

2024 to 2025 Minneapolis Public Schools



Medica Group Advantage SolutionSM (PPO)
 Medica Group Prime SolutionSM w/ Rx (Cost)

	2024 Plan 2	2024 Plan 6	2025 Plan 2	2025 Plan 5					
Monthly Premium	\$329.00	\$167.00	\$359.00	\$85.00					
Medical Benefits ▼					Summary				
Primary Care Office Visit	\$0 copay	\$0 copay	\$0 copay	\$0 copay	Visits to doctor's office				
Specialist Office Visit	\$20 copay	\$25 copay	\$20 copay	\$25 copay	No referral required				
Urgent Care	\$0 - \$20 copay	\$0 - \$25 copay	\$0 - \$20 copay	\$0 - \$25 copay	Non-emergencies; no appointment				
Inpatient Hospital	\$175 copay	\$200 copay	\$200 copay	\$250 copay	Hospital stay more than 23 hours				
Outpatient Hospital	\$100 copay	\$125 copay	\$250 copay	\$300 copay	Hospital stay less than 23 hours				
Ambulance	\$65 copay ground 20% coinsurance air	\$100 copay	\$200 copay	\$265 copay	Coverage of medically necessary ambulance services				
Worldwide Emergency Room	\$50 copay	\$75 copay	\$115 copay	\$120 copay	No copay required if admitted as inpatient within 48 hours in the United States				
Preventive Care	\$0 copay	\$0 copay	\$0 copay	\$0 copay	Includes annual physical exam				
Dental	\$500 reimbursement	\$500 reimbursement	\$750 Health+ by Medica Card	\$500 Health+ by Medica Card					
Eyewear	\$150 reimbursement	\$75 reimbursement	\$150 Health+ by Medica Card	\$125 Health+ by Medica Card					
Hearing Aids	\$500 reimbursement	\$400 reimbursement	\$500 reimbursement	Discount Only					
Over-the-Counter	N/A	N/A	\$75 Semi-annual	\$50 Semi-annual					
Chiropractic	\$20 copay	\$20 copay	\$20 copay	\$20 copay	Covers manual manipulation of the spine to correct a displacement/misalignment				
Durable Medical Equipment	20% coinsurance	20% coinsurance	20% coinsurance	20% coinsurance	Medical equipment such as walkers, wheelchairs, etc. ordered by your doctor				
Part B Drugs	0 - 20% coinsurance	0 - 20% coinsurance	0-20% coinsurance	0-20% coinsurance	Drugs covered under Part B per CMS				
Part D Prescription Drug Coverage ▼					Summary				
	Preferred Pharmacy	Standard Pharmacy	Preferred Pharmacy	Standard Pharmacy	Preferred Pharmacy	Standard Pharmacy			
Tier 1	\$5 copay	\$10 copay	\$2 copay	\$6 copay	\$2 copay	\$10 copay	\$5 copay	\$15 copay	Preferred Generic
Tier 2	\$15 copay	\$25 copay	\$5 copay	\$12 copay	\$10 copay	\$20 copay	\$12 copay	\$25 copay	Generic
Tier 3	\$30 copay	\$35 copay	\$30 copay	\$35 copay	25% coinsurance		25% coinsurance		Generic and Preferred Brand
Tier 4	\$60 copay	\$65 copay	50% coinsurance		50% coinsurance		50% coinsurance		Generic and Non-Preferred Drug
Tier 5	28% coinsurance		33% coinsurance		33% coinsurance		29% coinsurance		Generic and Specialty Drug
Gap Coverage	Yes		25% coinsurance		N/A		N/A		
Deductibles and Max. Out-of-Pocket Limits ▼									Summary
Medical Deductible	\$0	\$0	\$0	\$0					The amount you pay prior to plan payment for eligible services
Pharmacy Deductible	\$0	\$0	\$0	\$0	\$295	Tier 1 doesn't apply			
Medical Out-of-Pocket Maximum	\$1,750	\$3,600	\$1,750	\$3,250					Max. amount of paid out-of-pocket per calendar year for eligible charges
Rx Out-of-Pocket Maximum	Medicare limits	Medicare limits	\$2,000	\$2,000					

Additional Plan Features

- **Large Provider Network** Open access to all providers who accept Medicare and are in the Medica network. No referrals are required. Visit medica.com/Medicare for a list of network providers.
- **OnePass™** Free fitness program gives you access to over 25,000+ locations nationwide – you can even enroll at multiple locations at the same time. Enjoy classes live or on-demand, exercise equipment and other amenities. Plus unlimited access to CogniFit online activities that support brain speed and memory.
- **Extended Travel Benefit** Whether you are going away for a vacation or spend part of the year in another area of the country, our plan allows you to receive in-network benefits when you are temporarily away.
- **Health Advocate™ 24-Hour NurseLine and Personal Health Advocate** A 24/7 NurseLine and access to a Personal Health Advocate who can help you navigate the often complex healthcare system in unique ways such as arranging appointments with hard-to-reach specialists, finding doctors taking new patients, explaining your doctor's instructions and much more.

Eligibility

- Must be enrolled in Medicare Parts A & B (or Part B only for Medica Group Prime Solution w/Rx)
- Must continue to pay Medicare Part B premium
- Must meet employers eligibility guidelines

Resources

Medica Medicare Sales:

- Toll-free at 1-855-844-6395 (TTY: 711)
- Hours of Operation: Oct. 1 - March 31: 8 a.m. to 8 p.m. Central, seven days a week
April 1 - Sept. 30: 8 a.m. to 8 p.m. Central, Monday - Friday
- You will speak to a live representative if you call during our business hours unless we are closed for a holiday. If you call when we are not open for business, you can leave a voicemail message and we will return your call within one business day.
- medica.com/Medicare

Medicare. 1-800-MEDICARE (1-800-633-4227). TTY: 1-877-486-2048. 24 hours a day, 7 days a week. [medicare.gov](https://www.medicare.gov)

Social Security. 1-800-772-1213. TTY: 1-800-325-0778. [ssa.gov](https://www.ssa.gov)

Medica is a Cost and PPO plan with a Medicare contract. Enrollment in Medica depends on contract renewal.