



*HealthPartners®*  
*Three for Me Individual Health Plan*  
Summary of Benefits

Balanced, affordable coverage  
with upfront value

## HealthPartners Three for Me individual plan gives upfront coverage when you need it

It's a balanced plan that gives you the most for your money:

- Your first three office or urgent care visits each year are \$30 to \$60 dollars, depending on your plan (lab and radiology services are your responsibility under the deductible)
- Your first three visits to **virtuwell™** are **free**, covered at 100 percent (see more about virtuwell below, right)
- Preventive care is covered at 100 percent
- Your first emergency visit each year is covered at 100 percent after a \$250 copay

Your care scenario	Actual cost of your care	You pay
You have ear pain and visit <a href="#">virtuwell.com</a>	\$40 virtuwell visit	\$15
	\$15 generic antibiotic	
You break your arm playing softball and visit the ER for an X-ray and cast	\$400 emergency room visit	\$250 + copay for follow-up office visit
	\$40 X-ray	
	\$250 arm casting	
	\$100 follow-up office visit	

Note: These are examples. Your actual plan deductible and coinsurance may vary.

### See the doctors you prefer

As a HealthPartners member, you are free to see the doctors you choose with no need for referrals! You receive the most benefit from your plan when you see a network provider. Select from more than 700,000 providers and more than 5,800 hospitals nationwide. Finding a network provider is easy. Visit [healthpartners.com/individual](#) and use the provider search tool or request a CD directory.

See if your medicines are covered under our plan by viewing the GenericsPlusRx Formulary at [healthpartners.com/pharmacy](#).

## Access your healthy discounts and resources

Enjoy health care savings and resources available exclusively to HealthPartners members:

- Fitness club discounts
- Savings on exercise classes and sporting equipment
- Eyewear discounts
- Health coaching by phone
- Online health information library and cost calculators
- After-hours nurse advice phone lines

### Manage your health care online

Create a personal account at [healthpartners.com](#) and get secure access to:

- Check your plan benefits
- View claims and Explanation of Benefits (EOB) details
- Get test results
- Track immunization records
- Create a directory of favorite providers
- Schedule appointments
- Access the mail order pharmacy

### Visit virtuwell – and get well


virtuwell is a simple, convenient tool that allows you to solve 30 everyday medical conditions such as colds, coughs, ear pain, pink eye and urinary tract infections from the comfort of your home.


The service features 24/7 online access to nurse practitioners, available from any computer, with no appointment necessary. After a quick online interview, patients receive a personalized diagnosis, a treatment plan and, if needed, a prescription submitted immediately to the pharmacy of the patient's choice. Visits are quick, easy – and **with Three for Me, your first three visits are free**. After that, each visit will be no more than \$40.

Satisfaction is guaranteed. Visit [virtuwell.com](#) to learn more.

## Find help with your questions and decisions

We understand that choosing a health plan may be confusing. It's important to us that you get the help you need, so we have resources you can use to help make your decision:

 Contact our friendly sales consultants Monday – Friday 8 a.m. to 6 p.m. Call 952-883-5599 or 1-877-838-4949 or email [individualsales@healthpartners.com](mailto:individualsales@healthpartners.com).

 Visit [healthpartners.com/individual](#) and try our interactive plan selection tool. We'll ask you a few simple questions and, based on your responses, provide a quick recommendation for a plan we think best meets your needs.

# Summary of Benefits

The following is a brief summary of the HealthPartners Three for Me individual coverage. For a detailed description of terms and conditions, refer to a HealthPartners Insurance Certificate or call us at 952-883-5599 or 1-877-838-4949.

	80% Plan		100% Plan	
	Deductible	Out-of-pocket limit	Deductible	Out-of-pocket limit
Individual calendar year deductible and out-of-pocket limit	\$4,000	\$6,500	\$4,000	\$4,000
	\$5,000	\$7,500	\$5,000	\$5,000
	\$7,000	\$9,500	\$7,000	\$7,000
	\$10,000	\$12,500	\$10,000	\$10,000
Preventive care and immunizations	100% coverage before deductible is met		100% coverage before deductible is met	
Prenatal care				
Office visits* - Illness or injury - Urgent care - Mental health care - Chemical health care	First three office visits per year are copay, then 80% coverage after deductible is met \$4000 Plan – \$30 Copay    \$7,000 Plan – \$50 Copay \$5000 Plan – \$40 Copay    \$10,000 Plan – \$60 Copay		First three office visits per year are copay, then 100% coverage after deductible is met \$4000 Plan – \$30 Copay    \$7,000 Plan – \$50 Copay \$5000 Plan – \$40 Copay    \$10,000 Plan – \$60 Copay	
virtuwell™ - Online treatment for 30 everyday medical conditions such as colds, coughs, ear pain, pink eye or urinary tract infections	First three visits per year are <b>FREE</b> , 80% coverage after deductible is met		First three visits per year are <b>FREE</b> , 100% coverage after deductible is met	
Emergency room visits*	One emergency visit per year for \$250 copay, then 80% coverage after deductible is met for additional visits		One emergency visit per year for \$250 copay, then 100% coverage after deductible is met for additional visits	
Inpatient and outpatient hospital care Outpatient MRI and CT Laboratory services	80% coverage after deductible is met		100% coverage after deductible is met	
Prescription medications	80% coverage after deductible is met		100% coverage after deductible is met	
Physical, occupational and speech therapy	80% coverage after deductible is met, limit of 20 visits per year		100% coverage after deductible is met, limit of 20 visits per year	
Behavioral health care	80% coverage after deductible is met		100% coverage after deductible is met	
Durable medical equipment				
Home health care	80% coverage after deductible is met, limit of 120 visits per year		100% coverage after deductible is met, limit of 120 visits per year	
Maternity - Labor and delivery	No coverage		No coverage	
	Deductible	Out-of-pocket limit	Deductible	Out-of-pocket limit
Individual out-of-network Calendar year deductible Out-of-pocket limit	\$8,000 \$10,000 \$14,000 \$20,000	No limit	\$8,000 \$10,000 \$14,000 \$20,000	No limit
Out-of-network coverage	40% coverage after deductible is met		50% coverage after deductible is met	
Lifetime limit per person In- and out-of-network	In-network – No limit Out-of-network – \$500,000			

\* Copay for office visits and emergency room visits do not apply toward the deductible or out-of-pocket limit.

Coverage is available on a single only basis for applicants age 19 to 64. Contact HealthPartners about other plans if you are looking for dependent child or maternity coverage.



## Three simple steps to apply

### 1. Choose a deductible that fits your needs and budget.

A deductible is the amount that you will pay upfront each year. Once you have paid that amount in medical expenses each year, HealthPartners pays 80 percent or 100 percent of expenses. Don't forget – with the Three for Me plan, your first three office or urgent care visits per year are \$30 to \$60 depending on your plan, and you get three free visits to **virtuwell™**!

If you're not sure which deductible is right for you, contact HealthPartners at 952-883-5599 or 1-877-838-4949, or through **healthpartners.com/individual**. We're here to help you understand your options.

### 2. Complete an application online, via mail or fax or talk to your broker.

Visit **healthpartners.com/individual** to get started online or to download the paper application.

It's helpful to have the following information handy:

- Current and previous health insurance information
- Doctor's contact information
- Information about your health history and medications
- Payment information (payment for your first month's premium is due with your application)

### 3. Learn about the review process.

Applications for the HealthPartners Three for Me individual plan are reviewed by our underwriters, and you will be notified of a decision in one to two weeks. A decision on your application may take longer if additional medical information is needed. For full details on the application process, visit **healthpartners.com/individual**.



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The HealthPartners family of health plans are underwritten and administered by HealthPartners, Inc., Group Health, Inc., HealthPartners Insurance Company or HealthPartners Administrators, Inc.

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