



PRODUCTS OVERVIEW

Medica Employer-provided Products

For employer groups headquartered in Minnesota, North Dakota, South Dakota, and western Wisconsin

Let's get started

For nearly 50 years, we've provided benefit plans built on choice and flexibility. Looking for a traditional benefits plan? A consumer-directed option? You'll find them here. And we'll make it easy for you to choose the one that meet the needs of your business – and your employees.

From an open access national network to Accountable Care Organizations (ACOs), you'll find the most cost-effective, comprehensive product portfolio in the region – loaded with valuable care options and plan extras to help your employees stay healthy and feel better.

National network product

Medica Choice® Passport gives your employees access to a large, national network. And it streamlines administration for you with:

- A consistent benefit plan for all employees – no matter where they are across the country
- A uniform enrollment and claims payment process
- One point of contact for account management, billing, eligibility, and Member Services

Care system product

Medica Elect® is for Minnesota employers that want to lower costs by using a narrower network of providers. Here's how it works:

- Employees choose a primary care clinic, and get their care from that clinic, and its affiliated hospitals and clinics. This is called a care system. They can also change care systems during the plan year.
- Employees can see any provider within the care system they choose. (If they can't get care within the system, they'll need a referral from a primary care clinic.)



Consumer-directed options

You'll find consumer-directed options through Medica ONESourceSM with all of our network products. It offers an industry-leading solution for Health Savings Accounts (HSA), Health Reimbursement Accounts (HRA), and Flexible Spending Accounts (FSA).

Product pairing guidelines

Pick and choose your product combinations. Our flexible approach lets you choose the network product(s) and benefit plan design(s) that works for you and your employees.

Group size (enrolled employees)	2 - 5	6 - 20	21+
Number of network products and benefit plans	1 plan and 2 networks	Up to 6 total plans and/or networks*	Up to 12 total plans and/or networks*

*Medica Choice Passport must be offered as an option alongside all ACO and Medica Elect plans.

Our ACO experience

The ACO approach is straightforward: We work together with care system partners to deliver unique, integrated health care. ACO networks offer added features and up to a 20% cost savings compared to open-access networks. Here's how they work:

- Employees choose an ACO and can see any provider within it.
- If they need care outside of the ACO network, the ACO provider will direct the care to an appropriate provider.
- Depending on the ACO, members may have a single source to handle all their health care needs — from appointments and treatment to benefits, claims, and more.

ACOs deliver better health + better care

The result: An innovative care and service model, one that drives better patient management and creates a first-rate member experience. ACO members experience reduced number of emergency room visits, fewer hospital readmissions, and greater use of affordable drug options. And, 97% of members renew into an ACO product.*

*Results based on 2023 enrollment

Offering more ACO options than other health plans in the markets we serve, including:



Altru & You with MedicaSM is available in northeastern North Dakota and northwestern Minnesota.



Clear Value with MedicaSM (with providers from Hennepin Healthcare) is available in the Twin Cities metro area.



Essentia Choice Care with MedicaSM is available in northeastern and western Minnesota, North Dakota, and northwestern Wisconsin.

Medica CompleteHealthSM (featuring care at Mayo Clinic) is available in southern Minnesota and western Wisconsin.



**HealthPartners
Park Nicollet**

Park Nicollet and HealthPartners Medical Group FirstSM is available in the Twin Cities metro area.



Ridgeview Community Network[®] powered by Medica is available in the Twin Cities metro area.



NORTH
MEMORIAL HEALTH

VantagePlus with MedicaSM (with providers from M Health Fairview, North Memorial Health, and many popular independent clinics) is available in the Twin Cities metro area.



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)**.