Plan Options for HealthEast Employees

CHOOSE WHO AND WHERE YOUR CARE COMES FROM
You can choose from Inspiration Health by HealthEast with Medica, an Accountable Care Organization (ACO) which offers a unique network of providers in the 11-county Metro area, or Medica Choice® Passport, which offers the largest network of providers.

THINK ABOUT YOUR NETWORK OPTIONS
To choose the network that works best for you, think about how, where, and how often you access care. For example, if you and your family already see providers at HealthEast or one of their independent partner providers — or if you find the “extras” in care and service support valuable, the ACO option might be right for you. If it’s important to have access to a wide range of doctors and facilities, Medica Choice® Passport might be a better fit.
Inspiration Health by HealthEast with Medica provides access to the largest healthcare provider in the Twin Cities’ east Metro area: more than 17 HealthEast primary and specialty care clinic locations, several independent partner providers, including Entira clinics, and 4 hospitals, including Bethesda Hospital, St. John’s Hospital, St. Joseph’s Hospital, and the Woodwinds Health Campus.

You don’t need a referral to see a specialist within the network. One call connects you to all your health care and coverage resources. Plus you get services such as:

- Weekend and evening walk-in care and 24/7 appointment scheduling for primary care
- Free advanced wellness assessment with a nutrition and fitness specialist and a certified health and wellness coach ($200 value) for members when they schedule an annual health exam with their HealthEast primary care clinician within the first year of membership start date
- Ways to Wellness discounted services including weight management, personal training, Pilates training, health and wellness coaching, cardiac wellness program, and special metabolic and exercise testing
- Care Connection, a 24/7 care concierge providing nurse triage, appointment scheduling, prescription refills and more

Medica Choice Passport

Medica Choice Passport is Medica’s most robust network offering. It’s an open access plan that lets you choose from any doctor, clinic or facility throughout this large network – more than 684,000 physicians and more than 5,500 hospitals nationwide. No matter where you live in the U.S., you have access to network providers. And you’re covered when you travel, too.

You don’t need a referral to see a specialist. And the network is very large, so it’s easy to find a provider that meets your needs.

- Widest network of doctors and hospitals nationwide
- Greatest flexibility
- Known and trusted plan
Frequently asked questions

Q. What are the real differences between the Inspiration Health by HealthEast with Medica ACO and Medica Choice® Passport?
A. Both types of offerings will provide quality care for you and your family. The ACO includes a more localized network of coordinated health care and coverage and a truly integrated experience. By working together, Medica and HealthEast can actually raise the level of care, while lowering the cost. So premium costs could be significantly lower with the ACO.

Medica Choice® Passport offers the greatest flexibility through a large network of providers.

Q. What if I need to see a provider who is not affiliated with my ACO; are there out-of-network benefits? Can I receive in-network benefits for seeing an out-of-network provider?
A. Generally, all plans offered include out-of-network benefits. Keep in mind that the amount you pay for your care will be significantly higher when accessing providers that are not affiliated with your selected ACO network. ACO networks contain an established network of primary care and specialty care providers. In the event the services you need are not available within your ACO network and your network provider specifically directs you to a non-network provider, your provider can submit a care direction form indicating that you can receive certain eligible health services from a non-network provider. For in-network benefits to apply, the care direction form must be submitted by your network provider prior to your appointment with the out-of-network provider.

For all plans, emergency room visits with an in-network provider or out-of-network provider are covered as an in-network benefit.

Q. What are the advantages of coordinated health care and coverage?
A. The ACO offers the advantages of an insurer and provider working together on your behalf to keep you healthy. They integrate information and resources to deliver a more personalized experience, at a lower cost.

Q. Which networks offer the lowest premium cost?
A. When you compare your options within the 11-county Twin Cities Metro area, the ACO offers you the lowest premiums.

Q. Can I choose a different plan for each member of my family?
A. No. When enrolling in a health plan option, you will need to choose Inspiration Health by HealthEast with Medica ACO plan or a Medica Choice® Passport plan for the entire family.

Urgent care visits that take place with an out-of-network provider are covered as an out-of-network benefit of 50% after meeting your deductible.
Q. What if I have a child who goes to college out of town or out of state?
A. Our ACO network option offers great provider access in the Twin Cities 11-county metro area. If you intend to use providers outside of that area – for example, you have a college student living in Fargo or Duluth – you may want to consider the Medica Choice Passport network to ensure in-network coverage. See the chart below for details on coverage in specific areas.

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<tr>
<th>If your college student lives:</th>
<th>ACO</th>
<th>Medica Choice Passport</th>
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<tbody>
<tr>
<td>Outside the metro but within Medica’s service area of Minnesota, North Dakota, South Dakota and western Wisconsin. (examples: Fargo or Duluth)</td>
<td>Emergency care: Covered at the in-network benefit level.</td>
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<td>Urgent care: Urgent care visits that take place with an out-of-network provider are covered as an out-of-network benefit of 50% after meeting your deductible.</td>
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<td>Other health care services: Out-of-network benefits apply when accessing a provider outside of the ACO network.</td>
<td>Other health care services: In-network coverage available when accessing a network provider.</td>
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<tr>
<td>Outside of the Medica service area of Minnesota, North Dakota, South Dakota and western Wisconsin. (examples: Iowa or California)</td>
<td>Emergency care: Covered at the in-network benefit level.</td>
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<td>Other health care services: In-network coverage available through Medica’s Travel Program which includes thousands of providers nationwide.</td>
<td>Other health care services: In-network coverage available when accessing a provider in this nationwide network.</td>
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Q. What benefits are covered through the Travel Program?
A. The Travel Program provides a network of participating providers when traveling outside of Medica’s service area of Minnesota, North Dakota, South Dakota and western Wisconsin. If you see a Travel Program participating provider, you will receive an in-network benefit. Some services, including chiropractic and e-visits, do not have an in-network provider option that is part of the Travel Program.

For more information, visit welcometomedica.com/healtheast.