

Options and Information

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# 2021 MINNESOTA HEALTH PLANS PORTFOLIO

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INDIVIDUAL & FAMILY HEALTH PLANS



# PERSONALIZED COVERAGE YOU CAN TRUST.

As a Midwestern, not-for-profit health insurance plan we've been putting the needs of our members at the forefront of everything we do for nearly 45 years.

Take comfort in knowing Medica is on your side. We know you want affordability and options. We also know you want to choose your doctor. Medica plans are designed to let you personalize your coverage to meet your unique needs and preferences.

**Take a look through our entire portfolio of Minnesota offerings — you'll discover that you can find your fit with Medica.**

## MEDICA®

## QUESTIONS? WE'RE HERE TO HELP.



### Call

Connect with a Medica Sales Consultant at  
**(855) 297-9222 (TTY: 711).**



### Email

Chat with a Medica Sales Consultant at  
**MedicalIndividualProducts@Medica.com.**



### Find

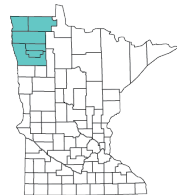
Look for an agent or broker in your  
community at **Medica.com/Agent.**

# STEPS TO PERSONALIZING YOUR COVERAGE



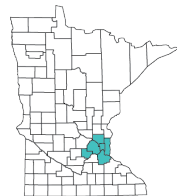
- 1 Determine what's available where you live.**  
Not all health plans are available in all areas.
- 2 Choose your network.**  
Decide who and where your care comes from.
- 3 Choose your plan type.**  
Decide if you want a copay, share or health savings account (HSA) compatible plan. Cost share reduction and catastrophic plans may also be available for those who qualify. To review benefits, check the product's *Side-by-Side Comparison* brochure.
- 4 Choose individual or family coverage.**  
You decide how to cover your family — whether that's individual coverage for each family member — or a shared family plan.

# WHERE YOU LIVE DETERMINES WHAT'S AVAILABLE TO YOU.



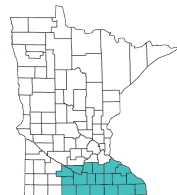
## Altru Prime by Medica<sup>SM</sup>

**Altru Network:** Available in Kittson, Marshall, Pennington, Polk, Red Lake and Roseau counties.



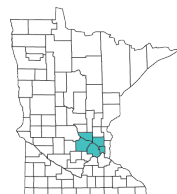
## Bold by M Health Fairview and Medica<sup>SM</sup>

**M Health Fairview Network:** Available in Anoka, Carver, Dakota, Hennepin, Ramsey and Washington counties.



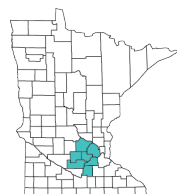
## Engage by Medica<sup>SM</sup>

**Engage Network:** Available in Blue Earth, Brown, Dodge, Faribault, Fillmore, Freeborn, Goodhue, Houston, Le Sueur, Martin, Mower, Nicollet, Olmsted, Rice, Steele, Wabasha, Waseca, Watonwan and Winona counties.



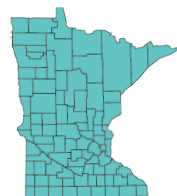
## North Memorial Acclaim by Medica<sup>SM</sup>

**North Memorial Network:** Available in Anoka, Hennepin, Ramsey, Sherburne and Wright counties.



## Ridgeview Distinct by Medica<sup>SM</sup>

**Ridgeview Network:** Available in Carver, Hennepin, Le Sueur, McLeod, Scott, Sibley and Wright counties.



## Medica<sup>®</sup> Applause<sup>®</sup>

**Applause Network:** Available in all Minnesota counties.

# CHOOSE YOUR NETWORK →

This is who and where your care comes from. You have the option to choose a broad network that will give you access to a large number of providers. Or, you may be able to choose a local care-system network that will provide you with significant cost savings. It's important to confirm your providers are in your plan's network. Unless it's an emergency, there is no coverage if you visit a provider that is not in your network. This means you'll be responsible for the full cost of any care.





# CARE SYSTEM PROVIDER NETWORK OPTIONS

These networks are localized, but the benefits are significant.

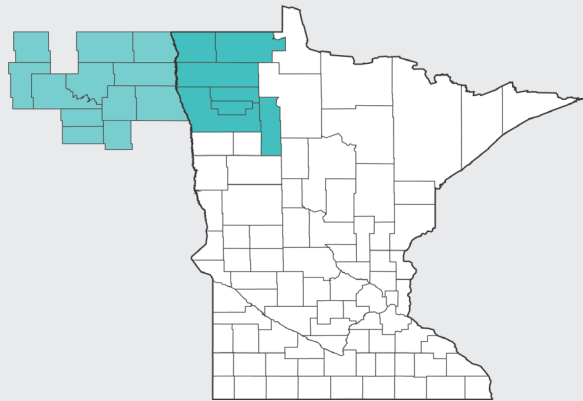
## Altru Prime by Medica<sup>SM</sup> (Altru Network)

### AVAILABILITY

For individuals and families living in northwestern Minnesota. Available in Kittson, Marshall, Pennington, Polk, Red Lake and Roseau counties.

### WHERE CAN YOU GET CARE

Northwestern Minnesota and northeastern North Dakota.



### YOUR PROVIDER FOR COMPLEX CARE

Access to the Complex Specialty Care Program<sup>2</sup> with complex care at Mayo Clinic. So you can receive care for transplants, certain rare cancers and other complex specialty care at Mayo Clinic.

### NETWORK DETAILS

Access to Altru Health System doctors, clinics and hospitals plus others.

#### The network includes:

3,000+ Primary and specialty care providers  
18+ Hospitals

#### Featured health care systems:

Altru Health System  
Cavalier County Memorial Hospital  
CHI St. Alexius Health  
Cooperstown Medical Center  
First Care Health Center  
Heart of America Medical Center  
Kittson Healthcare  
LifeCare Medical Center  
Nelson County Health System Hospital  
North Valley Health Center  
Northwood Deaconess Health Center  
Pembina County Memorial Hospital Association  
Riverview HealthCare Association  
Towner County Medical Center  
Unity Medical Center

### SEARCH THE NETWORK

To view what health care systems and other providers are in the Altru Network, use the online search tool at [Medica.com/SearchAltru](https://www.Medica.com/SearchAltru).

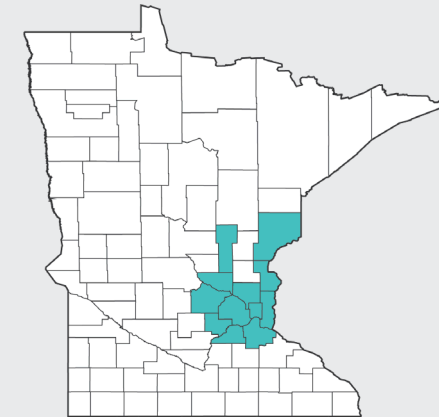
## Bold by M Health Fairview and Medica<sup>SM</sup> (M Health Fairview Network)

### AVAILABILITY

For individuals and families living in Twin Cities metro. Available in Anoka, Carver, Dakota, Hennepin, Ramsey and Washington counties.

### WHERE CAN YOU GET CARE

Minnesota Twin Cities metro.



### YOUR PROVIDER FOR COMPLEX CARE

Access to the Complex Specialty Care Program<sup>2</sup> with complex care at M Health Fairview. So you can receive care for transplants, certain rare cancers and other complex specialty care at M Health Fairview.

### NETWORK DETAILS

Access to M Health Fairview doctors, clinics and hospitals plus others.

#### The network includes:

3,700+ Primary and specialty care providers  
11 Hospitals

#### Featured health care systems:

M Health Fairview

### SEARCH THE NETWORK

To view what health care systems and other providers are in the M Health Fairview Network, use the online search tool at [Medica.com/SearchM-HealthFairview](https://www.Medica.com/SearchM-HealthFairview).

<sup>2</sup> Before you use the program, you need a referral from your network doctor and approval from Medica.



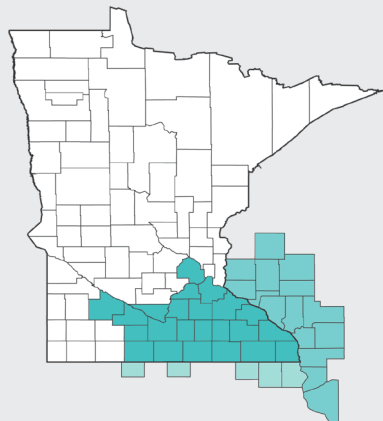
## Engage by Medica<sup>SM</sup> (Engage Network)

### AVAILABILITY

For individuals and families living in southeastern Minnesota. Available in Blue Earth, Brown, Dodge, Faribault, Fillmore, Freeborn, Goodhue, Houston, Le Sueur, Martin, Mower, Nicollet, Olmsted, Rice, Steele, Wabasha, Waseca, Watonwan and Winona counties.

### WHERE CAN YOU GET CARE

Southern Minnesota, northern Iowa and western Wisconsin.



### YOUR PROVIDER FOR COMPLEX CARE

Access to the Complex Specialty Care Program<sup>2</sup> with complex care at Mayo Clinic. So you can receive care for transplants, certain rare cancers and other complex specialty care at Mayo Clinic.

### NETWORK DETAILS

Access to Mayo Clinic Health System doctors, clinics and hospitals plus others.

#### The network includes:

12,000+ Primary and specialty care providers  
28+ Hospitals

#### Featured health care systems:

Black River Memorial Hospital  
Chippewa Valley Hospital  
Crossing Rivers Health  
Mayo Clinic  
Mayo Clinic Health System  
Northfield Hospital & Clinics  
Owatonna Hospital  
Sleepy Eye Medical Center  
Tomah Memorial Hospital  
United Hospital District  
Winneshiek Medical Center  
Winona Health Services

### SEARCH THE NETWORK

To view what health care systems and other providers are in the Engage Network, use the online search tool at [Medica.com/SearchEngage](https://www.Medica.com/SearchEngage).

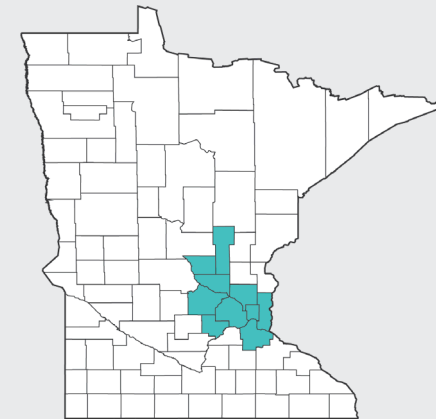
## North Memorial Acclaim by Medica<sup>SM</sup> (North Memorial Network)

### AVAILABILITY

For individuals and families living in Twin Cities west metro. Available in Anoka, Hennepin, Ramsey, Sherburne and Wright counties.

### WHERE CAN YOU GET CARE

Minnesota Twin Cities metro.



### YOUR PROVIDER FOR COMPLEX CARE

Access to the Complex Specialty Care Program<sup>2</sup> with complex care at Mayo Clinic. So you can receive care for transplants, certain rare cancers and other complex specialty care at Mayo Clinic.

### NETWORK DETAILS

Access to North Memorial Health doctors, clinics and hospitals plus others.

#### The network includes:

6,000+ Primary and specialty care providers  
2 Hospitals

#### Featured health care systems:

North Memorial Health  
Northwest Family Clinics  
Stellis Health

### SEARCH THE NETWORK

To view what health care systems and other providers are in the North Memorial Network, use the online search tool at [Medica.com/SearchNorthMemorial](https://www.Medica.com/SearchNorthMemorial).

<sup>2</sup> Before you use the program, you need a referral from your network doctor and approval from Medica.



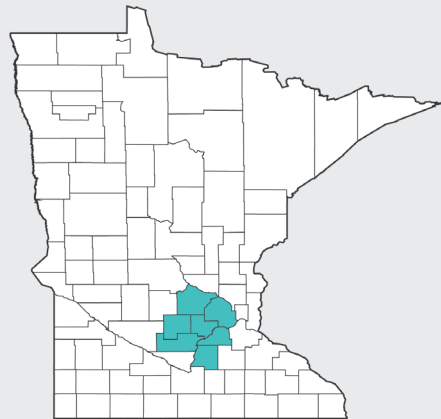
## Ridgeview Distinct by Medica<sup>SM</sup> (Ridgeview Network)

### AVAILABILITY

For individuals and families living in Twin Cities southwest metro. Available in Carver, Hennepin, Le Sueur, McLeod, Scott, Sibley and Wright counties.

### WHERE CAN YOU GET CARE

Minnesota Twin Cities metro.



### YOUR PROVIDER FOR COMPLEX CARE

Access to the Complex Specialty Care Program<sup>2</sup> with complex care at Mayo Clinic. So you can receive care for transplants, certain rare cancers and other complex specialty care at Mayo Clinic.

### NETWORK DETAILS

Access to Ridgeview doctors, clinics and hospitals plus others.

#### The network includes:

3,000+ Primary and specialty care providers  
6+ Hospitals

#### Featured health care systems:

Abbott Northwestern (hospital only)  
Children's Minnesota  
Hennepin County Medical Center (hospital only)  
Ridgeview

### SEARCH THE NETWORK

To view what health care systems and other providers are in the Ridgeview Network, use the online search tool at [Medica.com/SearchRidgeview](https://www.Medica.com/SearchRidgeview).



## BROAD PROVIDER NETWORK OPTION

This network gives access to a large number of providers.

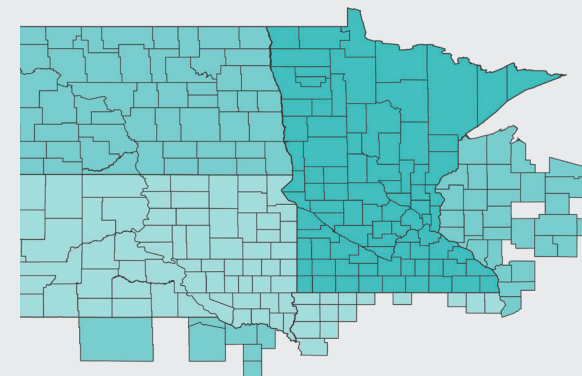
## Medica<sup>®</sup> Applause<sup>®</sup> (Applause Network)

### AVAILABILITY

For individuals and families living throughout Minnesota. Available in all counties.

### WHERE CAN YOU GET CARE

Minnesota and parts of bordering states.



### YOUR PROVIDER FOR COMPLEX CARE

Access to the Complex Specialty Care Program<sup>2</sup> complex care at Mayo Clinic. So you can receive care for transplants, certain rare cancers and other complex specialty care at Mayo Clinic.

### NETWORK DETAILS

Access to doctors, clinics and hospitals at many health care systems.

#### The network includes:

17,700+ Primary and specialty care providers  
270+ Hospitals

#### Featured health care systems:

Allina Health  
Altru Health System  
Avera Health  
Carris Healthcare  
CentraCare Health  
Children's Minnesota  
Entire Family Clinics  
Essentia Health  
Gundersen Health System  
Hennepin Healthcare  
Integrity Health Network  
Lake Region Healthcare  
Lakewood Health System  
Mankato Clinic  
Mayo Clinic Health System<sup>1</sup>  
North Memorial Health  
Olmsted Medical Center  
PrairieCare Medical Group  
Ridgeview  
Sanford Health System  
Scenic Rivers Health Services  
St. Luke's Health Care System  
Tri-County Health Care

### SEARCH THE NETWORK

To view what health care systems and other providers are in the Applause Network, use the online search tool at [Medica.com/SearchApplause](https://www.Medica.com/SearchApplause).

<sup>1</sup> Does not include the Mayo Clinic and Hospitals in Rochester.

<sup>2</sup> Before you use the program, you need a referral from your network doctor and approval from Medica.

# CHOOSE YOUR PLAN

Medica believes it's important for you to have a plan that fits you. So you can choose from a variety of plan designs. This determines how you and your health plan share the cost of your care. Here are the key features of each.

## PLAN TYPES FOR INDIVIDUALS & FAMILIES

\$\$\$	<b>COPAY PLANS</b>	You only pay a copay for office visits and prescription drugs. Other services you pay your share of the care costs until you satisfy your out-of-pocket maximum.	<p><b>Metal Levels:</b></p> <ul style="list-style-type: none"> <li>✓ Gold</li> <li>✓ Silver</li> <li>✓ Bronze</li> </ul>
	<b>SHARE PLANS</b>	You only pay a copay for prescription drugs. Other services you pay your share of the care costs until you satisfy your out-of-pocket maximum.	<p><b>Metal Levels:</b></p> <ul style="list-style-type: none"> <li>✓ Silver</li> <li>✓ Bronze</li> </ul>
	<b>HSA-COMPATIBLE PLANS</b>	You pay your share of the care costs until you satisfy your out-of-pocket maximum. These plans can be paired with an HSA — which is a special savings account for medical costs.	<p><b>Metal Levels:</b></p> <ul style="list-style-type: none"> <li>✓ Silver</li> <li>✓ Bronze</li> </ul>
	<b>CATASTROPHIC PLAN</b>	You only pay for the first three primary care office visits. Other services you pay your share of the care costs until you satisfy your out-of-pocket maximum. Available only to those under age 30 or with a hardship exemption.	

\*Not all plans are available with each product. Actual costs will vary based on plan and usage.

### FIND YOUR BEST MATCH

Learn more about the plan options available to you in the *Side-by-Side Comparison* brochures.



## Two kinds of help are available.

Your estimated household income and other household information determine what you qualify for. You may find that with help, most or even all of your health care costs are covered.



### PREMIUM TAX CREDITS

You can use a tax credit to lower your monthly premium. This is what you pay each month for your insurance.



### COST-SHARING

This helps cover the costs of the care you receive. Cost-sharing is what you pay for the care covered by your plan. If you qualify, you must enroll in a plan in the Silver category. Members of federally recognized tribes may qualify for additional cost-sharing reductions (not shown in this brochure).

## CHECK TO SEE WHAT YOU QUALIFY FOR

If your estimated income is between 100-400% of the federal poverty level for your household size, you may qualify for a tax credit. Below are general guidelines that qualify for help\*.

**INDIVIDUALS**  
With an income below **\$51,040**

**COUPLES**  
With a household income below **\$68,960**

**FOUR-PERSON FAMILY**  
With a household income below **\$104,800**

\*Source: healthcare.gov/lower-costs.



# PRESCRIPTION DRUG COVERAGE

Our plans include a range of convenient services and options for filling and managing your prescriptions. Here are some features to keep in mind.



## Medica's List of Covered Drugs

To help keep your share of the costs at their lowest, our plans cover drugs on *Medica's List of Covered Drugs*. The list includes drugs that provide the most value and have proven safety and effectiveness. Your cost will vary depending on which tier your drug belongs to.

TIER	DRUG TYPE	YOUR COST
5	Non-Preferred Specialty	\$\$\$
4	Preferred Specialty	↑
3	Non-Preferred Brand	
2	Preferred Brand	↓
1	Generic	

## Network Pharmacy

For your plan to cover a drug on the drug list, you need to visit a network pharmacy. Our pharmacy network includes more than 68,000 pharmacies nationwide including most major chains and thousands of independent pharmacies.

## 90-Day Refill Option

You can get a 90-day supply of a drug that you take regularly. Pick it up at a network pharmacy — or have it sent through the mail, with no shipping or handling fees.

## Insulin Coverage

You'll pay no more than \$25 for insulin per prescription unit when filled at a network pharmacy.

### Search the Drug List or Find a Pharmacy

To see what drugs are covered or to find a network pharmacy, use the online search tool at [Medica.com/Plans4MN](https://www.medicare.com/plans4mn).



# EXTRAS TO MAKE YOUR PLAN EVEN BETTER

**A great plan is only one piece of the puzzle when it comes to maintaining your health. So we provide you with the extra resources you need to stay healthy each and every day.**



## Your Own Personal Health Advocate

Advocates are available to help you find doctors, estimate costs, and help you make informed health care decisions. This service is confidential — and provided at no additional cost.



## No Cost Preventive Care

All plans provide access to preventive care services at no cost. This includes exams, screenings, immunizations and more that can help avoid health problems or catch them early.



## Healthy Pregnancy Support

Tap into personalized guidance, support and coaching for your entire parenthood journey. This extra gives you on-demand support and clinically backed guidance to help you achieve your health goals, whether that's tracking your period, getting pregnant or navigating pregnancy, postpartum and parental wellness. This service is provided at no additional cost.



## 24/7 NurseLine

Trusted support for non-urgent care questions 24/7. Nurses are available to help answer your questions about symptoms, medications and health conditions, and offer self-care tips. They can even help you determine the best location for accessing care. This service is provided at no additional cost.



## Online Health Program with Reward Opportunities

You'll have access to online programs to motivate and support you in maintaining a healthy lifestyle. Stay active, eat healthy, manage stress and find direction for your life. Plus, as you participate, you earn hearts that can be entered into reward drawings. This service is provided at no additional cost.



## Online Care Available 24/7

Get quick, convenient treatment online for everyday medical conditions. Often, in an hour or less, you can get a diagnosis, treatment plan and prescription, if needed. Plus, if they can't treat you, there's no charge.



## Complex Specialty Care Program

This program provides an allowance for transportation, lodging, and living expenses if you need to travel for complex care. To use the program, you must access care through your plan's complex care provider (see page 6-11). Before you use the program, you need a referral from your network doctor and approval from Medica.



# READY TO ENROLL?

## CHECKLIST

Gather this information for each person applying before you start your application:

- Social Security number and date of birth (everyone in the household, not just those applying)
- Current insurance information
- Payment information
- Tobacco use status

Applying on MNsure? Gather this information, too.

- Driver's license, Tribal ID, Green Card or other ID
- Last year's tax forms (1040EZ or 1040)
- Two most recent pay stubs
- Documents for other sources of income (social security, unemployment, self-employment, etc.)
- W2 form or Employer Tax ID Number

**There are two enrollment periods when you can buy a plan:**

### Open Enrollment Period

The period each year anyone can enroll in a plan. For coverage that starts in 2021, this period is November 1 through December 22, 2020.

### Special Enrollment Period

A 60-day period outside of the Open Enrollment Period when you can enroll in a plan. You only qualify if you experience certain life events like getting married, losing coverage, moving, having a baby, or adopting a child.



# THERE ARE FOUR EASY WAYS TO SIGN UP:



## MNSURE HEALTH INSURANCE MARKETPLACE

To apply with financial assistance, visit [mnsure.org](https://mnsure.org). Then, follow these steps:

- 1 Create or log in to your account**  
If you're a new user, you'll need to create an account and provide some basic demographic information.  
**Returning user?** Log in to your account and select your 2020 application. Then, follow the steps to update and confirm your information.
- 2 Review your Eligibility Determination**  
After you submit your information, you'll receive your *Eligibility Determination*. Your results will highlight if you're eligible for a tax credit to lower your monthly premiums and out-of-pocket costs. If eligible, it will show you how much you can save.
- 3 Pick your plan**  
Next, you'll see all the health insurance plans available in your area.
- 4 Enroll in your plan**  
Select your preferred plan and follow the steps to enroll.

### Working with a sales consultant or agent to complete your application?

Make sure you include their agent (NPN) number on your application.



## OVER THE PHONE

Call **(855) 297-9222** (TTY: **711**). A Medica Sales Consultant can help you shop, compare plans and enroll in coverage over the phone.



## ONLINE WITH MEDICA

Visit [Medica.com/Plans4MN](https://medica.com/plans4mn). You'll need to create an account. Then follow the steps to pick your plan and enroll in coverage. Keep in mind if you'd like to apply for financial assistance you must do so on MNsure.



## WITH YOUR AGENT

If you work with a licensed agent, they're your best resource to help you make your plan selection and enroll in coverage.

# WHAT TO EXPECT AFTER ENROLLMENT



What's next after you enroll in Medica coverage online, with your agent or over the phone? Here's a quick summary of the materials you'll receive from us so you can start using your plan.



## What Medica is doing:



### Reviewing your application and setting up your policy.

We'll contact you if we need more information.



### Creating your ID card.

You'll receive your card 7-10 days after we process your first month's premium payment.



### Building your Welcome Kit.

You'll receive your kit 7-10 days after we process your first month's premium payment. It includes information to help you get the most from your plan.

## What you can do:



**Pay your first month's premium.** To activate your coverage, you must make your payment. You have two options:

- » Pay online. Visit **Medica.com/FirstPayment** to pay electronically with your bank account or credit card.
- » Mail your payment. We'll send you a *pending payment letter* with instructions on how to send in your payment.



**Register for your secure member site.** After you receive your ID card and your coverage starts, visit **MedicaMember.com** to register. This website is your one-stop resource for the information you need to manage your health plan benefits and help improve your health.

- » View your ID card.
- » See what's covered by your plan, including important plan documents.
- » Track your plan balances, such as your deductible and out-of-pocket maximum.
- » Track your claims and explanation of benefits (EOB).
- » Look up prices for prescriptions.
- » Wellness tools and support.
- » Check to see if a doctor or other health care provider is in your plan's network.
- » Pay your monthly premium.

# OTHER IMPORTANT INFORMATION



## Eligibility and Requirements

To qualify for a Medica plan, you must be a resident of Minnesota, and not eligible for or enrolled in Medicare. You also must live within your selected network's service area to enroll in and remain in the plan.

## Understanding Benefits and Coverage Details

This brochure is a brief overview of the plans. For complete benefit details, limitations, and exclusions please see a Medica Individual and Family insurance policy. This can be found by visiting **Medica.com/Plans4MN** or request a paper copy by calling **(855) 297-9222** (TTY: **711**).

## Prior Approvals and Excluded Services

Some services and procedures require prior approval from Medica before they are covered. Services not covered include, but are not limited to, custodial care, adult eyewear, most dental services, cosmetic services, refractive eye surgery, those received while on military duty and services that are investigational or not medically necessary. For a complete list, see a Medica Individual and Family insurance policy available on **Medica.com/Plans4MN** or call **(855) 297-9222** (TTY: **711**).

## Pediatric Dental is Not Covered

These policies do not include pediatric dental services. Pediatric dental is an essential health benefit that can be purchased as a standalone product through MNSure. For more information visit **mnsure.org**.

## Member Complex Case Management

We have services and programs designed to help members with certain health conditions manage their overall care and treatment. Find more information about the programs and services available by visiting **Medica.com/Plans4MN**.

## Health Savings Account

The Silver HSA and Bronze HSA plan can be paired with a health savings account (HSA) - which is a special savings account for IRS-approved medical expenses. Generally, CSR plans cannot be paired with an HSA. Learn more about the benefits of an HSA or how to open an account by visiting **Medica.com/HSA**.

## Deductible and Out-Of-Pocket Maximum Details

The deductible and out-of-pocket maximum are subject to a "cost of living" increase on a yearly basis. This increase is tied to the Consumer Price Index and/or may result from adjustments needed to keep plans within the range for a given metal level; metal levels (e.g., Gold, Silver, Bronze) must always be in compliance with the Affordable Care Act (ACA) for Qualified Health Plans (QHPs).

## MNSure and Cost Share Reduction Plans

You may be able to receive help paying your health insurance premium or qualify for plans with reduced deductibles and copays. Plans with reduced deductibles and copays are called Cost Share Reduction (CSR) plans. You can get this assistance if you get health insurance through MNSure, your income is below a certain level, and you choose a health plan from the Silver plan category. Reduced cost sharing is not available with a Catastrophic plan. If you're a member of a federally recognized tribe, you may qualify for additional cost-sharing benefits. To see if you're eligible, please visit **mnsure.org**.

## Receiving Care Outside Your Network

Unless it's an emergency, there is no coverage if you visit a provider that is not in your network. This means you'll be responsible for the full cost of any care or supplies. Emergency care received from an out-of-network provider may result in balance billing from that provider. Please see a policy on **Medica.com/Plans4MN** for details.

## Medica Privacy Notice

Medica takes its responsibility of protecting your personal information seriously. Where possible, Medica de-identifies or encrypts personal information. We use and disclose personal information only to the extent necessary to conduct treatment, payment and health care operations, or to comply with legal, regulatory or accreditation requirements. Medica's full Privacy Notice is available upon request by calling **(855) 297-9222** (TTY: **711**) or by going to **Medica.com/Privacy**.

## Discrimination is Against the Law

Medica complies with applicable Federal civil rights laws and will not discriminate against any person on the basis of race, color, national origin, age, disability or sex. Medica:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as: TTY communication and written information in other formats (large print, audio, other formats).
- Provides free language services to people whose primary language is not English, such as: Qualified interpreters and information written in other languages.

If you need these services, call the number included in this document or on the back of your Medica ID card. If you believe that Medica has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with: Civil Rights Coordinator, Mail Route CP250, PO Box 9310, Minneapolis, MN 55443-9310, 952-992-3422 (phone/fax), TTY 711, [civilrightscoordinator@medica.com](mailto:civilrightscoordinator@medica.com).

You can file a grievance in person or by mail, fax, or email. You may also contact the Civil Rights Coordinator if you need assistance with filing a complaint.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf> or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue, SW Room 509F, HHH Building, Washington, D.C. 20201, 800-368-1019, 800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

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Yog koj xav tau kev pab dawb kom txhais daim ntawv no, hu rau tus xov tooj nyob hauv daim ntawv no los yog nyob nraum qab ntawm koj daim npav Medica ID.

如果您需要免費翻譯此資訊，請致電本文件中或在您的Medica ID卡背面包含的號碼。

Nếu quý vị muốn trợ giúp dịch thông tin này miễn phí, hãy gọi vào số có trong tài liệu này hoặc ở mặt sau thẻ ID Medica của quý vị.

Odeeffannoo kana gargaarsa tolaan akka isinii hiikamu yoo barbaaddan, lakkoobsa barruu kana keessatti argamu ykn ka dugda kaardii Waraqaa Eenyummaa Medica irra jiruun bilbila'a.

إذا كنت تريد مساعدة مجانية في ترجمة هذه المعلومات، فاتصل على الرقم الوارد في هذه الوثيقة أو على ظهر بطاقة تعريف ميديكا الخاصة بك.

Если Вы хотите получить бесплатную помощь в переводе этой информации, позвоните по номеру телефона, указанному в данном документе и на обратной стороне Вашей идентификационной карты Medica.

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이 정보를 번역하는 데 무료로 도움을 받고 싶으시면, 이 문서에 포함된 전화번호나 Medica ID 카드 뒷면의 전화번호로 전화하십시오.

Si vous voulez une assistance gratuite pour traduire ces informations, appelez le numéro indiqué dans ce document ou au dos de votre carte d'identification Medica.

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Kung nais mo ng libreng tulong sa pagsasalain ng impormasyong ito, tawagan ang numero na kasama sa dokumentong ito o sa likod ng iyong Kard ng Medica ID.

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Ako želite besplatnu pomoć za prijevod ovih informacija, nazovite broj naveden u ovom dokumentu ili na poleđini svoje ID kartice Medica.

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