

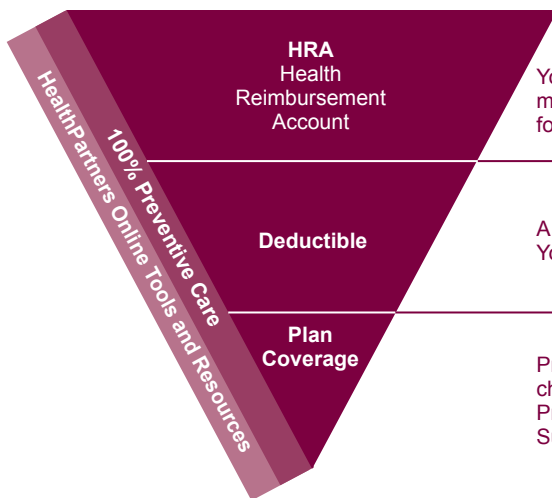


HealthPartners® EmpowerSM Health Reimbursement Account (HRA) plan gives you more control over your healthcare spending by helping you pay for medical costs with money from your employer.

The Empower HRA plan combines a deductible health plan with an HRA, a health reimbursement account that your employer puts money into. Together, they give you the care and coverage you need.

You can use the money your employer puts into an HRA to help pay for medical expenses before you meet your deductible. If you meet your deductible during the year, your health plan benefits kick in. You will be responsible for any coinsurance, but a yearly out-of-pocket maximum means you have a limit on how much you pay for healthcare each year.

What you get with the Empower HRA



You use the HRA to reimburse yourself for healthcare expenses that you pay out-of-pocket. Any money remaining in the HRA usually rolls forward to next year's account. Check with your employer for more details.

A deductible is what you pay for eligible medical services before your health plan benefits kick in. You can use the money your employer puts into an HRA and your money to meet the deductible.

Preventive care is typically covered at 100 percent. This means you pay nothing for your annual check up, some screenings and most immunizations and vaccines. Find out more with HealthPartners Preventive Care Guidelines, which you can look up online at healthpartners.com. Please see your Summary of Benefits to find out exactly what your plan covers.

Important HRA details:

Money in your HRA — Your employer will usually put enough money into your HRA to cover half of your plan's deductible. For example, if your health plan has a \$1,200 deductible for individuals, employers will usually put \$600 into the HRA. If your health plan has a \$2,400 deductible for families, employers will usually put in \$1,200 into the HRA. Check your plan documents for your employer's contribution.

Getting great care — Your HRA will reimburse you for eligible medical expenses for you and your family, as long as they are covered by your plan. Usually, preventive care is covered at 100 percent, so you don't have to pay to get the yearly care you need. Check your plan documents for more information on your preventive care benefits.

Your health, your money — Any money you use from your HRA for eligible medical expenses will be tax free. This means you don't have to claim any HRA money as added income.

If there is money left in your HRA at the end of the year, you may have the option to roll it over to the next year. Please check with your employer for more information.

Your plan also includes an out-of-pocket maximum. This means you have a limit on how much you will pay for medical expenses each year. See your Summary of Benefits for more information.

Using your HRA is easy

It's easy to tap into your HRA. Whenever you incur an eligible expense and have money in your account, you'll be reimbursed for the expense.



You see your doctor



Your doctor submits the claim to us



We verify the amount in your HRA



We send you a check for reimbursement if you haven't reached your deductible and have money in your HRA. Or you can set up for direct deposit and have the money go right into your bank account. You pay your doctor's bill.

How to get money from your HRA

If your medical expense was at a network provider, the claim is automatically submitted to HealthPartners for processing. Your part of the claim will be automatically reviewed for reimbursement from your HRA. This is a unique feature we call automatic claims submission. With this feature, there's no need for you to file a claim with HealthPartners.*

If your HRA has enough money to cover the medical cost, you will be reimbursed up to your HRA balance. We send you a check for the amount you have to pay. You can choose to use direct deposit so the money goes right into your checking or savings account. Direct deposit forms are available by calling Member Services at 952-883-7000 or 1-866-443-9352 or online at healthpartners.com.

If your HRA does not have enough money to cover the medical cost and you have not reached your deductible limit, you will be responsible for paying the rest of the bill out of pocket. Please see your Summary of Benefits for more information on your plan coverage.

*You must opt out of automatic claims submission if you have dependents covered under your health plan who do not qualify as dependents under the federal tax code, OR if you have coverage under your spouse's healthcare plan and you want your spouse's plan to coordinate benefits before taking money from the HRA. For more information on opting out, contact Member Services at 952-883-7000 or visit healthpartners.com

If you want help deciding which health plan is best for you, check out HealthPartners cost calculators and Plan Comparison Tool on healthpartners.com.