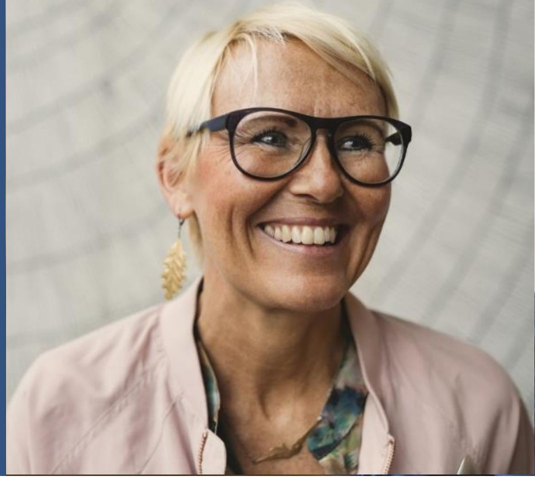
NEW!

Proximal with Medica



Supplemental benefits for covered events, paid to members

Serious hospitalizations and illnesses — like a cancer diagnosis or inpatient surgery — account for 60% of employer health plan spending.[1] In these moments, employees make critical decisions about where to receive care, and choosing a highly ranked provider may lead to better health outcomes and lower costs.

Proximal helps members identify highly ranked, in-network providers by aggregating dozens of publicly available rankings and distilling research into a short list of providers. Members who use Proximal to choose top in-network providers for covered events can claim a supplemental benefit up to $1,500, paid directly to them.

At the same time, Proximal may improve affordability for employers by reducing the average cost per case by 10%-30% because top-ranked providers may improve quality, processes, and site of care.[1]

The best part?

Proximal is included alongside eligible Medica health plans, so you don't have to switch coverage to get it.[2] And even if they don't need it now, members can pick with Proximal when they need it most.

Proximal member experience

EDUCATION
Learns about Proximal supplemental benefit through general health plan education

ENGAGEMENT
Visits Proximal website or calls the toll-free number to access the supplemental benefit

PROVIDER RESEARCH
Receives a short list of designated highly ranked providers who are in their Medica health plan network and specialize in their condition

MEMBER DECISION
Discusses options with their primary physician and trusted advisors to make the decision best for them, then proceeds with their selected provider

PROXIMAL CLAIM
Starts a Proximal claim online, provides a review of the provider, and uploads documentation confirming their event

CHECK PAYMENT
Receives supplement benefit via check payment for $1,500 if they selected a highly ranked provider or $300 if they selected a different provider

We're Medica — a different kind of health plan.

Medica | Proximal

For more than 50 years, employers have trusted us to provide stable plans that meet their business objectives and the needs of their employees. Being a nonprofit makes us different from many health insurance companies. We deliver a personalized health care experience, partnering closely with providers **to ensure members are not just covered, but cared for**.

Proximal with Medica

NEW!

Covered hospitalizations & illnesses

- Cancer
- Severe autoimmune disease
- In-patient hospitalization for medical, surgical, or behavioral
- Same-day hospitalization for 800+ events, including knee replacement, cochlear implant, and pacemaker insertion

Support members who need it

Each year, 5% of members experience a serious hospitalization or illness and incur 60% of total spend.

Provider methodology

Proximal aggregates dozens of publicly available outcome rankings and process rankings to find highly experienced and highly ranked providers. Proximal distills this research into a short list of providers (aiming to identify top 20% in each network, each specialty, and each city) who are highly ranked by multiple sources.

Provider research looks at providers with taxonomies or online profiles indicating specialty in:

- Autoimmune (e.g. Rheumatology, Endocrinology)
- Cardiology
- Gastroenterology
- Nephrology
- OBGYN
- Oncology
- Surgery (e.g. General Surgery, Plastic Surgery)
- Urology

Data sources include:

- Outcome-based measures
- Process-based measures
- Credentialing & Certifications
- Patient Reported Outcome Measures

[1]Proximal case study 2022-2025
[2]For plan years beginning on Jan. 1, 2026 or after, Medica is excited to bring the Proximal supplemental benefit to new and renewing clients alongside their fully insured or level-funded health plans based in Minnesota and Nebraska. Proximal is not currently available to employers who are not based in (situs in) Minnesota or Nebraska. We are evaluating self-funded plans and additional geographies to be included in a future phase.

Proximal with Medica is a separate group fixed indemnity policy underwritten by Benchmark Insurance Company and does not replace the Medica medical plan. Medica, Proximal, and Benchmark Insurance Company do not provide employee benefits or tax advice. Please consult your own advisors if you have questions in that regard. Proximal is not currently available to employers who are not based in (situs in) Minnesota or Nebraska. We are evaluating self-funded plans and additional geographies to be included in a future phase. If an employer group prefers not to offer the Proximal supplemental benefit alongside their eligible Medica health plan, contact your Medica representative.

Get to know us!

Contact your Medica sales or visit **Medica.com/Employers**.

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