



PRODUCTS OVERVIEW



Accountable Care Organizations

For employers headquartered in Minnesota, North Dakota,
South Dakota, and Wisconsin

Let's get started

For nearly 50 years, Medica has been a leader in health plans and networks that provide choice and flexibility for our members. We've partnered with top health care systems to create Accountable Care Organization (ACO) products that offer a higher quality of care at a lower cost. We offer more ACO options than any other health plan in the markets we serve.



What is an Accountable Care Organization?

Accountable Care Organizations (ACOs) are networks or teams of health care providers (such as clinics, hospitals, doctors, and specialists) that partner with us to make health care more efficient and improve the member experience. The network may be smaller than our other open access networks, but the benefits are bigger and better.

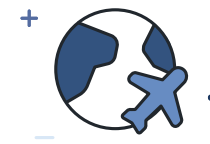


ACOs deliver results

- **Costs** – up to 20% cost savings compared to open access products
- **Clinical quality** – better member engagement and care coordination
- **Care** – higher rates of satisfaction with care that focuses on quality and prevention resulting in healthier habits and better health
- **Consumer experience** – 97% of members renew into an ACO product*

*Results based on 2022 enrollment

ACO members also experience reduced number of emergency room visits, fewer hospital readmissions, and greater use of affordable drug options.

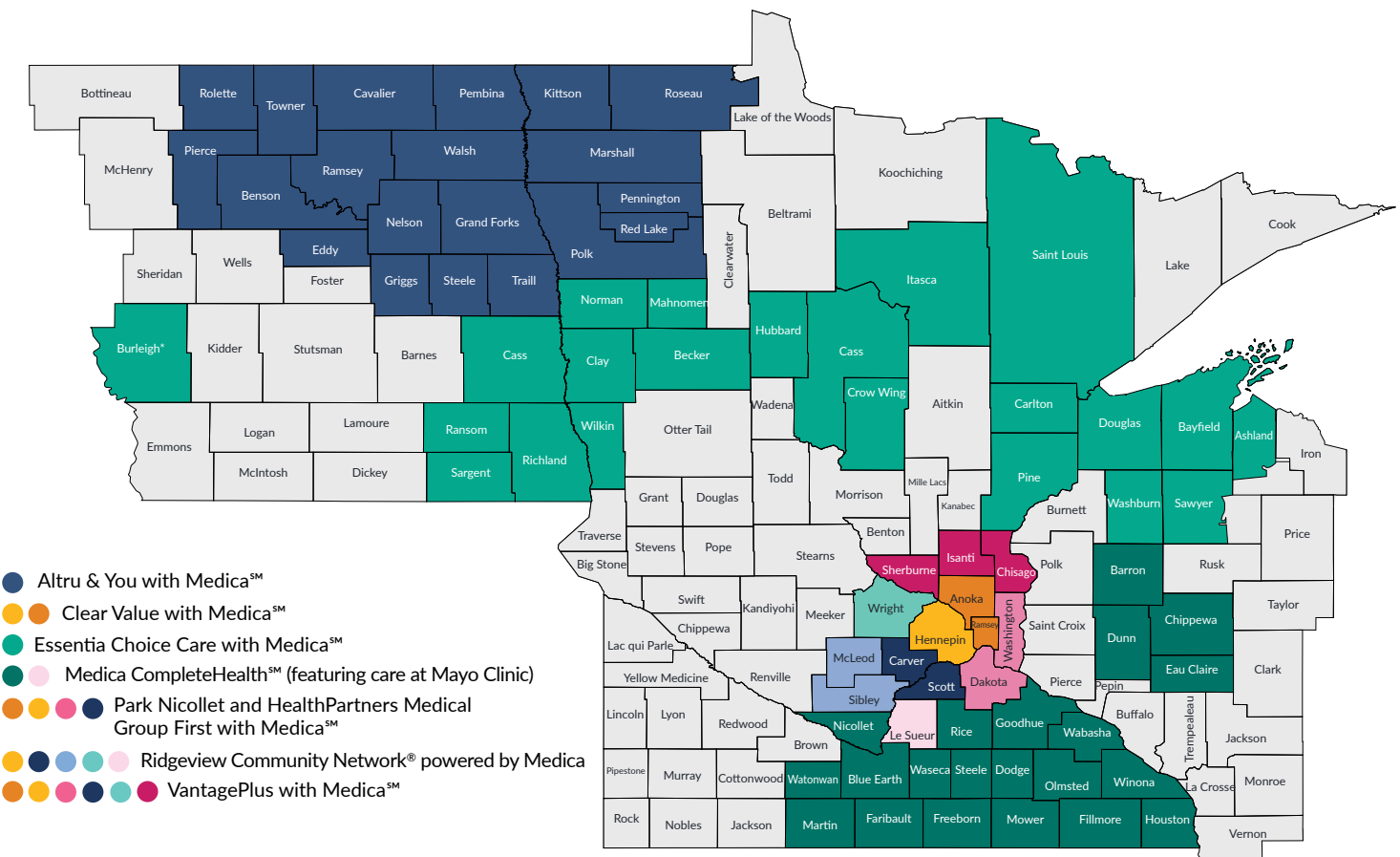


Travel Program Network

When traveling outside of the Medica service area (Minnesota, North Dakota, South Dakota, and western Wisconsin), members are covered by the Travel Program Network, one of the country's largest travel networks. If members have children attending college outside the service area, they can use this network, too. Emergency care services for students seeking care outside the ACO service area but within Medica's service area will be covered at the in-network benefit level. For other health care services, they will need to access care from an ACO network provider for in-network benefits to apply.

ACO service area

Most members have the option to choose an ACO. We offer seven ACOs across the primary service area of Minnesota, North Dakota, South Dakota, and western Wisconsin. ACOs deliver convenient, high-quality health care at a lower cost to members. The unique network of providers through an ACO work together to deliver a new level of complete care, coverage, and support close to home or work.



More than 41% of eligible members choose an ACO option.

*Effective Jan. 1, 2024, pending regulatory approval.

Altru & You with MedicaSM

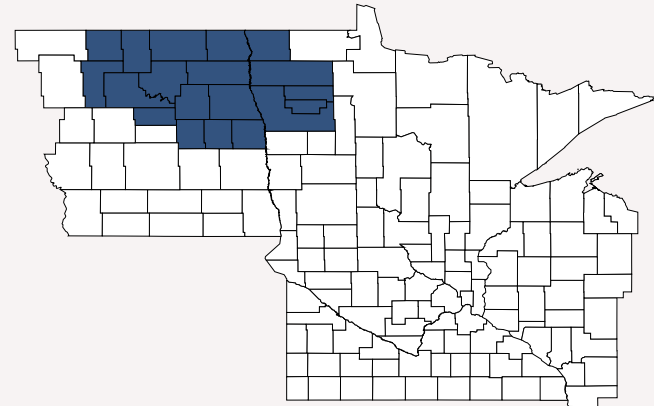


Altru & You with Medica provides access to more than 40 primary care clinics and 17 hospitals in northeastern North Dakota and northwestern Minnesota. Members have direct access to specialists and multiple specialty centers. Through several Altru Express access points, members can receive quick access to walk-in clinics and online care options. Additional features include an online patient portal that makes it easy for members to access medical records, make appointments, view test results, and refill prescriptions.

Where members must live

North Dakota: Benson, Cavalier, Eddy, Grand Forks, Griggs, Nelson, Pembina, Pierce, Ramsey, Rolette, Steele, Towner, Traill, and Walsh

Minnesota: Kittson, Marshall, Pennington, Polk, Red Lake, and Roseau



Essentia Choice Care with MedicaSM



Essentia Choice Care with Medica provides access to 14 hospitals, over 78 clinics, and more than 2,200 physicians and advanced practitioners. With features including same-day access to a care team member, direct access to specialists, 24/7/365 nurse advisor line, dedicated customer service, health coaches for chronic conditions like diabetes and high blood pressure, online care options, Medication Therapy Management (MTM) services, high blood pressure support for members, including high-risk pregnancy, and exclusive discounts at Essentia Health Skin Renewal locations in Detroit Lakes, Duluth, and Fargo. Essentia Choice Care with Medica is the right choice for members in northeastern and western Minnesota, North Dakota, and northwestern Wisconsin.

*Effective Jan. 1, 2024, pending regulatory approval.

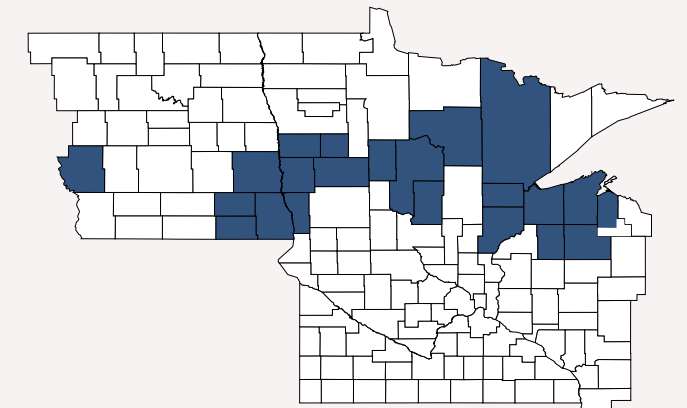
Where members must live

North Dakota: Burleigh*, Cass, Ransom, Richland, and Sargent

Minnesota: Becker, Carlton, Cass, Clay, Crow Wing, Hubbard, Itasca, Mahanomen, Norman, Pine, Saint Louis, and Wilkin

Wisconsin: Ashland*, Bayfield, Douglas, Sawyer*, and Washburn

*Partial county



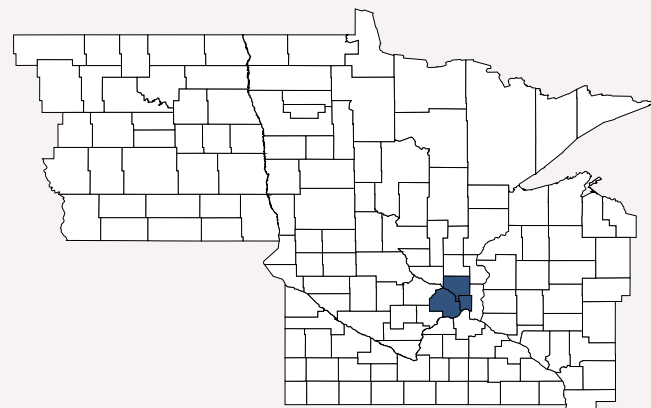
Clear Value with MedicaSM



Clear Value with Medica provides an integrated system of care that includes a nationally recognized Level I Adult and Pediatric Trauma Center, as well as eight primary care clinics across Hennepin County – with access to 60 adult and 25+ pediatric specialties. Hospitals include Gillette Children's Hospital, HCMC, and Women's Health - OB/GYN and Nurse Midwifery. Whether close to home or close to work, Clear Value with Medica offers convenient ways to receive care, including video visits with Hennepin Healthcare providers. Members also have access to a variety of specialty care and integrative health options, onsite pharmacies at seven locations along with free medication delivery, concierge scheduling support, a secure online patient portal, free or discounted parking, and easy public transit

Where members must live

Minnesota: Anoka, Hennepin, and Ramsey



access to Hennepin Healthcare's downtown Minneapolis campus. In addition, Medica and Hennepin Healthcare have a shared focus and commitment toward advancing health equity in our communities.

Medica CompleteHealthSM (featuring care at Mayo Clinic)

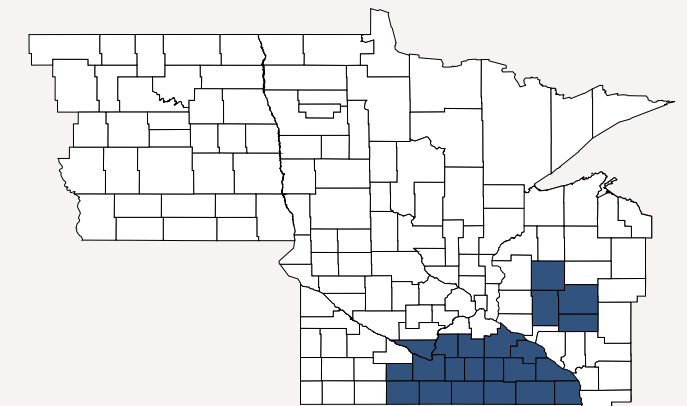
Medica CompleteHealth provides access to nearly 20 hospitals and 60 clinics in southern Minnesota and western Wisconsin. Providers include Medica CompleteHealth network locations in Minnesota and Wisconsin, Mayo Clinic Primary Care in Rochester and Kasson, Northfield Hospital & Clinics, and Winona Health Services.

Members receive personalized care from a team of providers, access to a nurse and advisor 24/7/365, and support when scheduling follow-up appointments offers a personal touch. And with the Mayo Clinic patient portal or Mayo Clinic app, it's easy for members to get lab results, see clinical notes, and send messages to their care team.

Where members must live

Minnesota: Blue Earth, Dodge, Faribault, Fillmore, Freeborn, Goodhue, Houston, Le Sueur, Martin, Mower, Nicollet, Olmsted, Rice, Steele, Wabasha, Waseca, Watonwan, and Winona

Wisconsin: Barron, Chippewa, Dunn, and Eau Claire



Park Nicollet and HealthPartners Medical Group First with MedicaSM

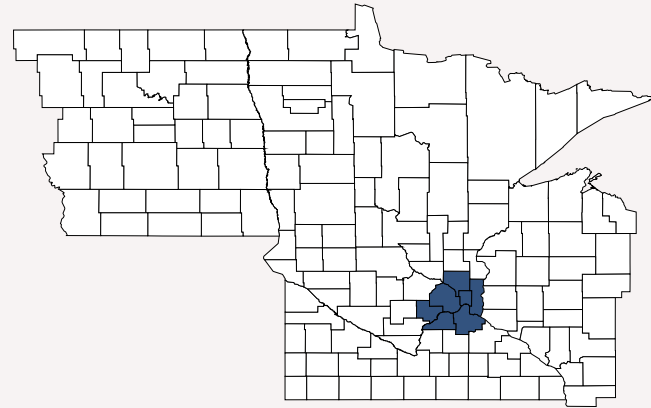


Park Nicollet and HealthPartners Medical Group First is built on the strength of one of the nation's largest multi-specialty clinics, providing members with direct access to more than 55 medical and surgical specialties, 50 neighborhood clinics, 18 specialty care centers, 20 urgent care locations, and hospitals recognized as leaders in cancer care, cardiovascular services, maternity care, and neuro-rehabilitation medicine.

Members have access to same-day primary care appointments, including weekend and evening hours. Other features include a 24/7/365 nurse and advisor line, SmartCareSM — for time-saving care when and where you need it — at the clinic, on your phone, or online, 24/7 online diagnosis and treatment for 60 common medical conditions through **Virtuwell.com**, and an urgent care wait time indicator on **HealthPartners.com** for all urgent care locations.

Where members must live

Minnesota: Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, and Washington



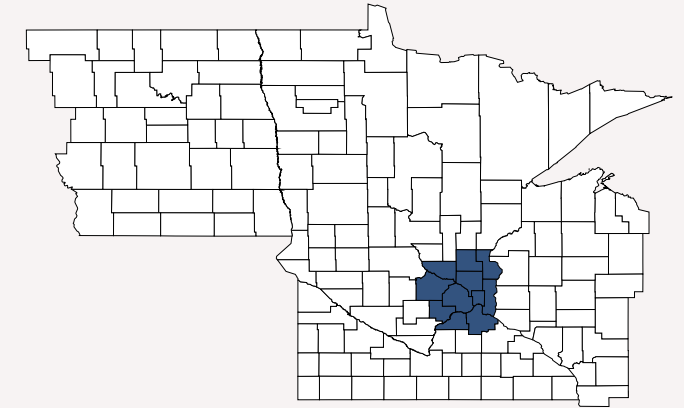
VantagePlus with MedicaSM



VantagePlus with Medica includes over 4,800 providers, 650 clinics, and 11 hospitals with providers you know and trust from M Health Fairview, North Memorial Health, and many popular independent clinics. You have in-network access to academic medicine and providers at the University of Minnesota, plus high-level trauma care from providers at North Memorial Health. Members benefit from personal welcome calls (new members only) and a single phone number for all coverage and care questions. Same-day and virtual appointments for primary care, and no referrals needed for specialty care. Online care and a 24/7/365 nurse line offer convenient access to care when its needed most. Plus, multiple virtual care options, including 24/7/365 eVisits for common health conditions, phone, or video visits with a primary care, specialty care, or mental health provider.

Where members must live

Minnesota: Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, Ramsey, Scott, Sherburne, Washington, and Wright



Ridgeview Community Network[®] powered by Medica



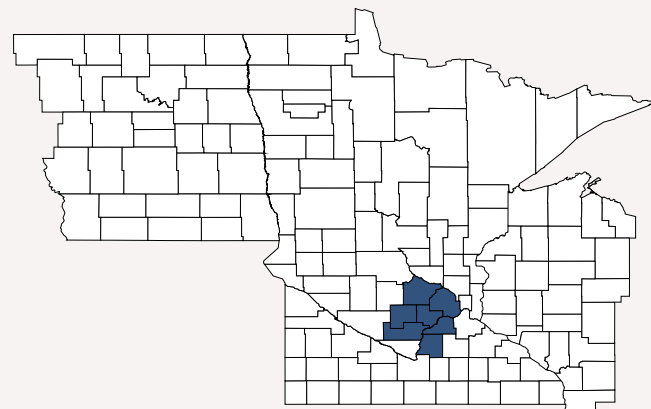
Ridgeview Community Network provides local, personalized care at one of the few independent health care systems in Minnesota. It features hundreds of primary care and specialty providers plus seven hospitals across a seven-county metro area.

A Network Navigator answers questions about providers, connects members with care, and works closely with Medica to meet your employees' needs.

Members have access to Ridgeview eCare, a secure online patient portal, free home delivery of prescriptions, Saturday morning hours at select clinic locations, and set hours for urgent care at Ridgeview Arlington Campus, Ridgeview Clinics in Delano, Ridgeview Le Sueur Campus, and Ridgeview Clinics in Belle Plaine.

Where members must live

Minnesota: Carver, Hennepin, Le Sueur, McLeod, Scott, Sibley, and Wright



And new members benefit from a free "Meet and Greet" visit with a Ridgeview Community Network primary care provider.

When it comes to health care, everyone wants choices



We know it's important to offer your employees options that will best meet their needs. Medica offers more ACO options than any other health plan in the region. With an ACO, your employees will experience a unique level of integrated health care and an exceptional member experience, all at a lower cost. Contact your broker or your Medica representative for more information.

ACOs deliver better health + better care

- Increased use of preventive services
- Fewer hospital readmissions
- Higher utilization of generic drugs
- Fewer emergency room admissions

All Medica health plans include virtual and behavioral health care options, and wellness extras to help your employees stay healthy and feel better.



Get a quote today!

To learn more, contact your broker
or Medica Sales at **1 (800) 371-1613**
or visit **[Medica.com/Employers](https://www.Medica.com/Employers)**.