



*My Plan by*  
**MEDICA**<sup>SM</sup>

**MORE CHOICE  
MORE FLEXIBILITY  
MORE CONTROL**

My Plan by Medica – discover the benefits  
of a new plan from Medica.

**MEDICA**<sup>®</sup>

Personalize. Empower. Improve.

A group of six diverse people (three women and three men) are gathered around a long table in a meeting room. They are looking at a large document or set of papers spread out on the table. The room has a stone wall on the left and a window with blinds on the right. The lighting is warm and focused on the group. The overall tone is professional and collaborative.

*Healthcare costs are a  
challenge for everyone*

## Healthcare costs are a challenge for everyone

The rising cost of health care is one of the most serious challenges facing employers today. Healthcare costs are a growing percentage of most companies' business costs, impacting profits and employee wage increases. In fact, government reports found that healthcare costs are increasing three times faster than wages in America.

Instead of letting healthcare costs control your business, what if your business could control the cost of health care?

For years, Medica has been a market leader in the development of health plan solutions focused on affordability and high-quality health care. Now, Doherty Employer Services is excited to introduce My Plan by Medica<sup>SM</sup>, a new approach to health plan selection and financing.

## Introducing My Plan by Medica

Part of driving better health decisions is helping members navigate the healthcare system. Members must fully understand their benefits in order to utilize them effectively.

My Plan is an innovative way to manage health benefits and control healthcare costs. And it helps your employees find and buy a personalized health plan that fits their unique needs. You and your employees have all the stability and security of a group plan, but with a more individualized purchase decision. My Plan does it all in a way that's different. Your employees gain a vested interest in their own health care and you gain greater control over your company's healthcare budget. It's more personal, more flexible, and the plan selection process is simple and intuitive.

With My Plan, employers have a fixed budget and fixed costs. Employees get to choose from a variety of different plans and individual deductibles. In the end, everyone wins.

## Here's how My Plan works

1. You will determine the right amount to spend on health insurance.
2. Through Doherty, you make available a defined contribution of pre-tax dollars in a My Plan account for each employee. The account is used to fund the employer portion of healthcare premiums.
3. Doherty provides information and tools to your employees and will lead your open enrollment meetings to answer questions and educate employees about their new plan options.
4. Employees take our quick and easy My Plan survey – online or over the phone – to assess individual needs.
5. My Plan analytics help employees choose a plan that best meets their needs around healthcare cost and coverage. They can choose from 20 different plans, and individual deductibles ranging from \$300 to \$5,250.
6. Employees select their plan and pay for it using funds in their My Plan account. If an employee chooses a plan that exceeds the amount set aside by the employer, he or she can make up the difference through payroll deductions.
7. If your employees need help selecting a plan – or have a question about their coverage – My Plan Advisors are available to help.





*Healthy business  
Healthy employees*

Now you can have both. With My Plan, everyone wins.

With My Plan, you and your employees choose what works best. My Plan makes it all easier. You choose your contribution. Your employees choose their plan. You improve control over your business. **It's that simple.**

## *My Plan is your plan*

### **Control costs**

You and your Doherty HR Manager determine a smart and affordable amount to spend on health insurance. So now, you have a health insurance budget to plan around.

### **Attract and keep great employees**

You're offering more than just health insurance. You're giving employees the benefit of more flexibility, more freedom and more control with the assistance they need to make the best decisions.

## *My Plan is your employees' plan*

### **More to choose from**

My Plan compares multiple plans, giving employees plenty of options and plenty of helpful information.

### **A better overall fit**

Your employees have the power to choose plans and services best suited to their individual needs. So their coverage is more personalized than ever.

### **Help at every step**

My Plan is all about convenience. Employees can do everything online or over the phone, whichever is easier. And there's helpful advice available whenever they need it.

## *This is the right plan, from the right people*

For decades, Medica has led the way to better, more affordable health care. We focus on personalizing the member experience, empowering members to make informed decisions about their health, and arming them with the choices and support they need to improve their own health. Through a comprehensive range of plans, tools and resources, My Plan offers customized solutions for your employees.

My Plan is for you.



## *My Plan makes choosing easy*

It's easy for employees to choose their own health plan. They'll start with a simple survey; it just takes a few minutes. The My Plan decision support tool is quick, simple and intuitive. How employees answer each question determines what they see next. After your employees complete the survey, My Plan instantly matches them with the best choices based on their personal situation. On the following page is a sample of the information they receive as they make their final decisions.

As you can see, My Plan by Medica has a lot to offer you and your employees. My Plan is available to you through Doherty Employer Services. Call a Doherty representative at **952-835-8888** or **888-297-0495** to learn more. See how you can start saving today.



# Comparing plan options

The screenshot displays the 'Choose Your Benefits' step of the My Plan by MEDICA enrollment process. The page is titled 'Your Options > Insurance' and shows three insurance plan options. A sidebar on the left contains filters for sorting results, cost, deductible, and plan features. Callout boxes provide instructions on how to use these features.

**My Plan by MEDICA** | Need help? Call (855)-3MYPLAN | Help | Account Settings | Sign Out

Your Account | Who do you want covered? | **Choose Your Benefits** | Benefits Summary

Your Options > Insurance | Your balances and options are based on your need for Employee Only coverage. [Change who you want to cover](#)

Insurance Dollars: **\$6,000.00**

Show amounts as:  Monthly  Yearly

Sort Results by:  Our recommendation

Cost: [Slider]

Deductible: [Slider]

Show plans with:  HSA  Copay

**Medica Choice Passport MN 500-30** (GREAT MATCH)

\$610.00 monthly premium | \$500 deductible | 80% coinsurance | NOT eligible for an HSA

| Is my doctor in-network? ? | Why this plan is a Great Match ★

|  |  Compare this plan

**Medica Choice Passport MN 2000-30** (GREAT MATCH)

\$530.00 monthly premium | \$2,000 deductible | 80% coinsurance | NOT eligible for an HSA

| Is my doctor in-network? ? | Why this plan is a Great Match ★

|  |  Compare this plan

**Medica Choice Passport MN 3250-100% HSA**

\$475.00 monthly premium | \$3,250 deductible | 100% coinsurance | eligible for an HSA

| Is my doctor in-network? ?

|  |  Compare this plan

insurance plans are available on the VirtualShelf™

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Sort your matches by different criteria

Estimated monthly premium

Once you've decided, click "Choose" to enroll in the plan

"Bookmark" a plan to save it for reference

Click "More" to see additional plan options

Compare different plans to each other

View details of the plan and a breakdown of your cost

See if your doctor is in the plan's network

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