

# Welcome to Medica Central Health Plan

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## Thanks for being a member.

Your 2025 Medica Advantage plan comes with a healthy supply of benefits to support you on your wellness journey. We've made it easy for you to get the most out of your health plan.

## Let's get started together



Scan the QR code or go to **Central.Medica.com/StartHere** to set up your account and easily manage your plan.

## Enjoy these extra benefits:

*(more details inside)*

- Health+ by Medica card — includes up to \$740 annual allowance that lets you decide how to spend your benefit on what you need
- \$0 benefits that include:
  - Tier 1 drugs for plans with Part D coverage
  - Primary care visits
  - Routine eye exams and more

# Make the most of your time with your primary care provider



**Talk about preventive care**  
to see what immunizations and  
cancer screenings you need.



**Bring your medications**  
and other over-the-counter  
products and supplements.



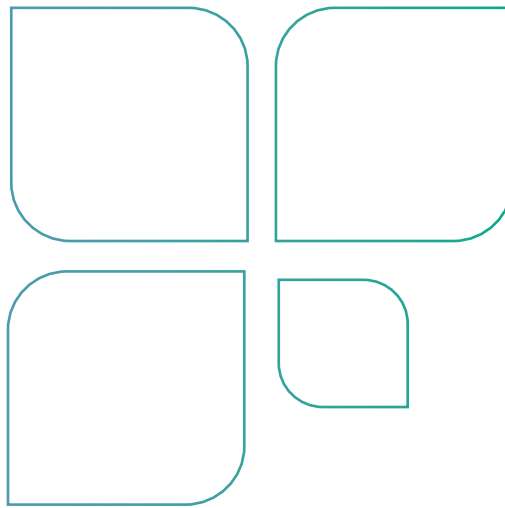
**Ask questions**  
if you don't understand something.



**Be open and honest**  
so your provider can give you  
the proper treatment.



**Take notes**  
or ask your provider to do it for you.  
Bring a friend or family member to  
help you remember important information.



# 2025 Member Plan Guide

Medica Advantage<sup>®</sup> with SSM Value  
(HMO-POS)

Medica Advantage<sup>®</sup> Salute  
(HMO-POS) MA-Only



## NEW USERS

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# Create your member account

Your member account has the information to help you manage your health care and coverage. **You can activate it on or after the effective date of your Medica Advantage membership.**

Follow the steps below to activate your account.  
**Tip:** Have your Member ID Card with you.

## Activate your account

1. Go to **Central.Medica.com/StartHere**
2. Choose **“Create Account”**
3. Type in your account information:
  - Enter your first and last name as shown on your Member ID Card
  - Enter a valid email address
4. Follow the password requirements to create and confirm your password
5. Complete the multifactor authentication process:
  - Choose text or call verification
  - Enter your phone number and choose **“Request Code”**
  - The code will be sent to your phone; once you get it, enter it in the **“Verification Code”** box, click on **“Verify Code”**, and then on **“Continue.”**
6. Complete the **“Member Details”** page using the information from your ID card
7. Read the Terms and Conditions and when finished click on **“Accept Terms & Conditions”** and then **“Continue”**
8. The **“Registration Complete”** screen will appear, letting you know your registration was successful

## CURRENT USERS

## Access your member account

Visit your secure member account at **Central.Medica.com/StartHere** to manage your plan benefits.

Your member account is your one-stop health plan resource. You can:

- View personal information
- Order your member ID card
- Download your member benefit documents
- View claims and claim details
- Access pharmacy information
- Get a link to Living Healthy
- Pay your premium



### I forgot my password – how do I find out what it is?

Choose Login to Member Portal and select “Forgot your password?” to choose a new password.

### I forgot my user ID – how do I find out what it is?

You'll have to create a new account and re-register your account to access your information.



Call the number on the back of your member ID card.

8 a.m. - 8 p.m. CT, weekdays (year-round), weekends (Oct. 1 – March 31)

AT A GLANCE

# Medica Advantage Plans

## \$0 benefits include

- Primary care visits
- 90-day fills at Costco mail-order pharmacies\* for Tier 1 drugs\*
- Tier 1 drugs at preferred pharmacies\*
- Routine vision exam
- Routine hearing exam with hearing aid allowance
- 14 meals delivered to your door after a hospital or skilled nursing facility stay
- Fitness membership through One Pass™

## Your plan also features

- Health+ by Medica card for easy access to your benefits
- 24 personal one-way rides each year for medical appointments and pharmacy visits
- Routine footcare visits
- Routine chiropractic visits
- Preventive and comprehensive dental coverage, including dental exams, cleanings, X-rays, and more
- Virtual care for eligible conditions
- Rewards for completing healthy activities

### Review your benefits

Find more information at  
[Central.Medica.com/ExtraBenefits25](https://Central.Medica.com/ExtraBenefits25).

\* Doesn't apply to members on the Medica Advantage Salute (HMO-POS) MA-Only plan, which doesn't include Part D drug coverage.

# Understanding your care + network

## COORDINATED CARE NETWORK



Physicians



Health plan



Hospitals

## Connect with a network primary care physician

Your plan gives you a Coordinated Care Network that supports collaboration between health care experts, hospital partners, and the Medica Central Health Plan. Working together, we can guide you to health resources in our system, including nutrition services, pharmacy support, community programs, and more. That means you can get a well-rounded, simpler health care experience. Visit [Central.Medica.com/Doctors](https://Central.Medica.com/Doctors) for an online directory of care providers.

## Urgent care\*

Need a same-day appointment? Call your primary care clinic first – you can often get an appointment the same day. They may direct you to urgent care if you need attention sooner than a clinic visit. Common reasons to visit urgent care include minor burns, sprains or strains, minor lacerations or rashes, and migraines. Urgent care sites are generally open evenings and weekends.

## Emergency care\*

Common reasons to seek emergency care include heart attack symptoms (chest pain, shortness of breath, nausea/vomiting), stroke symptoms (slurred speech, sudden weakness, vision loss, and dizziness), head trauma, or sudden confusion. **Call 911 if you think your health problem is life-threatening or could worsen on the way to the hospital.**

*\* Both urgent and emergency care are covered under your plan if you can't return to the Medica Central Health Plan network for immediate treatment. If you require urgent or emergency care outside the network and can't get to a plan provider, go to the nearest urgent care center or emergency room for treatment. It's important to notify Medica of your out-of-network urgent or emergency visit by calling Member Services at 1 (877) 301-3326 (TTY: 711). Because you're a member on an HMO-POS plan, any follow-up with a non-plan provider will apply to your out-of-network benefits.*



## Specialty care

Our network also features a variety of medical specialties. Your primary care physician can help you find the right specialist. Visit [Central.Medica.com/Doctors](https://Central.Medica.com/Doctors) for our provider directory – it has a comprehensive list of specialty providers, behavioral health services, and hospitals.

## E-visit

Go to [Central.Medica.com/Evisit](https://Central.Medica.com/Evisit) to get a diagnosis, a treatment plan and even a prescription, if needed. E-Visits are available to members through age 80. To ensure members get the highest-quality of care, those age 81 and older should be seen at a clinic or doctor's office.



## Care or support questions? We're here to help.

### NurseLine: Always-available access

NurseLine gives you access to highly trained nurses who are available 24/7 at no additional cost to you. They can answer your questions about symptoms, medications and health conditions, and other self-care tips for non-urgent medical issues. You can also find many health videos and assessments on the Health Advocate's online resource center.

Toll Free: **1 (833) 925-0398** (TTY: **711**)  
24 hours a day, 7 days a week



## Need a quick appointment?

Start an **E-visit** at [Central.Medica.com/Evisit](https://Central.Medica.com/Evisit) and get care from the comfort of home from a trusted SSM provider.

# Your no-copay care options

## **\$0** No-copay care with network providers for these services

### **Welcome to Medicare office visit**

As soon as you enroll in Medicare Part B, you can schedule your welcome to Medicare visit. Your primary care physician will record your medical history, check your vision, blood pressure, weight and height to measure your body mass index (BMI).

### **Annual Wellness Visit**

Medicare covers one Annual Wellness Visit per calendar year. You also have an additional benefit of a comprehensive annual physical exam.

### **Preventive care**

Talk to your primary care physician to determine which immunizations (influenza, varicella, tetanus, meningococcal, pneumococcal) and cancer screenings (breast cancer mammogram, colon cancer, PAP smear) you need.

You'll find preventive services in your Evidence of Coverage. See the Medical Benefits chart in Chapter 4, Section 2.1. There's an apple icon next to the preventive services in the benefits chart.

### **Primary care visits**

All in-person and telehealth visits with your primary care physician have no copay. Talk with your primary care physician and ask if a telehealth appointment is right for you.



# Your online health record



## Access your health information any time in 2025

MyChart is a free service for SSM patients that lets you access personal and family health records. Just go to **Central.Medica.com/Login** or use the MyChart app. MyChart lets you:

- Send secure messages to your physician and health care team
- Get answers to medical questions
- Get real-time lab and test results — no more waiting for a phone call or letter — view your results and your doctor’s comments within days
- Request a prescription refill from your doctor
- View current medical records
- Schedule your next appointment or view details of your past and upcoming appointments
- Pay medical bills online

## Sign up for MyChart in three easy steps

1. Go to **Central.Medica.com/Login**
2. Under the MyChart section, choose **“MYCHART LOGIN”** and then **“Sign Up Now”** under the **“New User?”** section
3. Complete the online form to activate your account; if you need help, call MyChart support at **1 (888) 521-3326 (TTY: 711)**



# Your health plan gives you extra benefits

Designed to help you stay active, manage your emotional well-being, and make good health a priority. Find out more at [Central.Medica.com/ExtraBenefits25](https://Central.Medica.com/ExtraBenefits25).



## Health+ by Medica card

Your over-the-counter (OTC) allowance and Living Healthy rewards benefits are on your new Health+ by Medica card. The card makes paying for covered items simple. It also includes any FlexSpend benefits your plan offers – plus your Living Healthy Rewards get automatically added to it as you earn them.

Here's how to activate your card. **(Note: You need to be active on your policy to activate your card.)** Call **1 (833) 684-8472** or go to **MyBenefitsCenter.com**. When you call, you'll be prompted to enter the card's 16-digit account number. You'll then need to enter your insurance member ID number, found on your Member ID Card, including the A (A=2 on the phone keypad). Once you get through these steps, the card will be ready to go.



## Living Healthy Rewards

You can earn up to \$150 in rewards each year that you can redeem with your Health+ by Medica card.\* Just complete the healthy activities of your choice on the Living Healthy Rewards site, and the reward dollars automatically load onto your Health+ by Medica card. You can use them at grocery stores, restaurants, and much more.

Visit [Central.Medica.com/Rewards](https://Central.Medica.com/Rewards) to learn how to earn reward points through your Living Healthy portal, or sign into your member account to access your Living Healthy Rewards and record completed activities. **Note: Living Healthy Rewards expire 12 months after you've earned them.**



## OTC

Your plan gives you a quarterly allowance to use for eligible OTC health and wellness products. This benefit is available at the beginning of each quarter (January, April, July, October). **Note: Any unused dollars expire at the end of the quarter they're assigned (you can't carry them forward to the next quarter).**

After you get your Health+ by Medica card in the mail, visit [MyBenefitsCenter.com](https://MyBenefitsCenter.com) or download the OTC Network app to see the list of all participating retailers, a full list of covered items, and to check your card balance.

You can shop:

- In-store at participating retailers, including some SSM Health Pharmacies, Walgreens, CVS Pharmacy, Walmart, Dollar General, and Kroger stores
- Online at [MyBenefitsCenter.com](https://MyBenefitsCenter.com)
- Over the phone at **1 (833) 569-2330**
- By mail-order catalog found at [Central.Medica.com/ExtraBenefits25](https://Central.Medica.com/ExtraBenefits25) under the OTC section



## Dental

We cover preventive and comprehensive dental benefits through our partner Delta Dental. Our plan has no waiting period or deductibles. Visit [Central.Medica.com/ExtraBenefits25](https://Central.Medica.com/ExtraBenefits25) for a link to the Delta Dental Medicare Advantage Network of providers and a list of covered procedures.



## \$0 routine vision exam

We cover one in-network \$0 routine vision exam every year. Find a network provider at [Central.Medica.com/Doctors](https://Central.Medica.com/Doctors).



## Routine hearing exam

We cover one in-network \$0 routine hearing exam per year. Find a hearing aid provider at [Central.Medica.com/Doctors](https://Central.Medica.com/Doctors).



## FlexSpend: dental, vision, and hearing

Every year we cover a FlexSpend allowance for additional dental, vision (including eyewear), and/or hearing (including hearing aids). You can swipe your Health+ by Medica card like a credit card at any dentist, free-standing vision center, or hearing aid provider.



## \$0 fitness memberships through One Pass™

The One Pass fitness program includes access to 20,000+ fitness locations nationwide, including group exercise classes. Rather work out at home? Enjoy on-demand and live-streaming fitness classes. Plus you can redeem one home fitness kit each year. You can also use a personalized online brain training program called CogniFit. Go to [Central.Medica.com/ExtraBenefits25](https://Central.Medica.com/ExtraBenefits25) to register for the One Pass fitness program.



## Routine footcare visits

We cover 10 routine footcare visits every calendar year. That includes treatment generally considered preventive such as cutting or removal of corns, warts, calluses or nails. You pay your plan's specialist copay for routine footcare services.



## Routine chiropractic visits

We cover 24 routine chiropractic visits every calendar year. You pay a \$20 copay per visit for routine chiropractic services. Find an in-network provider at [Central.Medica.com/Doctors](https://Central.Medica.com/Doctors).

*\*You'll need to enter completed activities by Dec. 31, 2025, to be eligible for rewards.*

# About your prescription drug coverage\*\*

## Preferred retail pharmacy network

Save money by filling prescriptions at preferred retail pharmacies and through our mail order pharmacy. All SSM Pharmacies, Walgreens, Walmart, and CPESN pharmacies are included in the network. The network also includes Costco retail and mail order pharmacies (no Costco membership required).

## Need to find a pharmacy near you?

Find preferred and standard retail pharmacies at [Central.Medica.com/MAPharmacies](https://Central.Medica.com/MAPharmacies).

## Standard retail pharmacy network

You also have access to standard retail pharmacies, including most national chains (CVS included) ; many retail and grocery store pharmacies ; and many independent, local community pharmacies.



## LIST OF COVERED DRUGS (FORMULARY)\*\*

See what drugs your plan covers by viewing our Medicare formulary. Visit [Central.Medica.com/MedicareAdvantageMembers](https://Central.Medica.com/MedicareAdvantageMembers) and choose **2025 Drug list/Formulary**.

Note: We may make changes annually and throughout the benefit year to the formulary.

## Understanding drug tiers

The actual amount you'll pay for a drug on this list depends on what your plan covers and which "tier" the drug is in. Tiers are categories drugs are placed in based on how much they cost. Generally, the lower the tier number, the lower the cost.

# Medicare Advantage diabetes benefits



## Diabetes management

If you have diabetes, take steps to stay healthy:

- Get an HbA1c test at least twice a year to check your average blood glucose level for the past two to three months
- Get an LDL test when you're first diagnosed with diabetes to check your level of "bad" cholesterol, and repeat testing as recommended by your doctor
- Get diabetic kidney disease testing
- Get an eye exam, which may include a dilated retinal exam
- Get a regular foot exam
- Eat a healthy diet and exercise regularly
- Stay active — register for the One Pass™ fitness benefit

## Insulin savings

You only pay a \$30 copay per prescription at preferred pharmacies and \$35 at standard retail pharmacies for insulin on our formulary.\* These savings apply through the deductible and copay stages.

## Diabetic supplies

Your plan covers supplies to help you manage your diabetes, including:

- \$0 diabetic supplies
- \$0 for all insulin supplies\*\*
- \$0 copay for Medicare-covered Dexcom or FreeStyle Libre continuous glucose monitors (CGMs) and related supplies from a retail pharmacy; 20% coinsurance for other Medicare-covered CGMs and related supplies from a retail pharmacy; 20% coinsurance for Medicare-covered CGMs from a Durable Medical Equipment (DME) supplier.
- Prior authorization needed for CGMs with no history of insulin use
- 20% coinsurance in-network for insulin pumps (brands covered: Minimed, T Slim)‡
- 20% coinsurance in-network for therapeutic shoes and inserts; therapeutic shoes and inserts are only available through NPS Foot Health
- Kidney disease education



### Struggling to manage your diabetes?

Get help by completing our Care Management form to be connected with a Nurse Case Manager. Visit [Central.Medica.com/Care-Management-Help](https://Central.Medica.com/Care-Management-Help).

\* Includes pen injector, injectable solution, injectable suspension, and cartridge.

\*\* Doesn't apply to members on the Medica Advantage Salute (HMO-POS) MA-Only plan, which doesn't include Part D drug coverage.

‡ You'll pay 20% coinsurance for Minimed testing supplies.



# Your rights + responsibilities

You deserve the best service and health care possible. Rights and responsibilities help improve cooperation among members, practitioners, and Medica Central Health Plan. Visit [Central.Medica.com](https://Central.Medica.com) to view your Notice of Privacy Practices or call Member Services.

## Grievance and appeals

You may have questions or concerns about benefits, claims or services you've received from us. When that happens, reach out to Member Services. A Medicare Specialist will make every effort to resolve your concern promptly and completely. Your input matters, and we encourage you to call with concerns. As a Medica Advantage Plan member, you also have certain grievance and appeal rights.

You can call Member Services or visit [Central.Medica.com/MedicareAdvantageMembers](https://Central.Medica.com/MedicareAdvantageMembers) for more information on how to file a grievance or appeal.

## Limitations and exclusions

Reference your Evidence of Coverage, which can be found online at [Central.Medica.com](https://Central.Medica.com), for a list of services and items that aren't covered under any condition or are only covered under specific conditions.

## Quality matters

Our Medicare Advantage achievements show our commitment to high-quality care and services to you. Find out more at [Central.Medica.com/Quality](https://Central.Medica.com/Quality).



# Pharmacy FAQS (for Part D)\*

## Does the plan cover my drugs?

Our plan uses a drug formulary to determine how each drug is covered and any requirements for coverage. Visit [Central.Medica.com/MedicareAdvantageMember](https://Central.Medica.com/MedicareAdvantageMember) to view our comprehensive drug formulary. The formulary allows you to search by drug name, type, or tier. See your plans Evidence of Coverage to calculate how much you can expect to pay for drugs in each tier.

## What's the difference between Part D and Part B drugs?

It's important to understand the difference in coverage as Part D drugs are covered under the drug benefit, while Part B drugs are considered a medical benefit:

- Part D drugs are the more common drugs you get at the pharmacy counter and can be self-administered. See chapters 5 and 6 of your Evidence of Coverage document to learn more about Part D drugs.

- Part B drugs are drugs that are either given in a doctor's office, home infusion, or an outpatient clinic that you can't self-administer. They can also be oral drugs or supplies for certain chronic disease states that you can pick up at your local pharmacy. Some examples of drugs given in a clinic include injectable anticancer drugs, intravenous immune globulin, or injectable dialysis drugs. Drugs that you could pick up at your pharmacy may include oral transplant medication, nebulized drugs, some oral chemotherapy, and diabetic supplies for testing. Please be aware these drugs will have either a cost-sharing amount or a copay.

### **Can using mail order really provide savings?**

Using mail order can be convenient. You can avoid taking time to drive to a pharmacy by having your drugs delivered to your home. 90-day supplies of Tier 1 drugs are available for a \$0 copay only at Costco mail order pharmacies. You don't need to be a Costco member to use this benefit.

### **Why does my cost sharing for a drug change throughout the year?**

The Medicare Part D program has three defined segments of benefit offerings known as the Deductible Stage, Initial Coverage Stage, and Catastrophic Stage. Each benefit segment may have different member cost sharing amounts. You can find the coverage and description of these benefit segments in Chapter 6 of your Evidence of Coverage document.

### **Which restrictions and limitations may apply to the drug formulary?**

- Prior authorization
- Quantity limit
- Step therapy
- 90-day supply of drugs
- Limited distribution

### **Which vaccinations are covered?**

Vaccines have a \$0 copay. It's important to keep vaccines current because you may not have been vaccinated as a child or your immunity may have faded. Most importantly, vaccines help keep you safe from life-threatening, vaccine-preventable diseases.

#### **Part B vaccines**

Medicare Part B covers the following vaccines at an in-network retail pharmacy or at your doctor's office at \$0 to you:

- Annual flu shot
- Covid-19
- Hepatitis B for intermediate to high risk
- Pneumococcal pneumonia
- Tetanus shot, but only due to an injury

#### **Part D vaccines**

Medicare Part D vaccines\* can be received at a in network pharmacy or at your in-network physician office at your annual wellness check.

- Hepatitis B for low-risk members
- Shingles
- Td (tetanus and diphtheria) booster
- Tdap (tetanus, diphtheria, and pertussis) booster
- RSV vaccine

\* Doesn't apply to members on the Medicare Advantage Salute (HMO-POS) MA-Only plan, which does not include Part D coverage.



**You're not just covered,  
you're cared for.**



Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

Medica Central Health Plan is an HMO-POS with a Medicare contract. Enrollment in Medica Central Health Plan depends on contract renewal. Medica Central Health Plan markets under the name Medica.

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