

# Healthcare money that you control

## Tiered Empower HRA Plan Overview

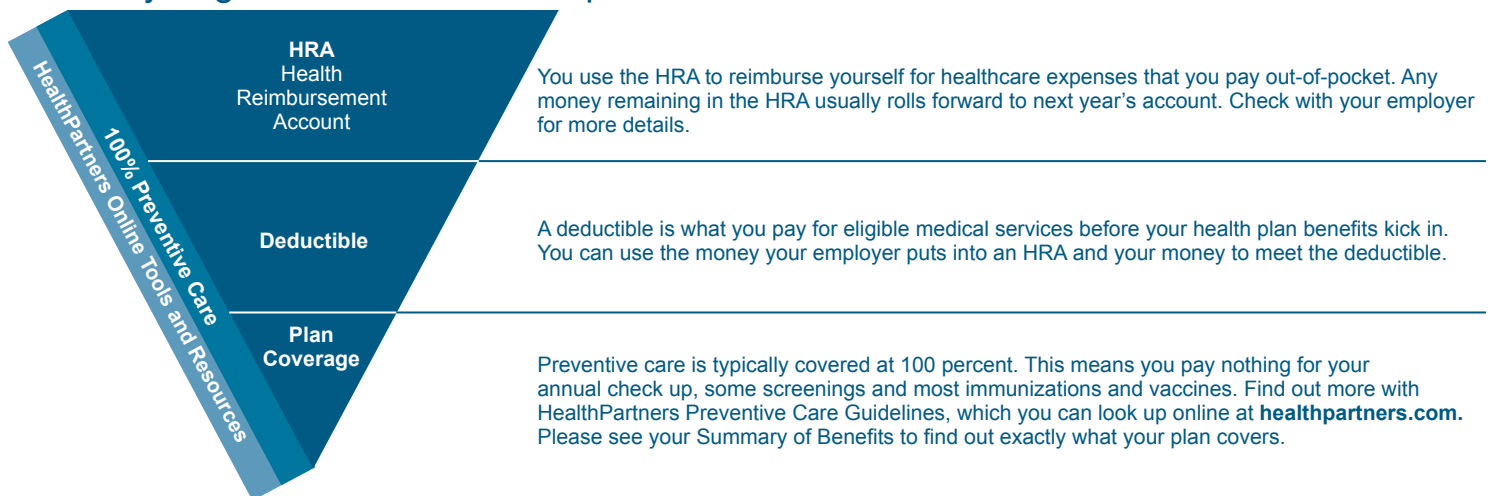


HealthPartners® Tiered Empower<sup>SM</sup> Health Reimbursement Account (HRA) plan gives you more control over your healthcare spending with affordable care and coverage.

The Tiered 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 Tiered Empower HRA



## Tiered benefit levels are your best value

Did you know that providers are not all the same? Medical providers and clinics can differ greatly in quality and cost. The best way to control your healthcare costs is to use providers who give you the best care at the best cost. With our Tiered Empower HRA, you can find these providers easily. We do the work so you don't have to! Here's how your tiered benefit levels work:

- Providers are placed into a benefit level based on very detailed quality and cost rankings.
- Providers who have the highest quality care at the best overall cost are considered “best-performing providers.” These providers are put into Benefit Level 1.
- All other providers are put into Benefit Level 2 or Benefit Level 3, if your plan supports three Benefit Levels. Check your plan documents to find out how many Benefit Levels you have.
- You may see any provider you want and referrals are not needed. But your costs will be lower if you choose a Benefit Level 1 provider.

Providers are measured every year and put into benefit levels based on their quality and cost rankings. This means every year you will get the highest quality and most affordable care. Certain specialties and hospitals are also rated on cost and quality. You can find these specialties online at [healthpartners.com](http://healthpartners.com).

If you want more information, call Member Services at 952-883-7000 or visit [healthpartners.com](http://healthpartners.com).

## How the HRA works



We send you a check for reimbursement if you haven't reached your deductible and have money in our 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.

If your medical expense was at a network provider or pharmacy, 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 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](http://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](http://healthpartners.com).

## 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.

If you want help deciding which health plan is best for you, check out HealthPartners cost calculators and Plan Comparison Tool on [healthpartners.com](http://healthpartners.com).