Hello Nebraska! We’re glad to be here.

MEDICA
Individual & Family Health Plans

MEDICA
Individual & Family Plans
September 16, 2015
About Medica

- A Minneapolis-based, non-profit health insurance company
- Founded in 1975
- 1.5 million members across all lines of business
- In 2016 (individual & family plans) available on and off the exchange in Nebraska, Iowa, Minnesota, North Dakota & western Wisconsin
2016 Service Area

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We’re committed to Nebraska

- Growth opportunity for Medica
- Brings more competition to the state
- Provides additional options and choices for consumers
- Medica takes the long view in markets we serve - we price appropriately and rationally, with a focus on long-term stability
Introducing Medica Insure℠ in Nebraska

- Offering Gold, Silver, Bronze & Catastrophic plans on and off the exchange
- Identical portfolio and pricing on and off the exchange
- HSA, copay and copay “plus” plan options
- Medica plans will be offered in all counties
- Featuring the Mayo Clinic Centers of Excellence program
Medica Insure Network

- Large, open access network serving Nebraska, Iowa and border counties
- One of Nebraska’s largest provider networks: 100% of hospitals and 97% of clinicians
- Leased through Midlands Choice

MidlandsChoice
Great network. Great people.
National Provider Network

- Multiplan Travel Program
- Must be outside Medica's Service Area
- PHCS Healthy Directions Network includes more than:
  - 4,500 hospitals
  - 80,000 care facilities
  - 700,000 providers

Online Provider search tool: medica.com/FindaDoctor
Distribution & Marketing

- Initially contracting with a handful of field marketing organizations for the broker channel
- Medica’s insourced inside sales team
- Medica.com
- eHealth and other online aggregators
- July 2015: Sponsorship and employees on-site Nebraska’s Big Rodeo (Burwell)
- Cornhuskers sponsorship
- TV, radio, online, billboards, bus sides, direct mail
Medica Insurance Company (MIC)

- MIC is the legal entity used for Medica Insure
- Total revenue of $1.66 billion in 2014
- Over 369,000 members as of December 2014
- Risk-based capital in 2014 was 615%, which is 3 times the minimum required by law
- Capital surplus of $308 million as of December 2014. Capital surplus is used in case unexpected high claims occur
- Started over 25 years ago.
- Overall, Medica total revenue is $3.8 billion with nearly 90% of fully-insured premium paid out via claims
We’re Listening To Our Members

• We work hard to understand the health care experience from a member’s perspective

• All member communications go through an extensive “plain language” review process

• 100% focus: Individual & family business is a separate, dedicated division within Medica - it’s all we do
Health Advocate™

A 24/7 service dedicated to helping members navigate the world of health insurance and medical care. Examples:

- Help making appointments and resolving claims issues
- Help finding the best price on prescriptions
- Help with elder care issues for parents of members
24-Hour NurseLine

- 24/7 access to highly trained nurses
- Get answers to questions about:
  - Symptoms
  - Medications
  - Health conditions
  - Other self-care tips for non-urgent concerns
HEALTHY LIVING
with MEDICA®

- Online, personalized health and well-being programs
  - Gym discounts
  - Special offers for personal trainer sessions
  - Rewards for making healthy choices

- Members earn points that can be redeemed for discounts, enter them into raffles or donate to a charity of their choice
Thank You!

MEDICA
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Questions?

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