



# Choose a plan with confidence

**HealthPartners® Key<sup>SM</sup> plans.**  
**For individuals and families who buy  
their own insurance on MNsure.**

Key plans were made just for the folks who plan to sign up for insurance on MNsure, the Minnesota insurance exchange. The Key Open Access network was designed for you and where you live. You can choose to use a tax credit or not – the choice is yours!

**Use this handout to review your options.**

- Start by learning more about metal levels and how they help you compare plans.
- Then review the network to make sure your doctor or clinic is covered.
- Finally, think about how much you want to spend this year. With 12 plans available, you're sure to find the one that fits your life and budget.

**We're here for you if you have questions!**

We're committed to answering your questions and helping you understand your options.

Call us at **952-883-5599** or **877-838-4949**,  
8 a.m. to 6 p.m., Monday through Friday.  
Or email us at **individualsales@healthpartners.com**.







# Common health insurance words

We get it. Insurance terms can be confusing. Here are a few definitions to help you choose your health plan.

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**Calendar year deductible.** This is what you pay before your plan starts paying.

- **Per person and family maximum.** Under every family deductible, or family maximum, is the per person deductible. Sometimes you might need more medical care than other members of your family. That's okay. Once you reach your per person deductible, your plan will start paying for more of your care. Your plan will start paying for the whole family when the family maximum deductible has been met.

**Calendar year out-of-pocket maximum.** You'll never have to pay more than this amount in a calendar year. This amount doesn't include the premiums (or rate) you pay for insurance. For example, if you can afford to pay \$3,000 in medical expenses in a calendar year, choose a plan with a \$3,000 out-of-pocket maximum or lower.

**Coinsurance.** This is what you pay after your deductible is met. It's listed as a percentage. If you have 80 percent coinsurance, you pay 20 percent of the total cost.

**Copay.** The amount you pay for a medical service, like going to the doctor. It's usually listed as a flat amount such as \$30 for each office visit. Not all plans have copays, so make sure to check out the Summary of Benefits tables in this book.

**Formulary.** This is a list of medicines covered by your plan. You'll pay a lower copay or coinsurance for your medicines if they're on the formulary. The Key plan formulary is GenericsAdvantageRx. Learn more in the folder you received with this book.

**Network and out-of-network.** If your doctor, clinic or hospital is in-network, he or she is covered by your plan. If they're out-of-network, you'll usually pay more when you get care. Out-of-network care doesn't count toward your in-network out-of-pocket maximum. The benefits you see in this book are for in-network care.

**Premium or rate.** What you pay each month for insurance. Your first month is due when you sign up. Then you'll receive a bill each month.

**Subsidy or tax credit.** Some people qualify for help paying for their health insurance. The help is in the form of a tax credit or subsidy, and it's based on your annual income. Sign up for insurance on MNsure if you qualify for help paying for your plan.



# Choosing your plan

You have a variety of plan options. Metal levels are an easy way to compare them.

## Key<sup>SM</sup> Gold plans

### Perfect if:

- You expect your family to visit the doctor six or more times per person, per year.
- You're comfortable paying a higher monthly premium and want lower costs when you get care.

### And you want:

- Unlimited copays for convenience care and office visits.
- Generic medicines with copays for as low as \$5. Find your medicine on the formulary to see how much you'll pay.
- Unlimited free virtuwell® visits. You'll feel better faster with this 24/7 online clinic.

## Key<sup>SM</sup> Silver plans

### Perfect if:

- You expect your family to visit the doctor three or less times per person, per year.
- You'd rather pay a higher premium each month and less when you get care.

### And you want:

- Unlimited free virtuwell® visits. You'll feel better faster with this 24/7 online clinic.
- Convenience care at CVS Minute Clinic or Target Clinic for the low cost of your copay.
- Coverage for an unexpected trip to the emergency room.

## Key<sup>SM</sup> Bronze plans

### Perfect if:

- You and your family are pretty healthy and you don't expect to visit the doctor much. You want protection against major illnesses or accidents.
- You'd rather pay a lower monthly premium and more when you get care.

### And you want:

- Generic medicines with copays for as low as \$5. Find your medicine on the formulary to see how much you'll pay.
- Unlimited free virtuwell® visits. You'll feel better faster with this 24/7 online clinic.

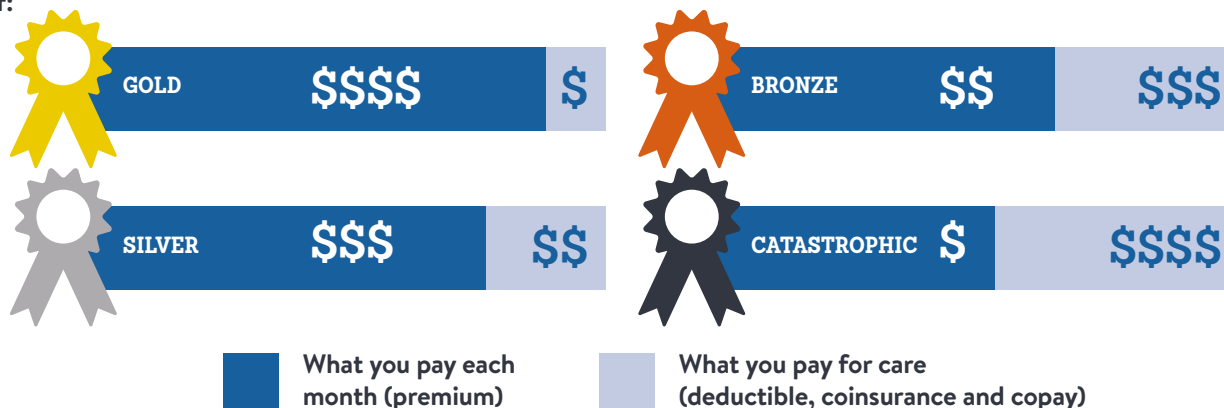
## Key<sup>SM</sup> Catastrophic plan

### Perfect if:

- You're 18 to 29 years old or have an Unaffordability or Hardship Certificate of Exemption. Find the form at [healthpartners.com/key](http://healthpartners.com/key).
- You're very healthy and only need protection against major illnesses or accidents.
- You'd rather pay a little each month and higher costs when you receive care.

### And you want:

- Three primary care office visits per year for just a copay.
- To use your three visits at virtuwell® for free. The 24/7 online clinic will take care of you from the comfort of your home.





# You, in control of your health plan

Your health plan with an optional savings account for your medical costs.

## Key HSA plans

Key<sup>SM</sup> HSA plans give you the option to set up a Health Savings Account (HSA). An HSA is a special savings account used only for medical costs. You decide how much to contribute and how to spend it. Plus, the money you save in an HSA rolls over year after year. The money is yours to keep even if you change plans.

Here are a few other benefits of an HSA plan:

- **Tax savings.** Reduce your taxable income. Your deposits, savings and withdrawals are all pre-tax.
- **Flexibility.** Use your funds to pay current eligible medical expenses or save for future needs.
- **Family friendly.** Use your account to pay for things like braces, eyewear and more.

### Perfect if:

- You want a bronze or silver level plan.
- You're great at managing your finances and want to save money on your taxes.

### And you want:

- **Choices.** You'll love that you have three deductible options. Whether you're expecting a lot of trips to the doctor or just a few, you have the power to choose what fits your life.



# Key<sup>SM</sup> Gold plans

## Summary of Benefits

BENEFIT	KEY GOLD PLANS	
	Key \$500 w/ Copay (Gold)	Key \$1000 w/ Copay (Gold)
<b>Calendar year deductible</b> • This is what you pay before your plan starts paying	\$500 per person \$1,500 family maximum	\$1,000 per person \$3,000 family maximum
<b>Coinsurance</b> • This is what you pay after your deductible is met	You pay 20%	You pay 20%
<b>Calendar year out-of-pocket maximum</b> • You'll never have to pay more than this amount	\$6,000 per person \$13,700 family maximum	\$6,600 per person \$13,700 family maximum
<b>Preventive care</b> • Includes checkups and immunizations for you and your family to stay healthy	You pay nothing	You pay nothing
<b>Convenience care and office visits*</b> • Illness or injury • Urgent care	Unlimited number of visits per person, per year have a copay: \$10 office visits primary care \$30 specialty care \$5 convenience care \$30 urgent care	Unlimited number of visits per person, per year have a copay: \$10 office visits primary care \$30 specialty care \$5 convenience care \$30 urgent care
<b>Behavioral health</b> • Mental health and chemical health services	Unlimited number of visits per person, per year have a copay: \$10 office visit	Unlimited number of visits per person, per year have a copay: \$10 office visit
<b>virtuwell®</b> • Online treatment for everyday medical conditions like colds, coughs, ear pain, pink eye and more	Unlimited <b>free</b> visits	Unlimited <b>free</b> visits
<b>Emergency room visits</b>	You pay 20% after deductible	You pay 20% after deductible
<b>Prescription medicines</b>	\$5 low cost generic formulary \$25 high cost generic formulary You pay 20% after deductible for Brand formulary	\$5 low cost generic formulary \$25 high cost generic formulary You pay 20% after deductible for Brand formulary
<b>Laboratory services</b>	You pay nothing	You pay nothing
<b>Inpatient and outpatient hospital care</b> <b>Outpatient MRI and CT</b> <b>Durable medical equipment</b>	You pay 20% after deductible	You pay 20% after deductible
<b>Maternity</b>		

\* Copays for convenience care (such as CVS Minute Clinic® or Target Clinic®) and office visits do not apply towards the deductible. See the Key Rate Guide for more information on eligibility and pricing. Remember that you will get the highest benefit level and lowest out-of-pocket costs when you see a network provider for your care. For other deductible options and out-of-network costs and deductibles, please contact Individual Sales.



# Key<sup>SM</sup> Silver plans

## Summary of Benefits

BENEFIT	KEY SILVER PLANS		
	Key \$1800 (Silver)	Key \$2500 Plus (Silver)	Key \$3600 Plus (Silver)
<b>Calendar year deductible</b> • This is what you pay before your plan starts paying	\$1,800 per person \$5,400 family maximum	\$2,500 per person \$7,500 family maximum	\$3,600 per person \$10,800 family maximum
<b>Coinsurance</b> • This is what you pay after your deductible is met	You pay 25%	You pay 25%	You pay 15%
<b>Calendar year out-of-pocket maximum</b> • You'll never have to pay more than this amount	\$6,850 per person \$13,700 family maximum	\$6,850 per person \$13,700 family maximum	\$6,850 per person \$13,700 family maximum
<b>Preventive care</b> • Includes checkups and immunizations for you and your family to stay healthy	You pay nothing	You pay nothing	You pay nothing
<b>Convenience care and office visits*</b> • Illness or injury • Urgent care	You pay 25% after deductible	First three visits per person, per year have a copay:** \$30 office visits \$15 convenience care \$30 urgent care Then you pay 25% after deductible	First three visits per person, per year have a copay:** \$30 office visits \$15 convenience care \$30 urgent care Then you pay 15% after deductible
		<b>Behavioral health</b> • Mental health and chemical health services	First three visits per person, per year have a copay:** \$30 office visits Then you pay 25% after deductible
<b>virtuwell®</b> • Online treatment for everyday medical conditions like colds, coughs, ear pain, pink eye and more	Unlimited <b>free</b> visits	Unlimited <b>free</b> visits	Unlimited <b>free</b> visits
<b>Emergency room visits</b>	You pay 25% after deductible	You pay 25% after deductible	You pay \$250 for your first ER visit* each year. Then you pay 15% after deductible for additional visits.
<b>Prescription medicines</b>		\$12 generic formulary You pay 25% after deductible for Brand formulary	\$12 generic formulary You pay 15% after deductible for Brand formulary
<b>Laboratory services</b>		You pay 25% after deductible	You pay 15% after deductible
<b>Inpatient and outpatient hospital care</b> <b>Outpatient MRI and CT</b> <b>Durable medical equipment</b>			
<b>Maternity</b>			

\* Copays for convenience care (such as CVS Minute Clinic® or Target Clinic®) office visits and emergency room visits do not apply towards the deductible. See the Key Rate Guide for more information on eligibility and pricing. Remember that you will get the highest benefit level and lowest out-of-pocket costs when you see a network provider for your care. For other deductible options and out-of-network costs and deductibles, please contact Individual Sales.

\*\*A total of three visits per person, per year between office visits, convenience care and behavioral health.



# Key<sup>SM</sup> Bronze plans

## Summary of Benefits

BENEFIT	KEY BRONZE PLANS		
	Key \$5050 Plus (Bronze)	Key \$6350 Plus (Bronze)	Key \$6850 <del>Plus</del> (Bronze)
<b>Calendar year deductible</b> <ul style="list-style-type: none"> <li>This is what you pay before your plan starts paying</li> </ul>	\$5,050 per person \$13,700 family maximum	\$6,350 per person \$13,700 family maximum	\$6,850 per person \$13,700 family maximum
<b>Coinsurance</b> <ul style="list-style-type: none"> <li>This is what you pay after your deductible is met</li> </ul>	You pay 30%	You pay 30%	You pay nothing
<b>Calendar year out-of-pocket maximum</b> <ul style="list-style-type: none"> <li>You'll never have to pay more than this amount</li> </ul>	\$6,850 per person \$13,700 family maximum	\$6,850 per person \$13,700 family maximum	\$6,850 per person \$13,700 family maximum
<b>Preventive care</b> <ul style="list-style-type: none"> <li>Includes checkups and immunizations for you and your family to stay healthy</li> </ul>	You pay nothing	You pay nothing	You pay nothing
<b>Convenience care and office visits*</b> <ul style="list-style-type: none"> <li>Illness or injury</li> <li>Urgent care</li> </ul>	First three visits per person, per year have a copay:** \$40 office visits \$20 convenience care \$40 urgent care Then you pay 30% after deductible	First three visits per person, per year have a copay:** \$40 office visits \$20 convenience care \$40 urgent care Then you pay 30% after deductible	You pay nothing after deductible
<b>Behavioral health</b> <ul style="list-style-type: none"> <li>Mental health and chemical health services</li> </ul> Please note, a total of three visits per person, per year for office visits, convenience care and behavioral health	First three visits per person, per year have a copay:** \$40 office visits Then you pay 30% after deductible	First three visits per person, per year have a copay:** \$40 office visits Then you pay 30% after deductible	
<b>virtuwell®</b> <ul style="list-style-type: none"> <li>Online treatment for everyday medical conditions like colds, coughs, ear pain, pink eye and more</li> </ul>	Unlimited <b>free</b> visits	Unlimited <b>free</b> visits	Unlimited <b>free</b> visits
<b>Emergency room visits</b>	You pay 30% after deductible	You pay 30% after deductible	You pay nothing after deductible
<b>Prescription medicines</b>		\$5 low cost generic formulary \$25 high cost generic formulary You pay 30% after deductible for Brand formulary	
<b>Laboratory services</b>		You pay 30% after deductible	
<b>Inpatient and outpatient hospital care Outpatient MRI and CT Durable medical equipment</b>			
<b>Maternity</b>			

\* Copays for convenience care (such as CVS Minute Clinic® or Target Clinic®) and office visits do not apply towards the deductible. See the Key Rate Guide for more information on eligibility and pricing. Remember that you will get the highest benefit level and lowest out-of-pocket costs when you see a network provider for your care. For other deductible options and out-of-network costs and deductibles, please contact Individual Sales.

\*\*A total of three visits per person, per year between office visits, convenience care and behavioral health.





# Key<sup>SM</sup> HSA plans

## Summary of Benefits

BENEFIT	KEY HSA PLANS		
	Key \$2750 HSA (Silver)	Key \$5750 HSA (Bronze)	Key \$6500 HSA (Bronze)
<b>Calendar year deductible</b> <ul style="list-style-type: none"> <li>This is what you pay before your plan starts paying</li> </ul>	\$2,750 per person \$8,250 family maximum	\$5,750 per person \$13,000 family maximum	\$6,500 per person \$13,000 family maximum
<b>Coinsurance</b> <ul style="list-style-type: none"> <li>This is what you pay after your deductible is met</li> </ul>	You pay 15%	You pay 20%	You pay nothing
<b>Calendar year out-of-pocket maximum</b> <ul style="list-style-type: none"> <li>You'll never have to pay more than this amount</li> </ul>	\$6,500 per person \$13,000 family maximum	\$6,500 per person \$13,000 family maximum	\$6,500 per person \$13,000 family maximum
<b>Preventive care</b> <ul style="list-style-type: none"> <li>Includes checkups and immunizations for you and your family to stay healthy</li> </ul>	You pay nothing	You pay nothing	You pay nothing
<b>Convenience care and office visits</b> <ul style="list-style-type: none"> <li>Illness or injury</li> <li>Urgent care</li> </ul>	You pay 15% after deductible	You pay 20% after deductible	You pay nothing after deductible
<b>Behavioral health</b> <ul style="list-style-type: none"> <li>Mental health and chemical health services</li> </ul>			
<b>virtuwell<sup>®</sup></b> <ul style="list-style-type: none"> <li>Online treatment for everyday medical conditions like colds, coughs, ear pain, pink eye and more</li> </ul>	Unlimited <b>free</b> visits after deductible	Unlimited <b>free</b> visits after deductible	Unlimited <b>free</b> visits after deductible
<b>Emergency room visits</b>	You pay 15% after deductible	You pay 20% after deductible	You pay nothing after deductible
<b>Prescription medicines</b>			
<b>Laboratory services</b>			
<b>Inpatient and outpatient hospital care</b> <b>Outpatient MRI and CT</b> <b>Durable medical equipment</b>			
<b>Maternity</b>			

See the Key Rate Guide for more information on eligibility and pricing. Remember that you will get the highest benefit level and lowest out-of-pocket costs when you see a network provider for your care. For other deductible options and out-of-network costs and deductibles, please contact Individual Sales.



# Key<sup>SM</sup> Catastrophic plan Summary of Benefits

BENEFIT	KEY CATASTROPHIC PLAN
	<b>Key \$6850 (Catastrophic)</b>
<b>Calendar year deductible</b> <ul style="list-style-type: none"> <li>This is what you pay before your plan starts paying</li> </ul>	\$6,850 per person \$13,700 family maximum
<b>Coinsurance</b> <ul style="list-style-type: none"> <li>This is what you pay after your deductible is met</li> </ul>	You pay nothing
<b>Calendar year out-of-pocket maximum</b> <ul style="list-style-type: none"> <li>You'll never have to pay more than this amount</li> </ul>	\$6,850 per person \$13,700 family maximum
<b>Preventive care</b> <ul style="list-style-type: none"> <li>Includes checkups and immunizations for you and your family to stay healthy</li> </ul>	You pay nothing
<b>Convenience care and office visits*</b> <ul style="list-style-type: none"> <li>Illness or injury</li> <li>Urgent care</li> </ul>	First three primary care visits per person, per year have a copay: \$30 office visits \$15 convenience care Then you pay nothing after deductible You pay nothing after deductible for urgent care
<b>Behavioral health</b> <ul style="list-style-type: none"> <li>Mental health and chemical health services</li> </ul>	You pay nothing after deductible
<b>virtuwell®</b> <ul style="list-style-type: none"> <li>Online treatment for everyday medical conditions like colds, coughs, ear pain, pink eye and more</li> </ul>	Your first three visits are <b>free</b> . Then you pay nothing after deductible
<b>Emergency room visits</b>	You pay nothing after deductible
<b>Prescription medicines</b>	
<b>Laboratory services</b>	
<b>Inpatient and outpatient hospital care Outpatient MRI and CT Durable medical equipment</b>	
<b>Maternity</b>	

\* Copays for convenience care (such as CVS Minute Clinic® or Target Clinic®) and office visits do not apply towards the deductible. See the Key Rate Guide for more information on eligibility and pricing. Remember that you will get the highest benefit level and lowest out-of-pocket costs when you see a network provider for your care. For other deductible options and out-of-network costs and deductibles, please contact Individual Sales.



# Getting care with the Key network

Designed for you and where you live.

## What is the Key network?

The Key Open Access network is designed to provide you access to top care providers in the Twin Cities metro area and in greater Minnesota.

## Where do you live?

If you live in the Twin Cities' metro area, the Key Open Access network provides you top-notch care options, including Park Nicollet and HealthPartners clinics and hospitals. Plus, you have even more options with independent clinics selected for their high standards of quality with cost effective care.

If you live in greater Minnesota, we have you covered too. The Key Open Access network provides a broad selection of care systems and independent providers.

## How can I find covered care?

When you need care, finding the right doctor, clinic or hospital is important. It's easier than ever to search the Key network:

- Visit [healthpartners.com/findcare](https://healthpartners.com/findcare) to search for a network doctor, or clinic/hospital.
- **Call Member Services.** Once you're a member, call the number on the back of your Member ID card for help finding a network provider.
- **myHealthPartners.** Members can manage their health plan with their online account, like search for providers and compare costs.
- **myHP app.** You'll have access to your plan information, your Member ID card and can search the network for care providers.

