



*Three
for
Free
Plan.*

Thinking
outside
the
box.

Take that first step toward cost sharing and consumer engagement with our new Three for Free Plan — so simple it's smart.

Change is never easy. And while moving from a traditional copay plan to a high deductible plan might save your company money, it might cause dissatisfaction among employees. Our new Three for Free Plan is a great way to introduce your employees to a deductible plan that increases cost sharing — one step at a time.

What Can a Three for Free Plan do for your Company?

With 20% of employees typically driving 80% of your company's health care expenditures, one plan doesn't fit all.

While that 20% needs richer, more comprehensive — and typically more expensive benefits, the other 80% shouldn't be left holding the bag when it comes to cost. The Three for Free Plan makes it easier for you to appeal to the majority — your healthy employees.

Three for Free helps make HealthPartners your *partner in savings.*

How Three for Free Works

This plan is ideal for your employees that don't spend a lot of time at the doctor's office. In fact, if they go to the doctor three times or less per year, their out-of-pocket expenses could be ZERO!

That's right; your employees will enjoy the benefits of this integrated HRA plan. With this plan, each family member gets:

- Full preventive care coverage
- Three free office visits per year, per family member — that's a potential savings of more than \$300 annually!
- Pharmacy copays are \$12 generic, \$35 preferred and \$50 non-preferred

Versatile For Varying Needs

The Three for Free Plan features a variety of benefits to please you and your employees. Consider these four selling features:

1. Perfect as a Dual Option

More than 25% of our clients are currently offering buy-up plans. With its attractive price point, the Three for Free Plan is a great base plan in a core-buy up offering.

2. Competitively Priced

With a price point 7% to 22% below our HRA base plan, this plan will help you save on premium. With the 50/50 option, you can attain a price point only available with HSAs.

3. An Integrated HRA Plan

With virtually no administration on your part, your employees will enjoy the advantages of an HRA-type plan. Employees get 100% preventive coverage and pharmacy copays, plus a "virtual" bank account of three free office visits.

4. Increase Consumer Engagement

By arming members with practical information on a 24-hour basis, we engage them in their health care and help them make wiser spending decisions. Your employees have a variety of tools at their fingertips:

- Medical cost calculator
- Drug cost calculator
- Quality and cost ratings
- Provider comparison
- Best in class ratings
- Plan comparison tool

With a virtual bank account, your employees will make better decisions about when a doctor visit is necessary.

How the Three for Free Plan Works

Three of our members have recently selected the Three for Free plan with a \$1,000 deductible and 75% coinsurance. Here's what happens when they go to the doctor:

Example	Cost of Care	Member Liability	Member Cost
Leslie went in for a sinus pain and is diagnosed with a sinus infection	\$100 office visit	\$0	\$12
	\$12 generic antibiotic	\$12	
Bill hurts his elbow playing softball and needs an X-Ray	\$100 office visit	\$0	\$40
	\$40 X-Ray	\$40	
Mark has had a chronic sore throat for years and needs surgery	\$1,700 tonsillectomy	\$1,000 deductible + \$175 (25% co-ins.)	\$1,175
	\$100 follow-up office visit	\$0	

Start thinking outside the box!

Call your broker or HealthPartners Sales Executive today to learn more about the Three for Free Plan.

Call at 952-883-5200 or 800-298-4235, or visit us online at healthpartners.com.

