minutes a day.</li></ul> | Contract Holders:<br>\$15 per month<br><br>Spouses/<br>dependents ages<br>18+: \$5 per month                                          | E-gift card or other options |
|                                                                    |                                                                                                                                                                                                                                                                       |                                                                                                                                       |                              |
| PREVENTIVE CHECKUP                                                 | Complete your annual preventive checkup and earn a bonus reward. Go to My Care Checklist in the Health tab and enter your preventive checkup completion date.                                                                                                         | \$5 per year                                                                                                                          | E-gift card or other options |
| Point-based rewards + 20-day triple tracker + preventive checkup = |                                                                                                                                                                                                                                                                       | \$345 in potential rewards per year<br>(Contract Holders)<br><br>\$225 in potential rewards per year<br>(Spouses/dependents ages 18+) |                              |

*\*You must connect your fitness tracker to your My Health Rewards account. Manual tracking of steps and active minutes will not count toward earning the monthly reward.*

## Eligibility

- Medica members 18 years and older

## Rewards

Get rewarded for using the tools and programs that work for you

- Earn a bonus \$5 reward each year for completing your annual preventive health checkup
- Tracking physical activities and daily steps
- Completing Healthy Habits activities
- Completing self-guided courses, called Journeys
- Daily Learning Cards
- Tracking sleep



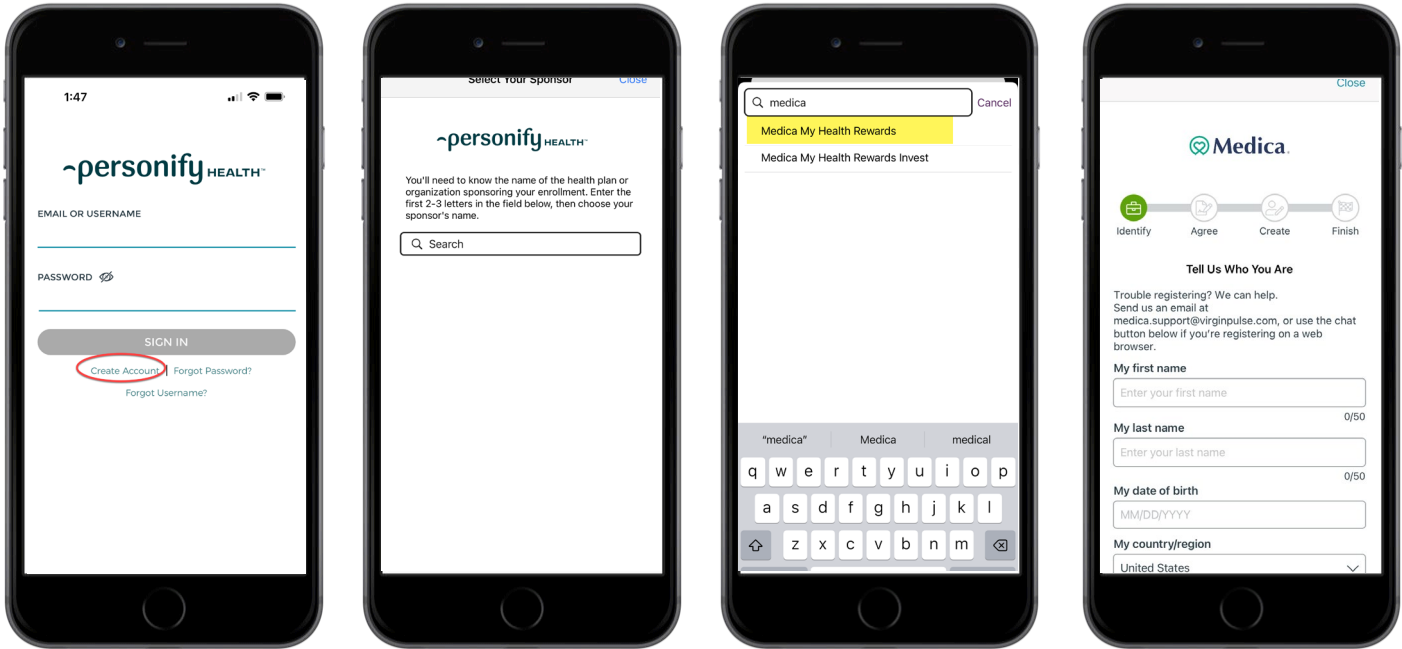
# Starting with Personify Health: My Health Rewards

## Mobile app registration process:

| STEP 1                         | STEP 3                                                                                                                                                                    | STEP 4                     |
|--------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|
| Click on <b>create account</b> | <b>CONTRACT HOLDER:</b><br>From the list, select <b>Minnesota Healthcare Consortium</b><br><b>DEPENDENTS 18+:</b><br>From the list, select <b>Medica MyHealth Rewards</b> | Complete your registration |

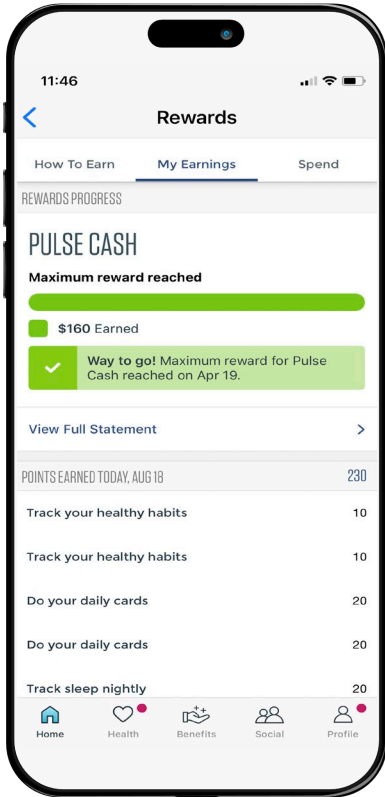
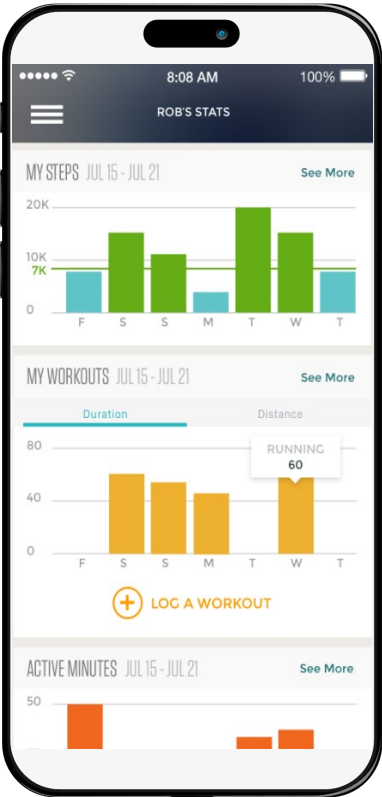
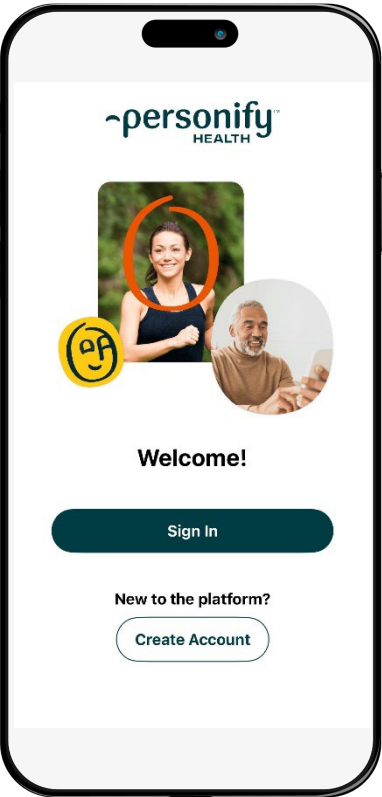
- A mobile experience makes it easy to register and track your health habits anywhere, anytime
- FIRST: Download the **Personify Health** app from the App Store or Google Play

If you are asked for a “passphrase” it is **Medica Wellness**



# My Health Rewards app

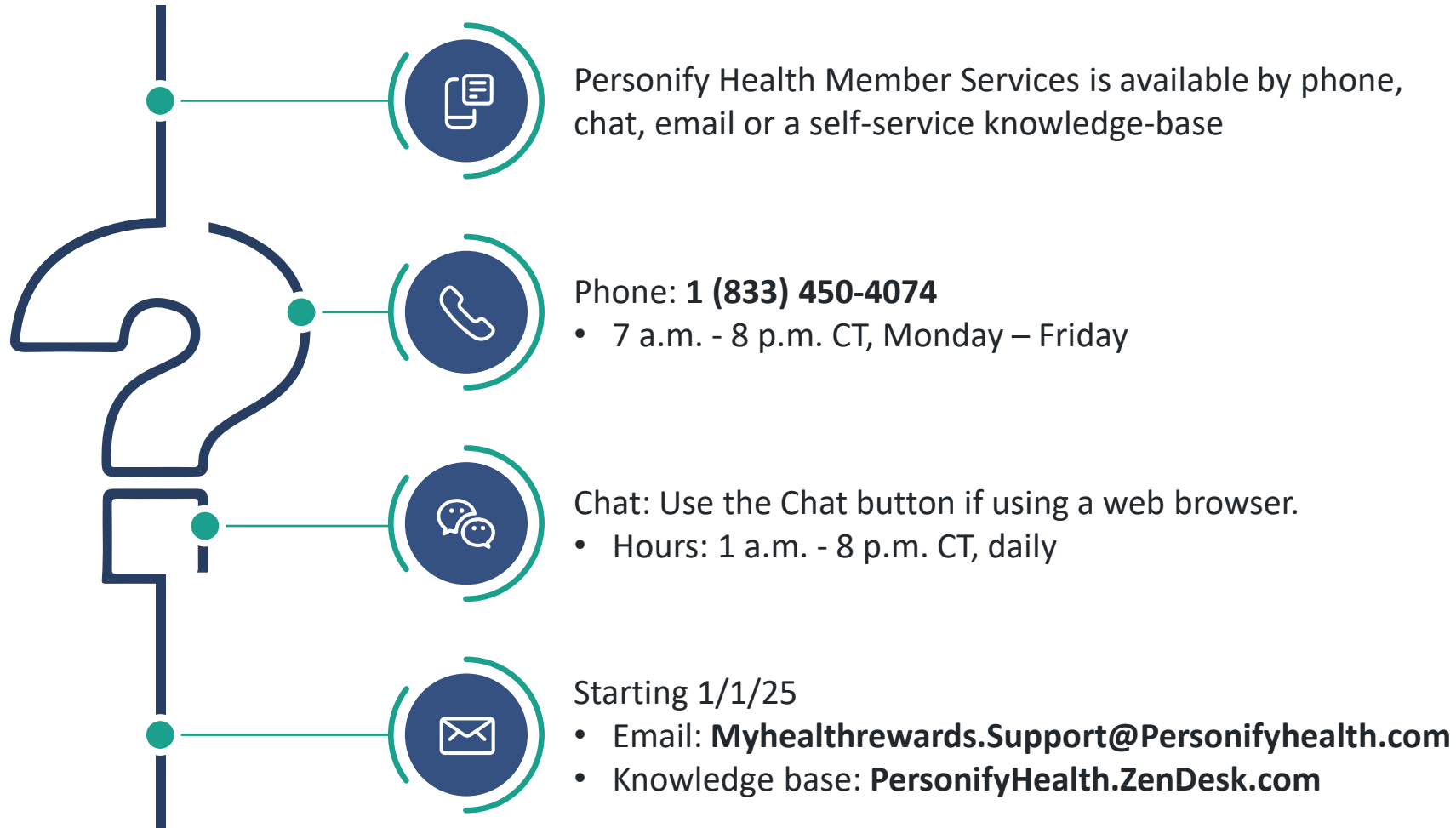
Well-being in the palm of your hands





# My Health Rewards Member Services support

Questions about the program, how to register and how to use the app:



# Medica Behavioral Health

24/7 support to help members with behavioral health concerns get the right help

## When you need to find a behavioral health provider:

- **Call Medica Behavioral Health at 1 (800) 848-8327**
  - Specially trained staff can help you get the right care when you need it, **24-hours a day.**
- **Use the Online Directory**
  - It offers an easy way to connect with providers and clinics specializing in mental health and substance abuse.
  - Visit **Medica.com/FindCare**, select your plan from the list of options, go to the Behavioral health tile, and select “Start here.”
- **Access self-help resources on the Live and Work Well website**
  - The directory is also available on **LiveandWorkWell.com**



Medica’s Behavioral Health network includes more than 340,000+ practitioners nationwide.

*Optum Behavioral Health manages the Medica Behavioral Health program*

### In case of crisis:

- Optum Behavioral Health Crisis Line: **1 (800) 848-8327** (Press #8)
- Optum Substance Use Disorder Helpline: **1 (855) 780-5955**

# Behavioral telehealth visits

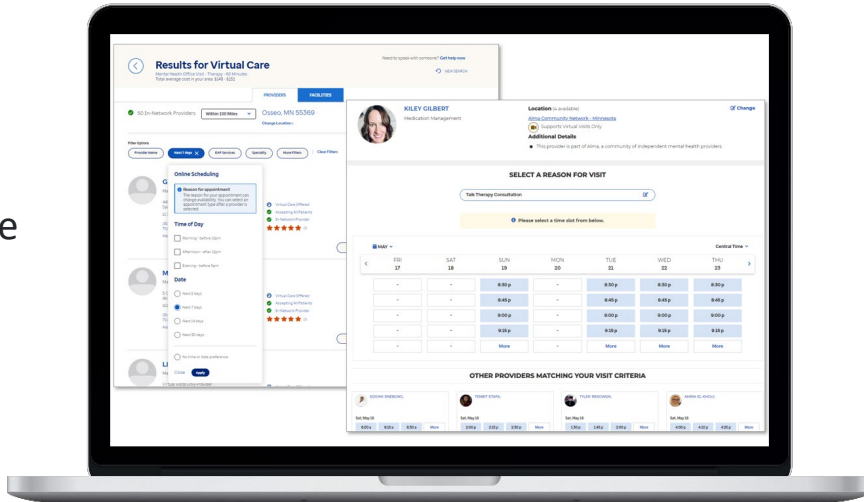
Thousands of the behavioral health providers in our extensive network offer convenient virtual care options.



## Behavioral health directory

- Visit **Medica.com/FindCare** and select your health plan
- Click on “Start here” within the “Behavioral health” tile
- Search for providers and check the “Virtual Visits” filter to see options

You can also login to schedule online appointments with select providers



Experienced therapists and prescribers provide care and counseling for a variety of conditions

- Download the free app from the App Store or Google Play
- Go to **Amwell.com/cm** or
- Call **1 (844) 733-3627** (TTY: 711)



Helps you work with a licensed therapist anywhere, anytime.

Send private messages (text, voice) or schedule live video sessions

Go to **Talkspace.com/Connect**

**Note:** Virtual behavioral health visits are covered as a behavioral health office visit. For details on office visits on your plan, please refer to the office visit portion of your SBC for more details.

# Live and Work Well

24/7 online access to support, self-help programs and a variety of helpful information and resources on stress, depression, family concerns, financial fitness, parenting, and much more

Explore a **wealth of self-help services, interactive tools and action-oriented advice** to help you take steps toward feeling healthier, happier, and in control of your well-being.

**View the latest news, events and library of expert articles** and advice, to learn about conditions and issues that may be affecting your life.

Access the substance use disorder (SUD) helpline and online chat, a free, confidential resource available to you or a loved one. Provides **direct access to a substance use recovery advocate 24 hours a day, 7 days a week.**



**Participate** in a variety of interactive, customizable self-improvement programs.

Search the online directory to **find a behavioral health provider to meet your needs and see cost estimates.**

Visit  
**LiveandWork  
Well.com** and  
enter access  
code **Medica**

# Self Care by AbleTo

## Overall goal:

Let individuals use coping tools, meditations, sleep tracking, healthy habits, and more to improve their mental health and build life skills

## Eligibility:

Medica members 13 years and older as part of their Medica Behavioral Health Plan

## Program features:



## Getting started:

- Go to **AbleTo.com/Begin**
- Choose “Get started” and enter “Medica” for access





# Omada for Prevention

Unlock the power of a digital lifestyle change program designed to enhance your overall well-being, shed excess weight, and lower your risk of chronic conditions such as Type 2 diabetes and heart disease.

## Your journey to wellness

**Learn and apply:** Discover how to make changes in eating, activity, sleep, and stress management, all with a focus on long-term sustainability

**Your way, your health:** This program is yours, with no extra cost

## Your toolbox of wellness

**Dedicated health coach and care team:** Guidance tailored to your unique needs

**Interactive weekly lessons:** Engaging lessons that empower you

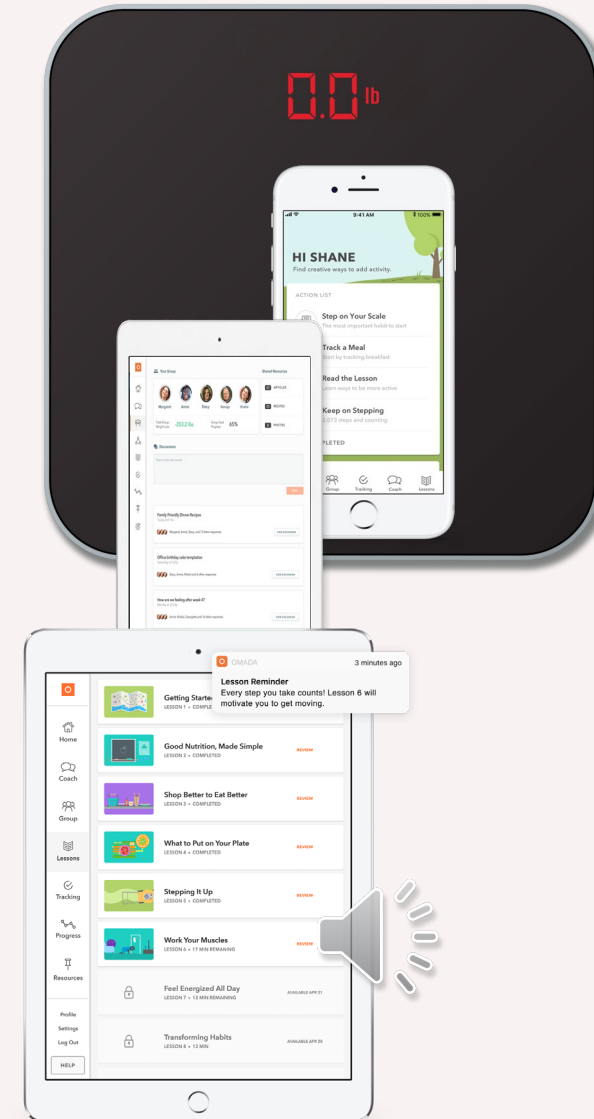
**Wireless scale:** Delivered to your doorstep

**10 minutes a day:** Achieve a healthier lifestyle at your pace — anytime, anywhere

**Habit and behavior change:** Long-term well-being built to last

***Go to [omadahealth.com/mhc](https://omadahealth.com/mhc) and complete a few easy questions to determine if you are at risk for certain chronic conditions, such as prediabetes or cardiovascular disease and eligible to participate.***

\*Members must be 18+



# Omada for Diabetes

This program helps members with diabetes take charge of their health by shifting their perspective

## What to expect

**Skill-building:** Develop problem-solving abilities and boost your confidence in managing diabetes and cholesterol medications

**Reduced risks:** Minimize potential for diabetes-related complications and alleviate diabetes-related stress, all at no extra cost

## What's in store for you

**Personalized support:** Your health coach and diabetes specialist are with you every step of the way

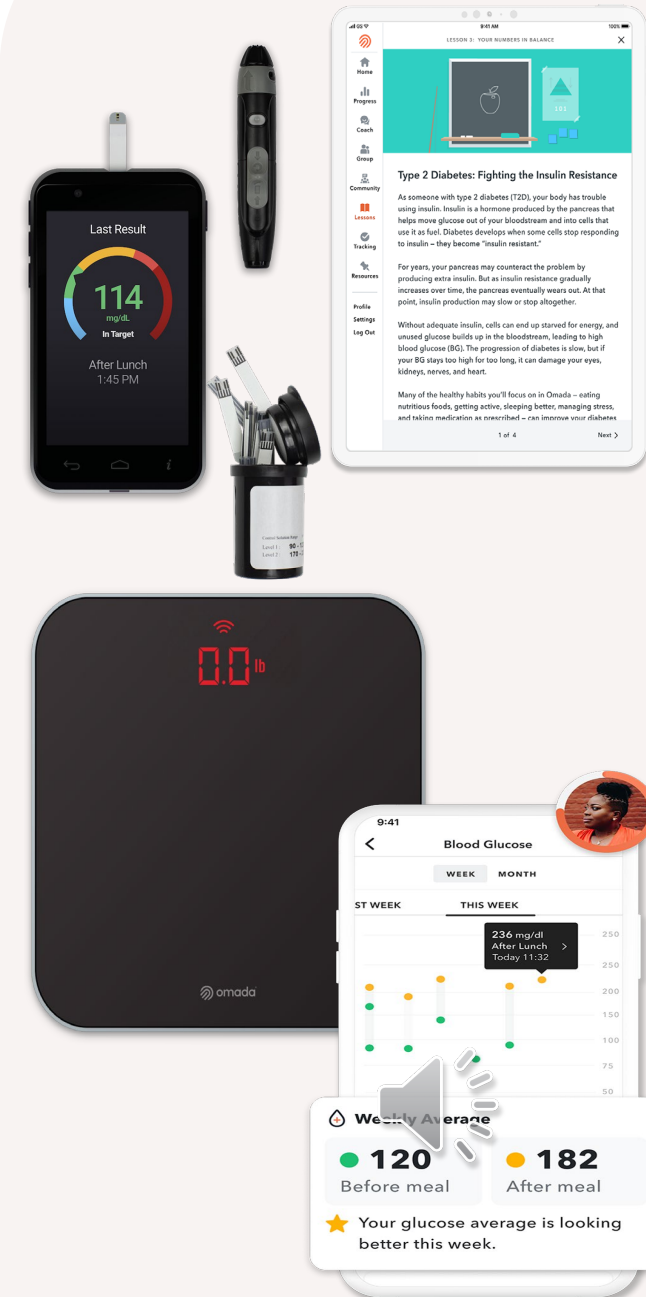
**Digital tools:** Use digital tools to manage your diabetes and enhance blood glucose control

**Connected devices:** Access devices like a CGM and scale to track your progress

**Proven plan:** Benefit from a customized plan proven to deliver results

*Go to [omadahealth.com/mhc](https://omadahealth.com/mhc) and complete a few easy questions to determine if you are living with diabetes; and eligible to participate,*

\*Members must be 18+



# Omada for Joint and Muscle Health

Our program marries personalized physical therapy with virtual technology, giving you a pathway to boost muscle health, ease discomfort, and address injuries

## What's included

**Injury prevention:** Access a no-cost, self-guided prevention program

**Treatment on demand:** For existing injuries, tap into virtual physical therapy to help speed up your recovery\*

## Your benefits

**Rapid diagnosis and treatment:** Get a diagnosis and treatment plan from a licensed physical therapist — typically with 48 hours

**Guided recovery:** Enjoy unlimited chat and video sessions with your physical therapist

**Effective exercises:** Use app-guided exercises featuring 3D animations and voice narration for proper form and pacing

**Progress monitoring:** Record your rehab exercises via video, allowing your physical therapist to assess your form and progress

\*Members must be 13+

\*There is no cost for the Injury Prevention. The initial PT consultation and the PT-guided recovery program, each will be covered as an office visit under your plan's physical therapy benefits and applicable copay, deductible, and/or coinsurance rates will apply.

Available to members enrolled in the Passport Network.



# Ovia Health

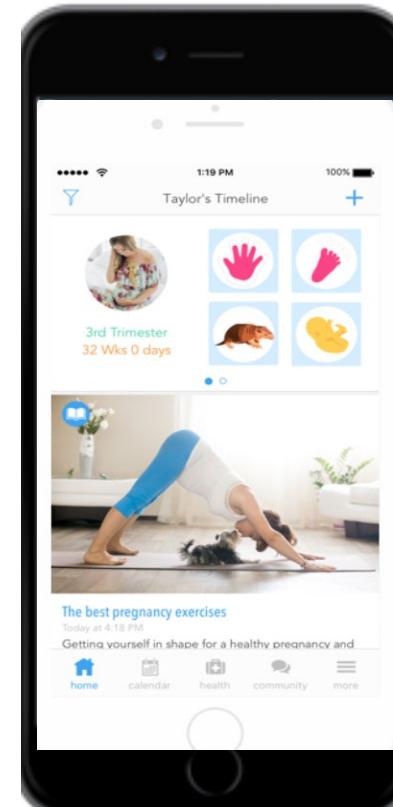
Helping you through life's biggest transitions

## Ovia Health offers two apps: Ovia & Ovia Parenting

- Planning and starting a family
- Pregnancy
- Balancing life as a working parent
- Managing menopause and perimenopause

## Getting started in three steps

1. Download the Ovia Health apps from the App Store or Google Play – either Ovia or Ovia Parenting
2. Choose “**I have Ovia Health as a benefit**” during the sign-up process
3. Enter requested information



# Two hearing discount programs

## Medica member discount on hearing aids



- Average savings of 66% off retail
- Risk-free trial – find your right fit by trying your hearing aids for 60 days
- Follow-up care – for one year after purchase
- Batteries – two-year supply of batteries or one standard charger at no cost
- Warranty – three-year warranty for loss, repairs, or damage (exclusions and limitations may apply)

Call **Amplifon** at **1 (888) 831-4388** or visit: **AmplifonUSA.com/Medica** to take advantage of this offer. If you've had a hearing test within the last six months, you can bring your audiogram results to an Amplifon provider to use the hearing aid discount. Amplifon providers can also give you a hearing exam during your appointment.



- Discounts on today's latest technology, including rechargeable hearing aids
- Nationwide Network — network of 3,000+ hearing professionals
- Batteries — Three-year, \$0 supply of batteries (40 cells per non-rechargeable hearing aid purchased per year)
- Office visits — One year of no-cost office visits (limit of six per year)
- 60-day risk-free trial period
- Financing plans available

Call **1 (855) 687-4924** or visit **StartHearing.com/Partners/Medica** to learn more.



# Pharmacy overview

## Medica drug lists

To find out more about Medica's Preferred Drug List, Preventive Medication Drug List, and Specialty Drug List go to **Medica.com/SignIn**

## Prior authorizations

View Medica's Drug List to learn if your medication requires a Prior Authorization

If required, your physician may submit a request on or after your effective date with Medica (ie. January 1)



## Step therapy

Certain medications require step therapy, which means you try the preferred drug or drugs first. If the step 1 drug isn't effective, you can then try the step 2 drug.

For medications that fall under step therapy, the step 1 requirements will be waived if you fill a step 2 drug within the first 120 days on the plan.

## Quantity limits

Certain covered drugs have limits on the maximum quantity allowed per prescription over a specific period

Some quantity limits are based on the manufacturer's packaging, FDA labeling or clinical guidelines

# Pharmacy solutions

## Express Scripts mobile app

- Check drug costs
- Find pharmacies
- View prescription drug history
- Print forms and ID cards
- Get drug information
- Receive medication-related alerts

## Mail order

- Medica offers pharmacy mail order through Express Scripts Home Delivery Pharmacy
- Member can obtain 90-day supply of your medications through the mail
- No shipping or handling fees

## How do you get started?

- On or after your effective date with Medica, register on the Express Scripts website or through your member website at **Medica.com/SignIn**
- Once account is created, Express Scripts can assist transferring medications from a previous pharmacy or work with your provider to submit new prescriptions to Express Scripts Home Delivery Pharmacy



EXPRESS SCRIPTS®

**Express Scripts  
representatives are  
available 24/7**

**1 (800) 263-2398 (TTY:711)**

# Filling your prescription with Accredo

To ensure your first prescription order is a success



## Plan ahead

Plan ahead: For any new prescriptions, allow an additional 5 - 8 business days for Accredo to set up your account

## Verify benefits

Verify benefits: Call Member Services at **1 (800) 936-6880** to verify your specialty drug benefits (not all medications on the list are included in your plan)

## Contact Accredo

Contact Accredo: Once your benefits are verified, contact an Accredo Patient Care Advocate at **1 (866) 544-6817** so they can work with your doctor to obtain a new prior authorization

## Approval and shipping

Accredo will notify you once your prescription has been approved and is ready to ship

## After your first prescription

- **Monthly verification:**  
Each month, verify your prescription and shipping information
- **Account creation:**  
After your first fill, create an account on Accredo's patient portal to order refills, set up reminders, and check the status of future shipments



# Questions?

We're here to help.



**Medica  
Member  
Services**

7 a.m. - 8 p.m. CT , Monday - Friday,  
(closed Thursdays, 8 a.m. - 9 a.m.)

9 a.m. – 3 p.m. CT, Saturday



**Call:**

**MHC Members  
Dedicated Member Service Number  
1-877-347-0282**



# MOBE



# MOBE®

## A Trusted Partner:

MOBE is a trusted partner of Minnesota Healthcare Consortium (MHC). MOBE is a program that offers personalized support to help individuals improve lifestyle habits, manage chronic health conditions, and achieve better overall well-being.

MOBE identifies members who may benefit most from the program. If you are eligible, **MOBE will reach out to you directly**—by email, phone, or mail.

Please know that any communication you receive from MOBE is legitimate and part of your MHC medical benefits.

The MOBE team reaches out via:



Mail - Letter



Mail – Offer Box



Phone



Email



Text Message