

# HealthPartners Minnesota individual plan guide

For individuals and families who buy their own insurance

2024



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## Here to be your partner

We are 26,000 partners strong, working together to support your health every day. Our top-rated Member Services team is here to help you understand your plan and answer your questions. It's a plan you can understand, benefits that benefit you and a commitment to lower costs. Partnership – it means we're in this together.

# Getting started

The more you know about your plan, the easier it is to make good decisions for your health and wallet. Here are some tips.

## Understand your costs

You'll likely see these terms during enrollment and throughout the year. Knowing how these costs work with your plan will help you avoid unexpected charges.

- **Premium** – how much you pay for your plan
- **Deductible** – the amount you're responsible to pay for care before your plan helps cover costs, not including your premium
- **Copay** – a set amount you pay each time you visit the doctor or get a prescription
- **Coinsurance** – a percent of the bill you pay; your plan covers the rest
- **Out-of-pocket maximum** – the most you'll pay for covered care each year
- **Summary of Benefits and Coverage (SBC)** – lists the specific costs for your plan

## Check out your extras

Your health plan does more than just process claims. Read on to learn more about some of the services, resources and discounts you have available to help you live your best life.

## Use your online account

With a HealthPartners account, you can shop, plan and feel confident when choosing your care. We'll also send you tips to save money and live healthier.

- Search for doctors in your network
- Get cost estimates for care
- Check your deductible or out-of-pocket maximum spending
- Compare prescription costs
- Manage your health with the myHP mobile app

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Everyone's health and financial situation is a little different. Call [952-883-5599](tel:952-883-5599) or [877-838-4949](tel:877-838-4949) and we'll help you make choices you'll feel good about.

Or call your broker. They can also help you pick the best plan for you and your family.

# HealthPartners Minnesota individual plans

Use this guide to help you get to know the four networks we offer in Minnesota:

## → **Apex**

Offers broad access to nearly all providers in and around the Twin Cities, St. Cloud, Duluth, Albert Lea, central Minnesota and western Minnesota.

## → **Peak**

Designed to provide top-notch care options for those living in the Twin Cities metro area and St. Cloud.

## → **Select**

Designed to provide locally based care options at an affordable cost for individuals and families living in the Twin Cities metro area.

## → **Cornerstone**

Offers a network of local providers at an unbeatable value for individuals and families living in southwest Minnesota.

Inside you'll find information about our plans, networks, key features, summary of benefits and more.

# Apex network details

## Take a closer look at Apex

The Apex network offers broad access to nearly all providers in and around the Twin Cities, St. Cloud, Duluth, Albert Lea, central Minnesota and western Minnesota.

- Broad access to premier healthcare providers throughout the region
- No referral required
- If you need care that can't be delivered by the Apex network, your provider will work with us to get you the care you need

## Featured care systems

Receive care from major care systems in your area, including:

- ✓ Amery Hospital & Clinic
- ✓ HealthPartners Clinics
- ✓ Hudson Hospital & Clinic
- ✓ Hutchinson Health
- ✓ Lakeview Hospital
- ✓ Methodist Hospital
- ✓ Park Nicollet Clinic
- ✓ Regions Hospital
- ✓ Riverway Clinic
- ✓ Stillwater Medical Group
- ✓ Westfields Hospital & Clinic

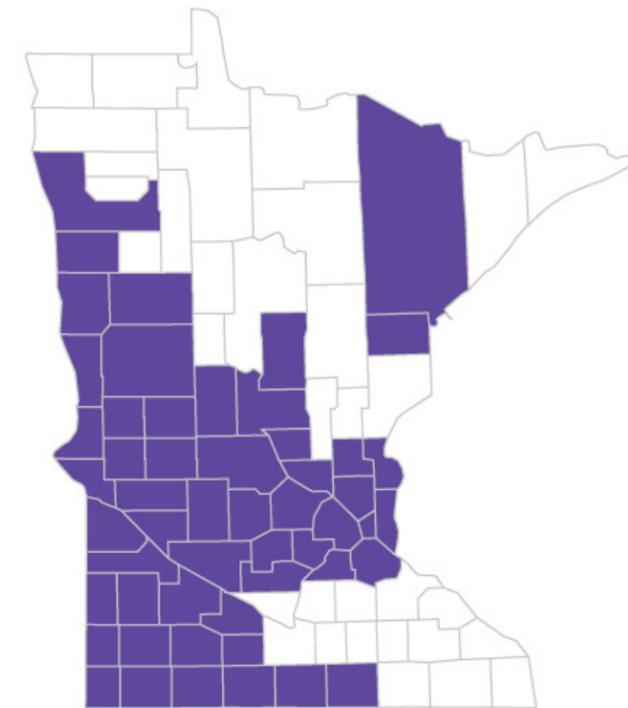
## Also includes other top-notch providers, like:

- Allina Health
- Avera Health
- Burnsville Family Physicians
- Carris Health
- CentraCare Health
- Children's Health Network
- Entira Family Health Clinics
- Essentia Health
- Lakeview Clinic
- M Health Fairview
- Northwest Family Physicians
- Sanford Health
- St. Luke's Health System
- University of Minnesota Physicians
- And more

**Remember:** You get unlimited Virtuwel 24/7 online clinic visits at no additional cost\*

# Apex plan service area

Apex is available to you if you live in these greater Minnesota area counties.



- |               |                 |
|---------------|-----------------|
| Anoka         | Morrison        |
| Becker        | Murray          |
| Benton        | Nobles          |
| Big Stone     | Norman          |
| Brown         | Otter Tail      |
| Carlton       | Pipestone       |
| Carver        | Polk            |
| Chippewa      | Pope            |
| Chisago       | Ramsey          |
| Clay          | Redwood         |
| Cottonwood    | Renville        |
| Crow Wing     | Rock            |
| Dakota        | Saint Louis     |
| Douglas       | Scott           |
| Faribault     | Sherburne       |
| Freeborn      | Sibley          |
| Grant         | Stearns         |
| Hennepin      | Stevens         |
| Isanti        | Swift           |
| Jackson       | Todd            |
| Kandiyohi     | Traverse        |
| Lac qui Parle | Washington      |
| Lincoln       | Watonwan        |
| Lyon          | Wilkin          |
| Martin        | Wright          |
| McLeod        | Yellow Medicine |
| Meeker        |                 |

When you need care, search the Apex network by visiting [healthpartners.com/apexnetwork](https://healthpartners.com/apexnetwork). Or call Member Services.

\*Additional cost applies for Catastrophic plan and HSA-qualified plans

# Peak network details

## Take a closer look at Peak

The Peak network is designed to provide top-notch care options for those living in the Twin Cities metro area and St. Cloud.

- Includes Park Nicollet, HealthPartners, and a select group of independent doctors, clinics and hospitals
- No referral required
- If you need care that can't be delivered by the Peak network, your provider will work with us to get you the care you need

## Featured care systems

The Peak network includes any Park Nicollet and HealthPartners clinic or hospital, including:

- ✓ Amery Hospital & Clinic
- ✓ Hudson Hospital & Clinic
- ✓ Lakeview Hospital
- ✓ Methodist Hospital
- ✓ Regions Hospital
- ✓ Riverway Clinic
- ✓ Stillwater Medical Group
- ✓ Westfields Hospital & Clinic

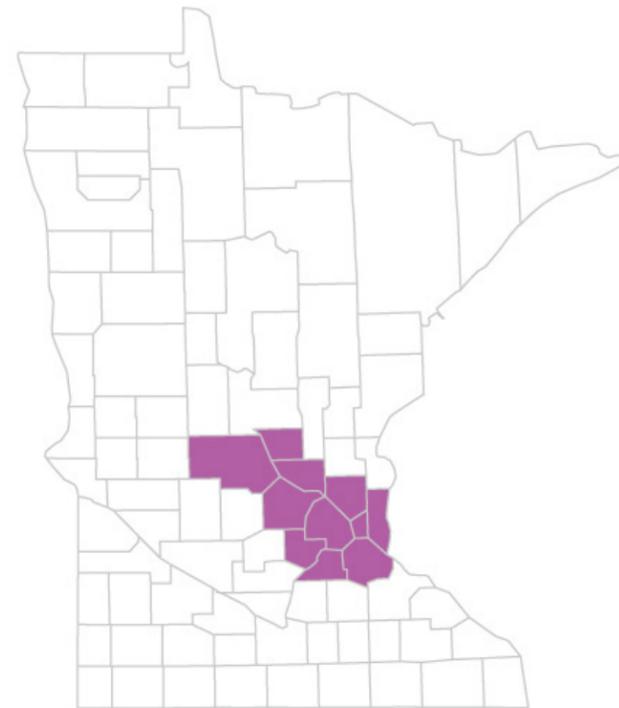
## Also includes other top-notch providers, like:

- CentraCare Health
- Burnsville Family Physicians
- Entira Family Health Clinics
- Hutchinson Health
- Lakeview Clinic
- Northwest Family Physicians

**Remember:** You get unlimited Virtuwel 24/7 online clinic visits at no additional cost.\*

# Peak plan service area

Peak is available to you if you live in these Twin Cities & St. Cloud area counties.



- |          |            |
|----------|------------|
| Anoka    | Scott      |
| Benton   | Sherburne  |
| Carver   | Stearns    |
| Dakota   | Washington |
| Hennepin | Wright     |
| Ramsey   |            |

When you need care, search the Peak network by visiting [healthpartners.com/peaknetwork](https://healthpartners.com/peaknetwork). Or call Member Services.

\*Additional cost applies for Catastrophic plan and HSA-qualified plans

# Select network details

## Take a closer look at Select

The Select network is designed to provide locally based care options at an affordable cost for individuals and families living in the Twin Cities metro area.

- Network includes all HealthPartners and Park Nicollet clinics and hospitals, as well as Children's Minnesota
- No referral required
- If you need care that can't be delivered by the Select network, your provider will work with us to get you the care you need

When you need care, search the Select network by visiting [healthpartners.com/select](https://healthpartners.com/select). Or call Member Services.

## Featured care systems

The Select network includes any Park Nicollet and HealthPartners clinic or hospital, including:

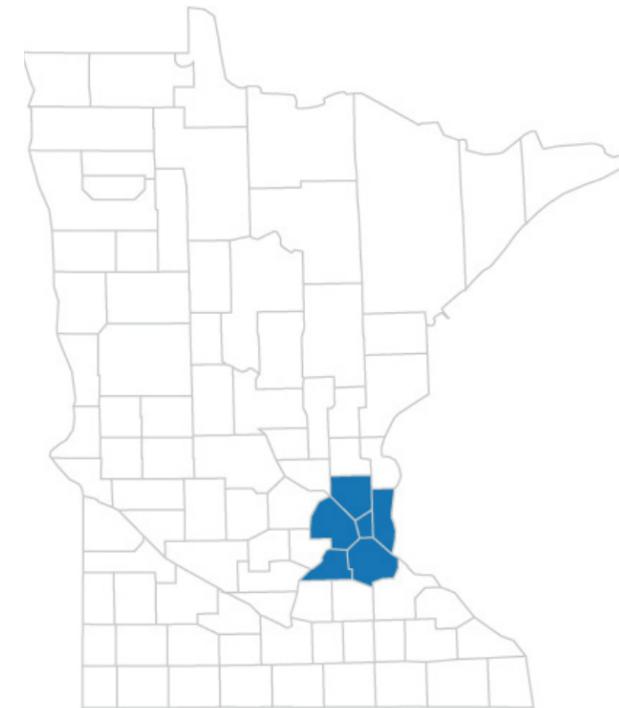
- ✓ Amery Hospital & Clinic
- ✓ Hudson Hospital & Clinic
- ✓ Hutchinson Health
- ✓ Lakeview Hospital
- ✓ Methodist Hospital
- ✓ Regions Hospital
- ✓ Riverway Clinics
- ✓ Stillwater Medical Group
- ✓ Westfields Hospital & Clinic
- ✓ Children's Minnesota for pediatric specialty care

**Remember:** You get unlimited Virtuwel 24/7 online clinic visits at no additional cost\*

\*Additional cost applies for Catastrophic plan and HSA-qualified plans

# Select plan service area

Select is available to you if you live in these Twin Cities area counties.



Anoka	Ramsey
Dakota	Scott
Hennepin	Washington

# Cornerstone network details

## Take a closer look at Cornerstone

Cornerstone offers a network of local providers at an unbeatable value for individuals and families living in southwest Minnesota.

- Network partnership with Avera and Access Health clinics, hospitals and specialty care centers
- No referral required
- If you need care that can't be delivered by the Cornerstone network, your provider will work with us to get you the care you need

## It also includes other care systems in the Twin Cities, like:

- HealthPartners and Park Nicollet clinics and hospitals
- Allina Health
- Children's Health Network
- M Health Fairview
- University of Minnesota Physicians
- And more

## Featured care systems

Receive care from clinics in your area, including:

- ✓ Avera Health
- ✓ Access Health
- ✓ Carris Health

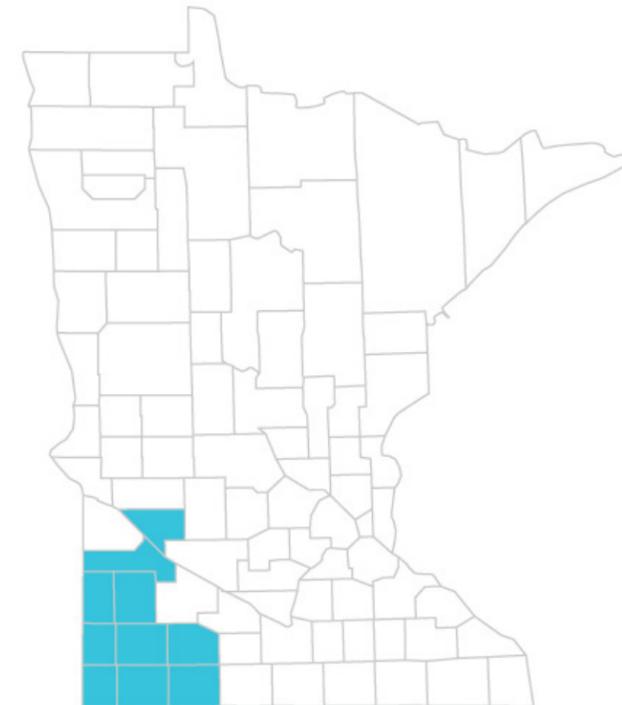
**Remember:** You get unlimited Virtuwel 24/7 online clinic visits at no additional cost.\*

When you need care, search the Cornerstone network by visiting [healthpartners.com/cornerstoneind](https://healthpartners.com/cornerstoneind). Or call Member Services.

\*Additional cost applies for Catastrophic plan and HSA-qualified plans

# Cornerstone plan service area

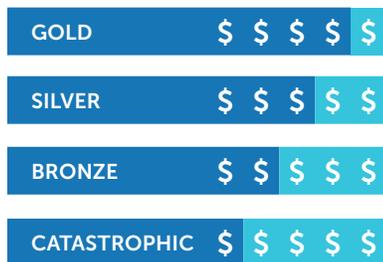
Cornerstone is available to you if you live in these southwestern Minnesota area counties.



- |            |                 |
|------------|-----------------|
| Chippewa   | Murray          |
| Cottonwood | Nobles          |
| Jackson    | Pipestone       |
| Lincoln    | Rock            |
| Lyon       | Yellow Medicine |

# Guide to choosing your plan level

Now that you've found a network you like, it's time to choose the plan level that works best for you.



What you pay each month (premium)



What you pay for care (deductible and copay)



## Gold plans

You'll have higher premiums, but you'll pay less when you get care. These plans might be a good choice if you think you'll use your health care coverage frequently, like if you have conditions that need ongoing management.

## Silver plans

A perfect balance between your monthly premium amount and your out-of-pocket costs. These plans are great if you visit the doctor a few times each year or you're unsure what care you'll need.

## Bronze plans

You'll have lower monthly premiums, but you'll need to pay more when you get care before your plan starts to pay. These plans are great if you don't think you'll go to the doctor often but still want basic coverage.

## More plan types

### Health Savings Account (HSA)

An HSA is a savings account that allows you to put money aside and withdraw it tax free for certain health care costs, like deductibles and copays. You can contribute to an HSA when you're enrolled in a high-deductible health plan (HDHP), a type of plan where monthly premiums are lower but you pay more when you need care.

### Catastrophic plans

You must be under 30 years old, or have an Affordability or Hardship Certificate of Exemption to enroll on a Catastrophic plan. These plans usually have the lowest monthly premium and the highest yearly deductible. They may be a good choice if you're very healthy and only want a very basic level of health insurance protection.

# Summary of Benefits

## 2024 plan information

Amounts shown are what the member pays for services with in-network providers.

	Gold		
	\$1,000 w/Copay P-S Gold	\$2,000 w/Copay Gold	\$2,300 Rx Copay Gold (Apex only)
<b>Calendar year deductible</b> What you pay for services before your plan begins to pay	\$1,000 per person \$2,000 per family	\$2,000 per person \$4,000 per family	\$2,300 per person \$4,600 per family
<b>Calendar year out-of-pocket maximum</b> The most you'll pay for covered services in a calendar year	\$8,000 per person \$16,000 per family	\$8,500 per person \$17,000 per family	\$9,450 per person \$18,900 per family
<b>Coinsurance</b>	20%		
<b>Doctor Visits</b>			
<b>Office visit</b>	Primary care \$15 Specialty care \$35		\$20
<b>Convenience care**</b>	\$5		\$10
<b>Behavioral health</b>	\$15		\$20
<b>Virtuwell</b>	No charge		
<b>Emergency and Urgent Care</b>			
<b>Emergency room</b>	20%		
<b>Urgent care</b>	\$35		\$20
<b>Other Special Health Needs</b>			
<b>Inpatient/Outpatient hospital</b>	20%		
<b>MRI/CT/X-ray</b>	20%		
<b>Laboratory services</b>	No charge		
<b>Prescription Drug Coverage</b>			
<b>Generic drugs</b>	\$5 / \$25		
<b>Preferred brand drugs</b>	20%		\$50
<b>Specialty drugs</b>	50%		\$785

### Additional benefit details

- Office visit and prescription copays are not subject to the deductible, unless otherwise noted
- Preventive care is covered 100% for in-network services
- All plans include pediatric dental care for children through age 18
- All plans have out-of-network coverage:
  - Deductible: Individual \$20,000 / Family \$40,000
  - Members pay 50% after the deductible
  - Out-of-pocket maximum: Unlimited

\* For in-network services, each family member may receive up to a combined total of three office visits, convenience care, urgent care and behavioral health visits each year where the physician's services are covered at 100 percent. All charges for office procedures, laboratory, radiology, day treatment services, group visits, chiropractic care, physical, occupational, and speech therapy services are subject to the deductible and coinsurance.

\*\*Select network does not include convenience care

	Silver			Bronze	
	\$3,000 w/Copay P-S Silver	\$3,000 Rx Copay Silver (Apex only)	\$3,500 Plus Silver	\$5,350 Plus Silver	\$6,350 Plus Bronze
	\$3,000 per person \$6,000 per family	\$3,000 per person \$6,000 per family	\$3,500 per person \$7,000 per family	\$5,350 per person \$10,700 per family	\$6,350 per person \$12,700 per family
	\$9,450 per person \$18,900 per family	\$9,450 per person \$18,900 per family	\$9,450 per person \$18,900 per family	\$8,500 per person \$17,000 per family	\$9,450 per person \$18,900 per family
	25%		20%		30%
<b>Doctor Visits</b>					
	Primary care \$25 Specialty care \$75				
	\$10	20%	First three combined visits are free, then 20%*		First three combined visits are free, then 30%*
	\$25				
	No charge				No charge
<b>Emergency and Urgent Care</b>					
	25%		20%		30%
	\$75	20%	First three combined visits are free, then 20%*		First three combined visits are free, then 30%*
<b>Other Special Health Needs</b>					
	25%		20%		30%
<b>Prescription Drug Coverage</b>					
	\$5 / \$25				\$5 / \$25
	25%	\$50	20%		30%
	50%	\$785	50%		50%

# Summary of Benefits

## 2024 plan information

Amounts shown are what the member pays for services with in-network providers.

	High-Deductible Health Plan (HDHP) - HSA		Catastrophic
	\$3,800 HSA Silver	\$7,800 HSA Bronze	\$9,450 Catastrophic
<b>Calendar year deductible</b> What you pay for services before your plan begins to pay	\$3,800 per person \$7,600 per family	\$7,800 per person \$15,600 per family	\$9,450 per person \$18,900 per family
<b>Calendar year out-of-pocket maximum</b> The most you'll pay for covered services in a calendar year	\$7,500 per person \$15,000 per family	\$7,800 per person \$15,600 per family	\$9,450 per person \$18,900 per family
<b>Coinsurance</b>	20%	0%	0%
<b>Doctor Visits</b>			
<b>Office visit</b>			First three primary care visits \$30 copay, then 0%*
<b>Convenience care**</b>	20%	0%	0%
<b>Behavioral health</b>			
<b>Virtuwell</b>		0%	First three visits are covered at no additional cost, then 0%
<b>Emergency and Urgent Care</b>			
<b>Emergency room</b>	20%	0%	0%
<b>Urgent care</b>			
<b>Other Special Health Needs</b>			
<b>Inpatient/Outpatient hospital</b>			
<b>MRI/CT/X-ray</b>	20%	0%	0%
<b>Laboratory services</b>			
<b>Prescription Drug Coverage</b>			
<b>Generic drugs</b>	20%	0%	0%
<b>Preferred brand drugs</b>		0%	0%
<b>Specialty drugs</b>	50%		
<b>Additional benefit details</b>			
<ul style="list-style-type: none"> <li>- Preventive care is covered 100% for in-network services</li> <li>- All plans include pediatric dental care for children through age 18</li> <li>- All plans have out-of-network coverage:               <ul style="list-style-type: none"> <li>- Deductible: Individual \$20,000 / Family \$40,000</li> <li>- Members pay 50% after the deductible</li> <li>- Out-of-pocket maximum: Unlimited</li> </ul> </li> </ul>			

\*For in-network services, each family member may receive a total of three primary care office visits each year where the physician's services are subject to the copay. All charges for specialist visits, office procedures, laboratory, radiology, day treatment services, group visits, chiropractic care, physical, occupational, and speech therapy services are subject to the deductible and coinsurance.

\*\*Select network does not include convenience care

# Personal dental plans

## Here's how it works

### 1. Pick one of three plans:

- **Maintenance** for regular checkups and fillings
- **Major** for work like root canals and crowns – perfect if you already have preventive services through another plan
- **Comprehensive** for preventive services and root canals or crowns

### 2. Choose a network.

You can choose between the HealthPartners Open Access network with more than 2,900 providers throughout Minnesota and bordering communities, or the HealthPartners Dental Group (HPDG) with nearly 100 dentists and specialists at clinics in the Twin Cities.

## 2024 plan information

Coverage	Maintenance plan		Major plan		Comprehensive plan	
	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network
Preventive (checkups and X-rays)	100%	80%	No coverage	No coverage	100%	80%
Sealants	100%	80%	100%	80%	100%	80%
Fillings	80%	50%	80%	50%	80%	50%
White fillings on back teeth	50%	50%	50%	50%	50%	50%
Basic services	No coverage	No coverage	50%	50%	50%	50%
Surgical services	No coverage	No coverage	After six months			
			50%	50%	50%	50%
Major restorative (crowns, bridges, etc.)	No coverage	No coverage	After 12 months			
			50%	25%	50%	25%
Annual benefit	\$1,250	\$750	\$1,250	\$750	\$1,250	\$750
Annual deductible	\$50	\$75	\$50	\$75	\$50	\$75

## 2024 Rates\* details

Maintenance plan		Major plan		Comprehensive plan	
HealthPartners Dental Group		HealthPartners Dental Group		HealthPartners Dental Group	
Under age 50	\$30.51	Under age 50	\$23.18	Under age 50	\$41.59
Age 50 and over	\$36.57	Age 50 and over	\$27.84	Age 50 and over	\$49.93
Dependent rates		Dependent rates		Dependent rates	
1 child	\$28.98	1 child	\$22.02	1 child	\$39.54
2 children	\$57.96	2 children	\$44.04	2 children	\$79.08
3 or more children	\$86.94	3 or more children	\$66.06	3 or more children	\$118.62
Open Access		Open Access		Open Access	
Under age 50	\$35.55	Under age 50	\$29.23	Under age 50	\$48.57
Age 50 and over	\$41.25	Age 50 and over	\$35.10	Age 50 and over	\$58.30
Dependent rates		Dependent rates		Dependent rates	
1 child	\$33.77	1 child	\$27.77	1 child	\$46.14
2 children	\$67.54	2 children	\$55.54	2 children	\$92.28
3 or more children	\$101.31	3 or more children	\$83.31	3 or more children	\$138.42

# Prescription drug coverage

Knowing what you'll pay for your medicine is important. Use these tools and resources to understand your costs and get support if your medicine isn't working for you.

## Check the formulary

A formulary, also called a drug list, tells you what medicines are covered by your health plan and generally how much you'll pay. You'll also learn if there are any requirements before you can start a medicine.

Your formulary is called PreferredRx.

1. Go to [healthpartners.com/preferredrx](https://healthpartners.com/preferredrx).
2. Search by the name or type of medicine.
3. Use your Summary of Benefits and Coverage (SBC) in your enrollment materials to understand how each type of medicine is covered.

## Try generics

Generics are just as safe and effective as brand-name medicines, but cost a lot less. Talk to your doctor or pharmacist about switching to a generic medicine.

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## Benefits beyond your prescriptions

- Opportunity to meet with a Pharmacist through the Medication Therapy Management program
- Connect with a Pharmacy Navigator
- Get prescriptions sent right to your mailbox with our mail order pharmacy, WellDyneRx

## Search for the lowest cost

Medicine prices can change from pharmacy to pharmacy. Shop around. See what your costs are at different pharmacies. Members can get started with the prescription shopping tool at [healthpartners.com/pharmacy](https://healthpartners.com/pharmacy).

## Other prescription benefits

- ACA preventive drugs are covered at no cost. Visit [healthpartners.com/formulary](https://healthpartners.com/formulary) to view the Commercial ACA preventive drug list
- Pay no more than \$25 per month for prescription insulin

# Member resources and tools

We have several resources available to help with everything from general health questions to understanding treatment options to caring for your newborn and more.

## → **Member Services**

Here to answer questions about health and dental plan coverage or claims, finding a doctor and more

## → **Member Assistance Program (MAP)**

Free 24/7 support and resources to help you manage stressful situations whether that's at work or home

## → **HealthPartners online account and myHP mobile app**

Check claims and balances, search for doctors, view ID card and more

## → **Where to go for care**

Helps you choose where to get care at the best cost

# Member resources

Our teams are ready to help if you have questions about your health or what your plan covers.

## Member Services

For questions about:

- Your coverage, claims or plan balances
- Finding a doctor, dentist or specialist in your network
- Finding care when you're away from home
- Health plan services, programs and discounts

## Nurse Navigator<sup>SM</sup> program

For questions about:

- Understanding your health care and benefits
- How to choose a treatment option

## Pharmacy navigators

For questions about:

- Your medicines or how much they cost
- Doctor approvals to take a medicine (prior authorization)
- Your pharmacy benefits
- Transferring medicine to a mail order pharmacy

## Behavioral health navigators

For questions about:

- Finding a mental or chemical health care professional in your network
- Your behavioral health benefits

## CareLine<sup>SM</sup> service nurse line

24/7 support for questions about:

- Whether you should see a doctor
- Home remedies
- A medicine you're taking

## BabyLine phone service

24/7 support for questions about:

- Your pregnancy
- The contractions you're having
- Your new baby

## Medication therapy management (MTM)

For questions about:

- How your medications are working together
- Identifying alternatives that help reduce side effects
- Finding more affordable options

## Disease and case management

Support for questions about chronic conditions like:

- Asthma
- Cancer
- COPD
- Diabetes
- Low back pain
- Pregnancy

To learn more visit [healthpartners.com/insurance/members/support/](https://healthpartners.com/insurance/members/support/)

# Member Assistance Program (MAP)

Get support and resources to help you in a wide range of stressful situations. It's free and completely confidential.

## MAP has your back 24/7

Whether you're facing a challenge at work or looking for options to support a sick parent, your MAP is always here to help.

Get support with:

- Adopting a child
- Finding child care
- Grieving
- Knowing your legal options
- Making a budget
- Managing stress
- And more

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## Three ways to use MAP

- Over the phone
- Through instant messages
- Online with articles and tips

# HealthPartners online and myHP app

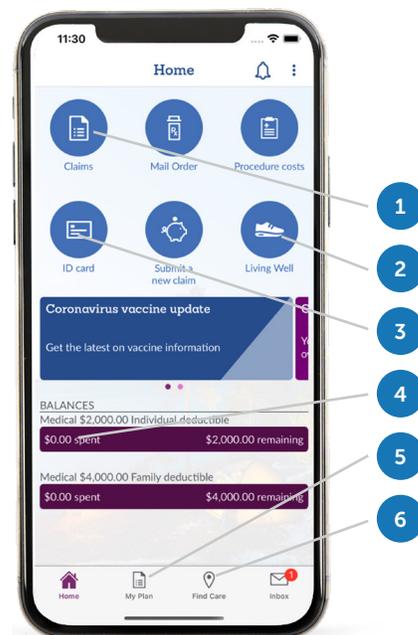
You go online to research, plan and follow up on big decisions. A HealthPartners online account makes it just as easy to stay on top of your health care and insurance.

## Get personalized information when and where you need it

With an online account, you have real-time access to your personal health plan information in one simple place. No more guessing or waiting until business hours to get answers to your questions.

## Top 6 ways to use your online account and mobile app

1. See recent claims, what your plan covered and how much you could owe.
2. Access your Living Well dashboard to check your program progress, take the health assessment and complete activities.
3. View your HealthPartners member ID card and fax it to your doctor's office.
4. Check your balances, including how much you owe before your plan starts paying (deductible) and the most you'll have to pay (out-of-pocket maximum).
5. Compare pharmacy costs to find the best place to get your medicines.
6. Search for doctors and get cost estimates for treatments and procedures specific to your plan.



# Where to go for care

Your health plan covers lots of options when you need care. Knowing the differences between the options can help you choose where to get care at the best cost.

When you need	Go to	Average cost	Average time spent
Health advice from a registered nurse for: <ul style="list-style-type: none"> <li>• At-home remedies</li> <li>• When to go in for care</li> </ul>	CareLine <sup>SM</sup> service	Free	
Treatment and prescriptions for minor medical issues, like: <ul style="list-style-type: none"> <li>• Bladder infection</li> <li>• Pink eye</li> <li>• Upper respiratory infections</li> </ul>	Virtuwell <sup>®</sup> * 24/7 online care	\$	
	Convenience clinics (found in retail and grocery stores)		
A regular checkup or special care during the day for things like: <ul style="list-style-type: none"> <li>• Diabetes management</li> <li>• Vaccines</li> </ul>	Primary care clinics (includes both in-person and telehealth visits)	\$\$	
Care for urgent problems when your doctor's office is closed, like: <ul style="list-style-type: none"> <li>• Cuts that need stitches</li> <li>• Joint or muscle pain</li> </ul>	Urgent care clinics	\$\$\$	
Help in an emergency, such as: <ul style="list-style-type: none"> <li>• Chest pain or shortness of breath</li> <li>• Head injury</li> </ul>	Emergency room	\$\$\$\$	

## Virtuwell 24/7 online care

- Visit [virtuwell.com](https://www.virtuwell.com)
- Unlimited visits covered at 100%\*
- Expert care from nurse practitioners
- Personalized treatment plans
- Prescriptions sent directly to pharmacy

\*100% coverage applies after your deductible for HSA and Catastrophic plans

# Extra perks tailored to you

In addition to great coverage and benefits, you'll also have access to a variety of additional perks. Learn more about how these perks can help you stay healthy and happy.

## → Assist America<sup>®</sup>

Delivers emergency assistance when you're away from home, available 24/7, 365 days a year.

## → Healthy Discounts<sup>SM</sup>

Save money on a wide range of items and services. Plus, get access to fitness programs, digital activities and resources designed to help you live healthy every day.

## → Healthy pregnancy

Personalized support for members during pregnancy to help them stay healthy and make informed decisions before, during and after delivery.

# Assist America<sup>®</sup>

Travel anywhere, worry free, whether you're heading abroad or just out of town for the weekend. You can feel confident you're in good hands when the unexpected happens.

## Get 24/7 help

Assist America provides all the support you need when you're more than 100 miles from home, including coordinating transport to care facilities or back home. Other travel support services include:

- Filling lost prescriptions
- Finding good doctors
- Getting admitted to the hospital
- Pre-trip info, like immunization and visa requirements
- Tracking down lost luggage
- Translator referrals
- And more

Download your Assist America ID card before you leave. Visit [healthpartners.com/getcareeverywhere](https://healthpartners.com/getcareeverywhere) or get the Assist America app.

# Healthy Discounts<sup>SM</sup>

Get special savings from handpicked retailers as a HealthPartners member. There are lots of products and services available to you at a discounted rate – all designed to help you live healthy every day.

## Save big by showing your member ID card to participating retailers

Save money on:

- Eating well
- Exercise equipment
- Eyewear
- Fitness and well-being classes
- Healthy mom and baby products
- Hearing aids
- Orthodontics
- Pet insurance
- And more

## Discounts on gym memberships

### HUSK Gym Network

Provides discounts on memberships at thousands of fitness centers nationwide, weight loss programs and wellness brands

### Active&Fit Direct™ program

Offers access to more than 11,900 fitness centers nationwide. Members pay a flat monthly fee, plus an initial one-time enrollment fee.

### Living Well

Digital activities and resources

### Wellbeats

Get access to 200 free workout videos across all fitness levels, featuring top fitness brands and names

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## See where you can save

Visit [healthpartners.com/discounts](https://healthpartners.com/discounts) for a list of participating retailers and discounts.

# Healthy pregnancy

If you're pregnant or thinking about it, we have lots of resources to support you – all available at no cost for HealthPartners members.

## Planning and pregnancy support

Start by taking the online assessment at [healthpartners.com/pregnancysupport](https://healthpartners.com/pregnancysupport). Based on your answers, you may choose to get a call from a nurse or sign up for educational emails. We'll work with you over the phone to answer questions and give advice when you're between doctor visits.

## Personalized, digital support

After you take the assessment, you'll have access to digital pregnancy content in your HealthPartners account and through email. It's all written by our health experts and timed to where you're at in your pregnancy. Topics include staying healthy, what to expect in each trimester, health plan coverage, caring for a newborn and much more.

## Other resources during pregnancy

- 24/7 phone support from a nurse whenever you need it – even at 3 a.m.
- Get pregnancy tips texted to your phone by texting BABY to 511411 (BEBE for Spanish).

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## Online resources

Visit [healthpartners.com/pregnancysupport](https://healthpartners.com/pregnancysupport) for videos, blogs and more.

# Important information about HealthPartners individual plans

## Summary of utilization management programs

HealthPartners utilization management programs help ensure effective, accessible and high-quality health care. These programs are based on the most up-to-date medical evidence to evaluate appropriate levels of care and establish guidelines for medical practices. Our programs include activities to reduce the underuse, overuse and misuse of health services. These programs include:

- Inpatient concurrent review and care coordination to support timely care and ensure a safe and timely transition from the hospital
- “Best practice” care guidelines for selected kinds of care
- Outpatient case management to provide care coordination

## Our approach to protecting personal information

HealthPartners complies with federal and state laws regarding the confidentiality of medical records and personal information about our members and former members. Our policies and procedures help ensure that the collection, use and disclosure of information complies with the law. When needed, we get consent or authorization from our members (or an approved member representative when the member is unable to give consent or authorization) for release of personal information.

We give members access to their own information consistent with applicable law and standards. Our policies and practices support appropriate and effective use of information, internally and externally, and enable us to serve and improve the health of our members, our patients and the community, while being sensitive to privacy. For a copy of our privacy notice, please visit [healthpartners.com](http://healthpartners.com) or call Member Services at **952-967-7540** or **866-232-1166**. Please contact your provider for a copy of the HealthPartners privacy notice.

## Appropriate use and coverage of prescription medicines

We provide our members with coverage for high-quality, safe and cost-effective medicines. To help us do this, we use:

- A formulary, which is a preferred list of prescription medicines that has been reviewed and approved for coverage based on quality, safety, effectiveness and value.

- A special program that helps members who use many different medicines avoid unintended medicine interactions.

The preferred medicine list is available on [healthpartners.com](http://healthpartners.com), along with information on how medicines are reviewed, the criteria used to determine which medicines are added to the list, and more. You may also get this information from Member Services.

## Services not covered

After you enroll, you will receive a Membership Contract that explains exact coverage terms and conditions. This plan does not cover all health care expenses. In general, services not provided or directed by a licensed physician are not covered. Services not covered include, but are not limited to:

- Weight Loss drugs
- Treatment, services or procedures which are experimental, investigative or are not medically necessary
- Adult dental care or oral surgery, including orthognathic<sup>†</sup>
- Non-rehabilitative chiropractic services
- Eyeglasses and contact lenses
- Private-duty nursing, rest, respite and custodial care<sup>†</sup>
- Cosmetic surgery<sup>†</sup>
- Vocational rehabilitation, recreational or educational therapy
- Sterilization reversal and artificial conception processes<sup>†</sup>

- Physical, mental or substance-abuse examinations done for or ordered by third parties<sup>†</sup>

<sup>†</sup> *except as specifically described in your Membership Contract.*

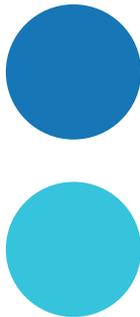
READ YOUR MEMBERSHIP CONTRACT CAREFULLY TO DETERMINE WHICH EXPENSES ARE COVERED.

For details about benefits and services, call Member Services at **952-967-7540** or **866-232-1166**.

HealthPartners negotiates with some providers to pay discounted rates. In those cases, coinsurance (a specific percentage of the charge) is based on that discounted amount. Copayments (flat amounts specified in advance for categories of service, such as office visits or prescriptions) are based on an aggregate of billed charges for that type of service. Our mission is to improve health and well-being in partnership with our members, patients and community.

This plan is subject to changes required by state and federal law, including changes to maintain a certain actuarial value or metal level. This and other factors may affect changes in premium rates.

To find additional HealthPartners Individual plans, please visit [healthpartners.com](http://healthpartners.com) or [mnsure.org](http://mnsure.org).



## Nationally rated, locally minded

HealthPartners has one of the top-rated private commercial plans in the nation. Is customer satisfaction a part of that score? You betcha.

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Earning **4.5 out of 5** from the National Committee for Quality Assurance (NCQA)

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### Enroll or call us with questions

Visit [healthpartners.com/individual](https://healthpartners.com/individual).

Call Individual Sales at **952-883-5599** or toll free **877-838-4949**, or contact your agent or broker.

The HealthPartners family of health plans is underwritten and/or administered by HealthPartners Inc., HealthPartners Insurance Company or HealthPartners Administrators, Inc. Fully insured Wisconsin plans are underwritten by HealthPartners Insurance Company.