



Why Sell A Health Plan When You Can Sell A Health Partner?



As our partner, we'll help you deliver:

Huge, Open Access Networks

With 27,000 providers in Minnesota – and nearly 500,000 nationally – we give your clients the freedom of choice. No gatekeepers, no referrals – no kidding!

Coast-to-coast Coverage

No matter where your clients are, we've got you covered. Give your clients the single national solution they've been looking for.

Package Deal

Give your clients the ease and savings – of a single source for medical, dental and FSA coverage. Get seamless administration – including hassle-free, automatic FSA claims submission and superior service.

Small Group and Large Group EZ Portfolio

Open Access Plan Options	Factor	Deductible	Office Visit/ Urgent Care		IP/OP Co-ins.	Out-of-Pocket Maximum	Deductible	Co-ins.	Out-of-Pocket Maximum (per person)	ER
			Copay	ER Copay						
15-100	1.0000	\$0	\$15	\$75	100%	\$1500/\$3750	\$300/\$900	80%	\$4000	See In-Network benefit
20-100	0.9832	\$0	\$20	\$75	100%	\$1750/\$4500	\$500/\$1500	70%	\$4000	
15-80	0.9300	\$0	\$15	\$75	80%	\$1500/\$3750	\$500/\$1500	70%	\$4000	
20-80	0.9112	\$0	\$20	\$75	80%	\$1750/\$4500	\$500/\$1500	70%	\$4000	
25-80	0.8947	\$0	\$25	\$75	80%	\$2000/\$5250	\$500/\$1500	70%	\$4000	
35-80	0.8652	\$0	\$35	\$75	80%	\$2500/\$6000	\$500/\$1500	70%	\$4000	
45-80	0.8396	\$0	\$45	\$75	80%	\$3000/\$6000	\$500/\$1500	70%	\$5000	
300-15	0.8882	\$300/\$900	\$15	80% Ded.	80% Ded.	\$1500/\$3750	\$750/\$2250	70%	\$4000	
300-25	0.8515	\$300/\$900	\$25	80% Ded.	80% Ded.	\$2000/\$5250	\$750/\$2250	70%	\$4000	
300-35	0.8215	\$300/\$900	\$35	80% Ded.	80% Ded.	\$2500/\$6000	\$750/\$2250	70%	\$4000	
500-15	0.8580	\$500/\$1500	\$15	80% Ded.	80% Ded.	\$1750/\$3750	\$1000/\$3000	70%	\$4000	
500-25	0.8230	\$500/\$1500	\$25	80% Ded.	80% Ded.	\$2250/\$5250	\$1000/\$3000	70%	\$4000	
500-35	0.7940	\$500/\$1500	\$35	80% Ded.	80% Ded.	\$2750/\$6000	\$1000/\$3000	70%	\$4000	
500-45	0.7729	\$500/\$1500	\$45	80% Ded.	80% Ded.	\$3000/\$6000	\$1000/\$3000	70%	\$5000	
750-25	0.7976	\$750/\$2250	\$25	80% Ded.	80% Ded.	\$2500/\$5250	\$1000/\$3000	70%	\$4000	
750-35	0.7694	\$750/\$2250	\$35	80% Ded.	80% Ded.	\$3000/\$6000	\$1000/\$3000	70%	\$5000	
750-45	0.7527	\$750/\$2250	\$45	80% Ded.	80% Ded.	\$3000/\$6000	\$1000/\$3000	70%	\$5000	
1000-25	0.7757	\$1000/\$3000	\$25	80% Ded.	80% Ded.	\$2750/\$5250	\$1500/\$4500	70%	\$4000	
1000-35	0.7523	\$1000/\$3000	\$35	80% Ded.	80% Ded.	\$3000/\$6000	\$1500/\$4500	70%	\$5000	
1000-45	0.7361	\$1000/\$3000	\$45	80% Ded.	80% Ded.	\$3000/\$6000	\$1500/\$4500	70%	\$5000	
1000-HRA/105	0.7610	\$1000/\$3000	80% Ded.	80% Ded.	80% Ded.	\$3000/\$6000	\$1500/\$4500	60%	\$5000	

Distinctions	Factor	Network Office Visit			Network Inpatient Hospital Copay			Out-of-pocket Maximum
		Benefit 1	Benefit 2	Benefit 3	Benefit 1	Benefit 2	Benefit 3	
15-30-50	0.8747	\$15	\$30	\$50	\$250	\$500	\$1,000	\$2500/\$6000

Empower	Plan Type	Factor	Additional Funding		Deductible	Out-of-Pocket Maximum	Other Expenses
			Factor	Deductible			
1200-100	Deductible	0.8014	0.8852	\$1200	\$1200/\$2400	100%	
1500-100	Deductible	0.7447	0.8295	\$1500	\$1500/\$3000	100%	
2000-100	Deductible	0.6668	0.7522	\$2000	\$2000/\$4000	100%	
2700-100	Deductible	0.5771	0.6668	\$2700	\$2700/\$5450	100%	
1200-80	Deductible	0.6715	0.781	\$1200	\$2400/\$4800	80%	
1500-80	Deductible	0.6257	0.7277	\$1500	\$3000/\$6000	80%	
2000-80	Deductible	0.5645	0.6581	\$2000	\$4000/\$8000	80%	
2700-80	Deductible	0.4970	0.5904	\$2700	\$5000/\$10000	80%	
2200-100	Embedded	0.6804	0.7761	\$2200	\$2200/\$4400	100%	
2700-100	Embedded	0.6171	0.7187	\$2700	\$2700/\$5450	100%	
2000	Tiered	0.6023	0.6892	\$2000	\$4000/\$8000	Benefit Level 1=100%	
						Benefit Level 2=90%	
						Benefit Level 3=80%	
						Rx=100%	

Notes for all plans:

- Rx Preferred/Nonpreferred coverage = \$12 generic / \$35 brand / \$50 Nonpreferred.
- To estimate the change in premium divide the factor for the plan you want by the factor for the plan you have.
- These rates are approximate relationships for estimating purposes only. Exact Rates are determined by HealthPartners Underwriting.

Benefits are pending routine regulatory approval.

Product Considerations:

Participation Requirements:

- Dual-option plans: Small group must have five (5) or more enrolled employees and a rate table of less than 1.25 (MN) or 1.30 (WI).
- Three-plus plans: Large groups (non-62L) must have 50 or more enrolled employees.
- National plans: Large groups can have up to 50 percent of employees outside of the service area. Small groups can have up to 30 percent of employees outside of the service area. Contact your Sales Executive for complete details.

Additional Pricing:

- EAP Cost: \$1.40 PEPM
- HRA Cost: \$4.00 PEPM for large groups
- FSA Cost: Varies by group size

Notes:

- HealthPartners has a preferred pricing relationship with Wells Fargo for HSA administration. Other vendors may also be used.
- There is no HRA plan available through HealthPartners for small groups. Small groups may purchase a HDHP from HealthPartners and HRA services through a third-party provider. To determine the rate, use the underlying plan factor.
- HSAs: Calendar / plan year rules: When offering an HSA as a standalone product, benefit administration can be either calendar- or plan-year. When offering an HSA alongside another plan, benefit administration for both plans must match.
- Refer to HealthPartners coverage requirements for more details, prices subject to change.

Large Group	Preferred Open Access Annual <i>(Only available with HP Medical)</i>											
		Max.	Ded.	Prevent	Fillings	Basic I	Basic II	Major	50+ enrolled			
	Network Benefits	\$1,000	\$50	100%	80%	80%	50%	50%	Single	\$29.56		
	Out-of-network	\$1,000	\$50	100%	80%	80%	50%	50%	Single +1	\$53.34		
									Family	\$87.60		
	Orthodontics (to age 19) \$50 per month to \$1,000 lifetime maximum Participation of 75% of all employees after waivers for other coverage. Minimum employer contribution is 50% of the Single premium. Alternate pricing is available for schools and government sector employers.											
	Customized Options 1000 Annual								30-199 enrolled employees			
		Max.	Ded.	Prevent	Fillings	Basic I	Basic II	Major	Single	Singe +1	Family	
	HP Classic Network	\$1,000	\$25	100%	80%	80%	80%	50%	\$23.46	\$45.47	\$62.75	
	HP Dental Network	\$1,000	\$25	100%	80%	80%	80%	50%	\$26.38	\$51.15	\$70.59	
No Network (Passive PPO)	\$1,000	\$50	100%	80%	80%	80%	50%	\$30.87	\$59.84	\$79.38		
Customized Options 2000								30-199 enrolled employees				
HP Classic Network	\$2,000	None	100%	100%	80%	80%	50%	\$29.88	\$57.92	\$79.91		
HP Dental Network	\$2,000	None	100%	100%	80%	80%	50%	\$33.60	\$65.16	\$89.91		
No Network (Passive PPO)	\$2,000	\$25	100%	100%	80%	80%	50%	\$39.31	\$76.22	\$101.11		
Participation of 75% of all employees before waivers for other coverage. Minimum employer contribution is 50% of the Classic Network Single premium. Employer must offer all three plan options to employees. Custom rates and benefits with 200+ enrolled employees.												
Small Group	Exceed Choice											
		Max.	Ded.	Prevent	Fillings	Basic I	Basic II	Major				
	Tier I	\$1,500	none	100%	100%	80%	80%	50%	30-50 enrolled			
	Tier II	\$1,000	\$50	100%	80%	50%	50%	50%	Single	\$33.69	\$37.22	\$39.17
	Out-of-network	\$750	\$50	80%	60%	50%	50%	50%	Family	\$84.23	\$93.05	\$97.95
	Participation of 75% of all employees after waivers for other coverage. Minimum employer contribution is 50% of the Single premium. Custom rates and benefits with 50+ enrolled employees.											
	Standard Choice											
		Max.	Ded.	Prevent	Fillings	Basic I	Basic II	Major				
	Network Benefits	\$1,000	\$25	100%	80%	50%	50%	50%	Classic Network			
	Out-of-network	\$750	\$50	80%	60%	50%	50%	50%	Single	\$26.21	\$27.67	\$29.12
								Family	\$65.51	\$69.15	\$72.79	
Participation of 75% of all employees after waivers for other coverage. Minimum employer contribution is 50% of the Single premium. Custom rates and benefits with 50+ enrolled employees.												
								HP Network				
								Single	\$30.96	\$32.68	\$34.40	
								Family	\$77.40	\$81.70	\$86.00	

Voluntary Open Access												
100/50/0	Annual Max.	Ded.	Prevent	Fillings	Basic I	Basic II	Major	METRO	50-99 enrolled	25-49 enrolled	10-24 enrolled	5-9 enrolled
Network Benefits	\$1,000	\$50	100%	50%	50%	0%	0%	Single	\$16.76	\$17.68	\$19.40	\$20.16
Out-of-network	\$1,000	\$50	100%	50%	50%	0%	0%	Single +1	\$27.74	\$29.53	\$32.89	\$34.37
								Family	\$43.55	\$46.61	\$52.34	\$54.84
100/50/50	Max	Ded	Prevent	Fillings	Basic I	Basic II	Major					
Network Benefits	\$1,000	\$50	100%	50%	50%	50%	50%	Single	\$25.61	\$26.93	\$29.26	\$30.26
Out-of-network	\$1,000	\$50	100%	50%	50%	50%	50%	Single +1	\$45.01	\$47.57	\$52.12	\$54.06
								Family	\$72.96	\$77.32	\$85.06	\$88.37
100/80/50	Max	Ded	Prevent	Fillings	Basic I	Basic II	Major					
Network Benefits	\$1,000	\$50	100%	80%	80%	50%	50%	Single	\$28.81	\$30.19	\$32.75	\$33.75
Out-of-network	\$1,000	\$50	100%	80%	80%	50%	50%	Single +1	\$51.24	\$53.94	\$58.93	\$60.87
								Family	\$83.56	\$88.16	\$96.65	\$99.96
Participation of 25% of all employees. No employer contribution required. Greater MN and WI rates available. Custom rates and benefits with 100+ eligible employees.												

See your HealthPartner Sales representative for other plan design options, including orthodontics.
See our product-specific price lists for complete underwriting requirements, network information and benefit details.



A Nationally-recognized Leader

Year-after-year HealthPartners is recognized throughout the country for high-quality, cost effective care. In 2005, we received unprecedented national recognition including:

- **#1 in Minnesota** ~ *U.S. News and World Reports*
- **#1 in Minnesota and ranks first in 13 out of 17 areas including preventive care, health promotion, chronic disease management and behavioral health care** ~ *eValue8*
- **Top 10 in the Nation** ~ *by a leading national consumer magazine*
- **A leader in quality** ~ *The Washington Post*
- **Minnesota’s only plan in the top 5 regionally for commercial business** ~ *NCQA*
- **Top 15 nationally for Medicare Advantage** ~ *NCQA*
- **Commercial and Medicare plans achieve “Excellent,” the highest possible status** ~ *NCQA*
- **Institute of Medicine recommends that the U.S. adopt HealthPartners’ “pioneering” quality measurement approach.**

Sales Contact Information

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