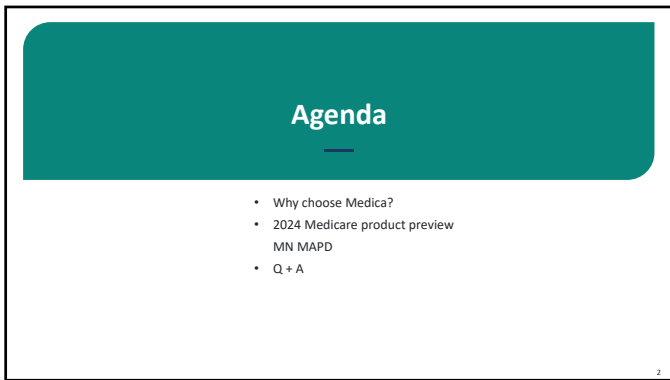
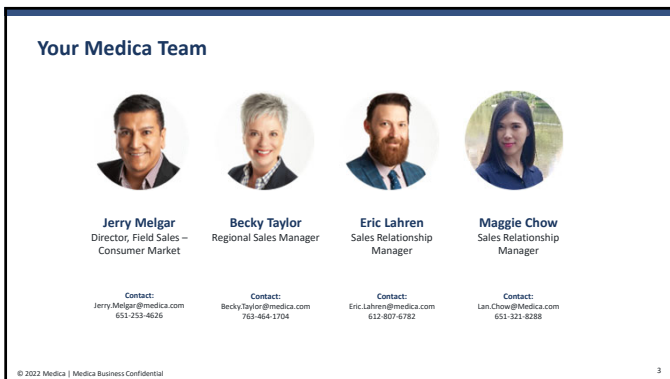




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Medica Overview

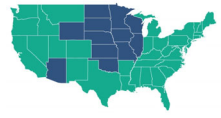


3,900 team members

Not-for-profit
Our focus is on the communities we serve

\$6.0 billion
Annual revenue

Medica Foundation
Support for customers and the greater community



12 states
24 Accountable Care Organizations (ACOs)

Nearly **1.5 million members**

160,000 Individual and Families	422,000 Medicare/Medicaid	900,000 Commercial
------------------------------------	------------------------------	-----------------------

4

MISSION
To be the trusted health plan of choice for customers, members, partners and our employees.

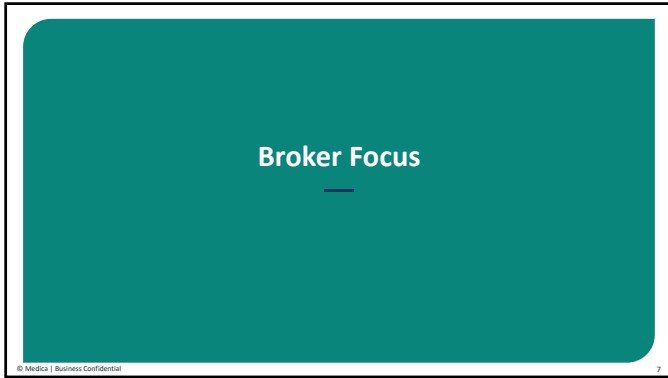
VISION
To be trusted in the community for our unwavering commitment to high-quality, affordable health care.

VALUES
Customer-Focused • Excellence • Stewardship • Diversity • Integrity

5

Why Choose Medica?

6



7



8



9

Broker Focus

Your schedule is busy. We bring our events to you.



2023 Broker Forum Schedule

Day	Time	Topic	Speaker
Monday, 8/28	8:00 AM - 9:00 AM	Registration	
Monday, 8/28	9:00 AM - 10:00 AM	Breakfast	
Monday, 8/28	10:00 AM - 11:00 AM	Keynote: The Future of Health Insurance	John Doe
Monday, 8/28	11:00 AM - 12:00 PM	Panel: Navigating the Regulatory Landscape	Jane Smith, John Doe, Jane Smith
Monday, 8/28	12:00 PM - 1:00 PM	Lunch	
Monday, 8/28	1:00 PM - 2:00 PM	Session: Digital Transformation in Insurance	John Doe
Monday, 8/28	2:00 PM - 3:00 PM	Session: Risk Management Strategies	Jane Smith
Monday, 8/28	3:00 PM - 4:00 PM	Session: Client Engagement and Retention	John Doe
Monday, 8/28	4:00 PM - 5:00 PM	Session: Marketing and Sales Innovation	Jane Smith
Monday, 8/28	5:00 PM - 6:00 PM	Networking	
Tuesday, 8/29	8:00 AM - 9:00 AM	Registration	
Tuesday, 8/29	9:00 AM - 10:00 AM	Breakfast	
Tuesday, 8/29	10:00 AM - 11:00 AM	Keynote: The Role of Data in Insurance	John Doe
Tuesday, 8/29	11:00 AM - 12:00 PM	Panel: Emerging Markets and Opportunities	Jane Smith, John Doe, Jane Smith
Tuesday, 8/29	12:00 PM - 1:00 PM	Lunch	
Tuesday, 8/29	1:00 PM - 2:00 PM	Session: Operational Efficiency	John Doe
Tuesday, 8/29	2:00 PM - 3:00 PM	Session: Customer Experience	Jane Smith
Tuesday, 8/29	3:00 PM - 4:00 PM	Session: Financial Performance	John Doe
Tuesday, 8/29	4:00 PM - 5:00 PM	Session: Compliance and Ethics	Jane Smith
Tuesday, 8/29	5:00 PM - 6:00 PM	Networking	

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Broker Focus



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Agility

We respond quickly to the needs of partners and members.

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You Asked, We Delivered

Your feedback is invaluable to us, and we use it to enhance our products, services, and experiences.

- Low max out-of-pocket
- Predictable copays for out-network services
- Expanded, stable provider network
- Easy to use travel benefit
- Flex card!!
- ID cards in Broker Client View (BCV)
- One Pass™ fitness member ID lookup
- No network dental and vision benefits

Keep the feedback and ideas coming!

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Service

We pride ourselves on our best-in-class service.

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Exceptional Service


Member-first company
We serve members, not shareholders

Only a phone call away
We pick up the phone every time you call

Outstanding Member Experience team
Our customer service reps live where we do business

Dedicated Broker Experience team
Experienced team with a combined 150+ years of service supporting Medica brokers

Scott Lohman's 400,000th Call Celebration



Scott Lohman has provided exceptional support to members, brokers, and employers since 1989.

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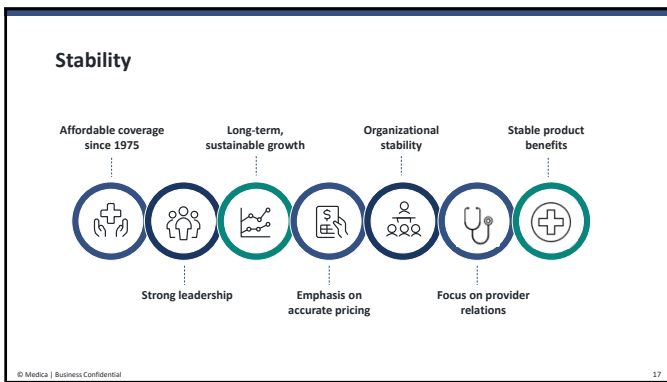
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Stability

Our focus is on sustainable growth and stable products.

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Provider Partnerships


We generate value and improved health outcomes through strong provider partnerships.

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Provider Relationships

- Strong provider relationships allow for a robust network across our service areas
- Providers trust Medica will do the right thing for their patients
- Provider partnerships allow us to expand our product portfolios
- We share the same goal – improving the health of our members



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Nonprofit

We serve our members, not shareholders.

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A nonprofit built on community

The physicians who started Medica in 1975 believed in a nonprofit, member-focused approach to health insurance. That's still true today.



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Community Focus

We proudly support the communities we serve.

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Medica Foundation

- The charitable giving arm of
- supports organizations in Minnesota
- Invests in community-led initiatives to improve health and advance health equity
- Foundation activities and priorities support Medica’s
- Nearly \$40 million has been granted since 2003

www.MedicaFoundation.org

Funding Focus Areas

- Behavioral Health
- Early Childhood Health
- Rural Health
- Strategic Initiative

23

23

Community Giving

- Funding supports Medica’s entire service area through strategic investments in organizations, programs and projects that support the communities where our members live and work.
- Addresses local needs and empowers Medica growth.
- Engages employees, builds relationships and strengthens Medica’s brand.
- Community Giving program established in 2023.



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Our Commitment to the Twin Cities

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2024 Medicare Product Preview

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You ask, we listen!
2024 Changes

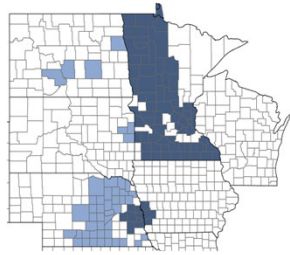
- Improve access to our supplemental benefits
- Adding Thrifty White to our preferred pharmacy network
- Adding ID cards to Broker Client View
- Ability to look up member's OnePass number
- Sending out ID card as soon as the plan is approved
- Replacing coinsurance with copay with OON benefits
- Replacing coinsurance with copay for our diagnostic test
- Consolidate to one Summary of benefits

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Provider Network

- Same provider network for all of our MA plans in all 5 states, (MN/NE/IA/ND/SD)
Yes, including Mayo ☺
- Broad provider network includes major health care systems in service area
- No referral required ever; access to any provider in the network.



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Health+ by Medica Card

New! 2024 supplemental benefits for Dental, Eyewear, and OTC will now be accessed through new Health+ by Medica Visa® card. (MAPD only)

Dental coverage from any licensed dentist within the U.S. and its territories who accepts Visa®

Eyewear allowance at any eyewear location or freestanding vision center that accepts Visa®

OTC allowance on health and wellness products from participating retailers including Walgreens, CVS, Walmart, Family Dollar, and Dollar General Stores

Members can also shop online at mybenefitscenter.com or use a mail-order catalog



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Byrd Center | MM HEALTHCARE

Confidential and proprietary

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Other Important Highlights

<p>Updates on Highly-Shopped Benefits</p> <ul style="list-style-type: none"> • Add new Health+ by Medica Visa® card for key benefits (Dental/Eyewear/OTC) • Move from coinsurance to copays for most out-of-network benefits • Move from coinsurance with \$ cap to copays for diag tests, radiology, and x-rays on all PPO plans • Increase Part B premium buy-down to \$60 for Medical-only plan (no Part D prescription drugs) • \$0 PCP on all plans • Telehealth: All plans offer services available via telehealth including office visits to primary doctors and specialists, urgent care, and mental health services 	<p>Improve Competitiveness of Part D</p> <ul style="list-style-type: none"> • Keep current Premier Performance Formulary • Thrifty White is now in network as a preferred Pharmacy • Copay for covered insulin continues to be capped at \$35/month
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Other Important Highlights

<p>Medicare Part B Drugs changes</p> <ul style="list-style-type: none"> • Benefits include up to \$35 copay for Part B insulin furnished through an insulin pump • Medicare Part B rebatable drugs may be less than 20% coinsurance (CMS releases a list of Part B rebatable drugs updated quarterly) 	<p>Eye Refractions</p> <ul style="list-style-type: none"> • Will now cover up to 2 eye refractions every year • Previously covered just 1 eye refraction, however members may get an eye refraction both during routine eye exams and when seeking treatment for Medicare-covered services such as cataracts
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One Pass™ Fitness & Lifestyle Benefit Program

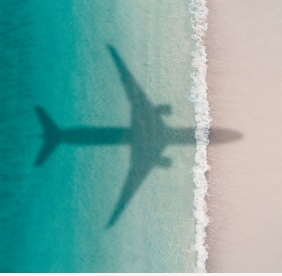
Free fitness membership
One Pass™ provides a complete fitness solution for your body and mind. The program includes the following at no additional cost:

- Access to over 25,000+ participating fitness locations nationally
- Over 15,000+ on-demand and livestreaming fitness classes as well as individual exercises through an artificial intelligence workout builder to help you create your workout and show you how to perform each exercise
- A Home Fitness Kit available to members residing 15 miles outside of a participating fitness location or members physically unable to visit a fitness location
- A personalized, online brain training program to help improve memory, attention, focus and brain speed
- Over 75,000+ social activities, community classes, and events nationally for members to participate in, both in-person and online



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Enhanced Visitor/Traveler benefit



Easy to use travel benefits. Member can go to any providers that accepts Medicare and willing to bill Medicare Advantage plans

Member calls Customer Service to activate benefit. Start and end dates are entered into Health Rules. During this date range is when OON claims process at INN cost share levels.

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Q + A on Travel Benefit

Q1: What if member forgets to turn it on?
A1: Member can call to retroactively provide date range of out of state travel.

Q2: If member turns on the benefit and returns prior to end date, can they turn the benefit off?
A2: Yes, they can call to update the "end date" of their travel.

Q3: If the member returns to the state prior to their end date and if they turn it off, would it affect any in network claims we may receive before travel benefit is turned on?
A3: No, the Visitor/Traveler benefits does not impact INN claims.

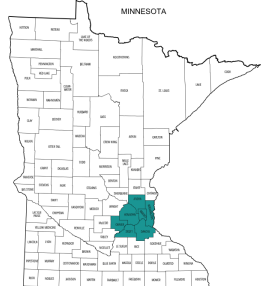
Q4: How long can someone be gone from the state for this benefit?
A4: Member can be gone no more than 6 consecutive months for this benefit to be applied.



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2024 MA Plan Highlights – Metro Minnesota



Summary

- 7 counties
- 5 Plans (4 MA-PDs and 1 MA-only)
- Medicare Advantage Plus Network – One network across all MA products in the nation
- Health+ by Medica Card
- Easy to use Travel benefit
- Easy to use Dental and vision Benefits- No Network!

Plan	Premium	MOOP
Medica Advantage Solution HG154-001 (HMO-PDS)	\$0	\$5500/\$7500
Medica Advantage Solution H8889-005 (PPD)	\$0	\$3700/\$6600 Comb
Medica Advantage Solution H8889-001 (PPD)	\$85	\$2800/\$5100 Comb.
Medica Advantage Solution H8889-003 (PPD)	\$195	\$2800/\$5100 Comb
Medica Advantage Solution H8889-009 (PPD)	\$0	\$4900/\$4900 Comb

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Notable changes

- FlexCard Health+
- Predictable OON costs – set Copay
- Set Co pay for X-Ray / Radiology / Diagnostic Tests

	H8889-005 (PPO)	H8889-001 (PPO)	H8889-003 (PPO)
	In-Network	In-Network	In-Network
Monthly Premium	\$0	\$85	\$195
Maximum Out-of-Pocket	\$3,700	\$2,800	\$2,800
Outpatient Surgery	\$320-395	\$125-\$200	\$50-\$100
Inpatient Hospital	Days 1-5: \$350/day Days 6-90: \$0	\$150 per stay	\$100 per stay
Radiology / Diagnostic Tests	\$0-95	\$0-70	\$0-50
Therapeutic Radiology	\$60	\$60	\$0
X-ray	\$15	\$15	\$0

* When using an EPIC* provider

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Medica Advantage Solution | Twin Cities Metro

	H8889-005 (PPO)	H8889-001 (PPO)	H8889-003 (PPO)
	In-Network	In-Network	In-Network
Monthly Premium	\$0	\$85	\$195
Medical Deductible	\$0	\$0	\$0
Maximum Out-of-Pocket	\$3,700	\$2,800	\$2,800
Medical Benefit ▼	YOU PAY		
Preventive Services	\$0	\$0	\$0
Annual Physical Exam	\$0	\$0	\$0
Primary Care	\$0	\$0	\$0
Specialist Visit	\$35	\$25	\$10
Urgent Care	\$0-45	\$0-40	\$0-10
Chiropractic	\$20	\$20	\$10
Eye Exam – Routine Annual	\$0	\$0	\$0
Hearing Exam – Routine Annual*	\$0	\$0	\$0
Radiology / Diagnostic Tests	\$0-95	\$0-70	\$0-50
Therapeutic Radiology	\$60	\$60	\$0
X-ray	\$15	\$15	\$0

* When using an EPIC* provider

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Medica Advantage Solution | Twin Cities Metro

	H8889-005 (PPO)	H8889-001 (PPO)	H8889-003 (PPO)
	In-Network	In-Network	In-Network
Medical Benefit ▼	YOU PAY		
Diabetes Supplies	\$0†	\$0†	\$0†
Durable Medical Equipment	20%	20%	20%
Part B Drugs	20%	20%	20%
Outpatient Surgery	\$320-395	\$125-\$200	\$50-\$100
Ambulance – Ground	\$265	\$265	\$100
Emergency Room – U.S.	\$120	\$90	\$90
Emergency Room – Worldwide	20%	20%	20%
Inpatient Hospital	Days 1-5: \$350/day Days 6-90: \$0	\$150 per stay	\$100 per stay
Skilled Nursing Facility	Days 1-20: \$0 Days 21-39: \$203/day Days 40-100: \$0	Days 1-20: \$0 Days 21-34: \$203/day Days 35-100: \$0	Days 21-40: \$0 Days 41-100: \$0

*Limited to specific manufacturers LifScan (OneTouch) and Roche (Accu-Chek) with all other manufacturers not covered

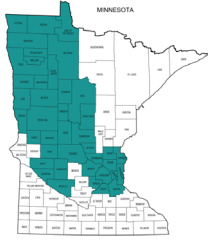
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Medica Advantage Solution | Part D Coverage | Twin Cities Metro

	H8889-005 (PPO)		H8889-001 (PPO)		H8889-003 (PPO)	
Part D Deductible	\$0 Tiers 1-2 \$345 Tiers 3-5		\$0 Tiers 1-3 \$245 Tiers 4-5		\$0 All tiers	
YOU PAY ▼ (30-day Retail)						
Initial Coverage (Shared drug costs up to \$5,030)						
	Preferred Pharmacy	Standard Pharmacy	Preferred Pharmacy	Standard Pharmacy	Preferred Pharmacy	Standard Pharmacy
Tier 1 (Deductible does not apply) Preferred Generic	\$0	\$10	\$0	\$10	\$0	\$10
Tier 2 (Deductible does not apply) Generic	\$14	\$20	\$10	\$20	\$8	\$20
Tier 3 (Deductible does not apply - H8889-001 only) Preferred Brand	\$47	\$47	\$47	\$47	\$47	\$47
Tier 4 Non-Preferred	50%	50%	50%	50%	50%	50%
Tier 5 Specialty Drugs	28%	28%	29%	29%	33%	33%
Coverage Gap "Donut Hole" (Member-only drug costs up to \$8,000)						
Catastrophic Coverage (Member-only drug costs above \$8,000+)						

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2024 MA Plan Highlights – North Minnesota



Summary

- 34 counties*
- 4 PBPs (3 MA-PDs and 1 MA-only)
- Medicare Advantage Plus Network – One network across all MA products in the nation
- Health+ by Medica Card
- Predictable OON costs – set Copay
- Easy to use Travel benefit
- Easy to use Dental and vision Benefits- No Network!

Plan	Premium	MOOP
Medica Advantage Solution H6154-001 (HMO-POS)	\$0	\$5500/\$7500
Medica Advantage Solution H8889-005 (PPO)	\$0	\$3700/\$6600 Comb.
Medica Advantage Solution H8889-002 (PPO)	\$95	\$2800/\$5100 Comb.
Medica Advantage Solution H8889-009 (PPO)	\$0	\$4900 Comb.

*Medica Advantage Solution H6154-001 (HMO-POS) plan is only available in 18 of 34 North MN counties.

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Notable changes

- FlexCard Health+
- Predictable OON costs – set Copay
- Set Co pay for X-Ray / Radiology / Diagnostic Tests

	H8889-005 (PPO)		H8889-002 (PPO)	
	In-Network	In-Network	In-Network	In-Network
Monthly Premium	\$0	\$95		
Maximum Out-of-Pocket	\$3,700	\$2,800		
Inpatient Hospital	Days 1-5 \$350/day Days 6-90: \$0	\$200 per stay		
Outpatient Surgery	\$320-395	\$175-250		
Radiology / Diagnostic Tests	\$0-95	\$0-70		
Therapeutic Radiology	\$60	\$60		
X-ray	\$15	\$15		

* When using an EPIC* provider
* Limited to specific manufacturers LifeScan (OneTouch) and Roche (Accu-Check) with all other manufacturers not covered

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Medica Advantage Solution | South Minnesota

- FlexCard Health+
- Predictable OON costs – set Copay
- Set Co pay for X-Ray / Radiology / Diagnostic Tests

	H8889-008 (PPO)		H8889-004 (PPO)	
	In-Network	In-Network	In-Network	In-Network
Monthly Premium	\$33	\$33	\$141	\$141
Inpatient Hospital	Days 1-5: \$395/day Days 6-90: \$0	Days 1-5: \$395/day Days 6-90: \$0	\$295 per stay	\$295 per stay
Outpatient Surgery	\$350-425	\$350-425	\$220-295	\$220-295
Radiology / Diagnostic Tests	\$0-70	\$0-70	\$0-70	\$0-70
Therapeutic Radiology	\$60	\$60	\$60	\$60
X-ray	\$15	\$15	\$15	\$15

* When using an EPIC* provider
† Limited to specific manufacturers LifeScan (DineTouch) and Roche (Accu-Check) with all other manufacturers not covered

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Medica Advantage Solution | South Minnesota

	H8889-008 (PPO)		H8889-004 (PPO)	
	In-Network	In-Network	In-Network	In-Network
Monthly Premium	\$33	\$33	\$141	\$141
Medical Deductible	\$0	\$0	\$0	\$0
Maximum Out-of-Pocket	\$5,500	\$4,900	\$4,900	\$4,900
MEDICAL BENEFIT ▼	YOU PAY			
Preventive Services	\$0	\$0	\$0	\$0
Annual Physical Exam	\$0	\$0	\$0	\$0
Primary Care	\$0	\$0	\$0	\$0
Specialist Visit	\$50	\$35	\$50	\$35
Urgent Care	\$30-50	\$0-40	\$30-50	\$0-40
Chiropractic	\$20	\$20	\$20	\$20
Eye Exam – Routine Annual	\$0	\$0	\$0	\$0
Hearing Exam – Routine Annual*	\$0	\$0	\$0	\$0
Radiology / Diagnostic Tests	\$0-70	\$0-70	\$0-70	\$0-70
Therapeutic Radiology	\$60	\$60	\$60	\$60
X-ray	\$15	\$15	\$15	\$15

	H8889-008 (PPO)		H8889-004 (PPO)	
	In-Network	In-Network	In-Network	In-Network
Medical Benefit ▼	YOU PAY			
Diabetes Supplies	\$0†	\$0†	\$0†	\$0†
Durable Medical Equipment	20%	20%	20%	20%
Part B Drugs	20%	20%	20%	20%
Outpatient Surgery	\$350-425	\$350-425	\$220-295	\$220-295
Ambulance – Ground	\$265	\$265	\$265	\$265
Emergency Room – U.S.	\$120	\$120	\$120	\$120
Emergency Room – Worldwide	20%	20%	20%	20%
Inpatient Hospital	Days 1-5: \$395/day Days 6-90: \$0	Days 1-5: \$395/day Days 6-90: \$0	\$295 per stay	\$295 per stay
Skilled Nursing Facility	Days 1-20: \$0 Days 21-48: \$203/day Days 49-100: \$0	Days 1-20: \$0 Days 21-48: \$203/day Days 49-100: \$0	Days 1-20: \$0 Days 21-45: \$203/day Days 46-100: \$0	Days 1-20: \$0 Days 21-45: \$203/day Days 46-100: \$0

* When using an EPIC* provider
† Limited to specific manufacturers LifeScan (DineTouch) and Roche (Accu-Check) with all other manufacturers not covered

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Medica Advantage Solution | Part D Coverage | South Minnesota

Part D Deductible	H8889-008 (PPO)		H8889-004 (PPO)	
	\$0 Tiers 1-2 \$445 Tiers 3-5	\$0 Tiers 1-2 \$445 Tiers 3-5	\$0 Tiers 1-2 \$345 Tiers 3-5	\$0 Tiers 1-2 \$345 Tiers 3-5
YOU PAY ▼ (30-day Retail)				
Initial Coverage (Shared drug costs up to \$5,030)				
	Preferred Pharmacy	Standard Pharmacy	Preferred Pharmacy	Standard Pharmacy
Tier 1 (Deductible does not apply) Preferred Generic	\$0	\$15	\$0	\$10
Tier 2 (Deductible does not apply) Generic	\$14	\$20	\$10	\$20
Tier 3 Preferred Brand	\$47	\$47	\$47	\$47
Tier 4 Non-Preferred	50%	50%	50%	50%
Tier 5 Specialty Drugs	26%	26%	28%	28%
Coverage Gap "Donut Hole" (Member-only drug costs up to \$8,000)	Generic and Covered Brand at 25% for all plan options			
Catastrophic Coverage (Member-only drug costs above \$8,000+)	The plan pays the full cost for your covered Part D drugs			

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Medica Advantage Solution | Minnesota*

H8889-009 (PPO)		H8889-009 (PPO)	
	In-Network	Medical Benefit ▼	In-Network
Monthly Premium	\$0	Diabetes Supplies	YOU PAY
Part B Premium Reduction	\$60/month savings	Durable Medical Equipment	20%
Medical Deductible	\$0	Part B Drugs	20%
Maximum Out-of-Pocket	\$4,900	Outpatient Surgery	\$175-\$250
MEDICAL BENEFIT ▼	YOU PAY	Ambulance – Ground	\$265
Preventive Services	\$0	Emergency Room – U.S.	\$120
Annual Physical Exam	\$0	Emergency Room – Worldwide	20%
Primary Care	\$0	Inpatient Hospital	Days 1-6: \$245/day Days 7-90: \$0
Specialist Visit	\$30	Skilled Nursing Facility	Days 1-20: \$0 Days 21-45: \$203/day Days 46-100: \$0
Urgent Care	\$0-45		
Chiropractic	\$20		
Eye Exam – Routine Annual	\$0		
Hearing Exam – Routine Annual**	\$0		
Radiology / Diagnostic Tests	\$0-70		
Therapeutic Radiology	\$60		
X-ray	\$15		

**When using an EPC* provider
*Part D not included in this plan
*Limited to specific manufacturers LifeScan (OneTouch) and Roche (Accu-Check) with all other manufacturers not covered

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Medica Prime Solution | Minnesota

	Standard	Thrift	Basic	Enhanced
Monthly Premium (Medical Only)	\$0	\$43	\$99	\$183
Total Monthly Premium (Medical + Part D)	Rx: \$49.30	Rx: \$79.70	Rx: \$138 Rx2: \$176.40	Rx2: \$247.40

Medica Prime Solution | Wisconsin

	Standard	Thrift	Focus	Total
Monthly Premium (Medical Only)	\$10	\$43	\$99	\$215
Total Monthly Premium (Medical + Part D)	n/a	Rx: \$79.70	Rx: \$141.80	Rx: \$266.00 W/ Rider \$39** **Available on Total Medical-Only & Total Rx


*Excludes diagnostic radiology

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STRATEGIC PRIORITIES

Broker Experience Team

Our dedicated broker experience team provides knowledgeable, trusted, relationship-driven service to support your agency's growth and retention goals. Our team can help you with any broker-related inquires, including marketing, enrollment, billing, benefits, commissions and more.



Key Initiatives

- Dedicated team
- Knowledgeable + trusted
- Results-driven
- Issue resolution
- Relationship-driven

Action plan

- Broker Client View
- Self-service tools
- Ready-to-sell dashboard
- Broker contracting enhancements
- Personalized broker touchpoints

Have a question?

Email us at BrokerExperience@Medica.com
Call 1 (866) 752-0945

Visit the **Broker Portal** for self-service tools and resources www.medica.com

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Questions?

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Medica.
THANK YOU

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