



## Empower NationalONE<sup>SM</sup> Embedded Deductible Plans

### 2009 Wisconsin Small Employer Product Comparisons

HEALTH SERVICE	\$2,300-100% and \$3,000-100% Embedded Deductible Plans	
	In Network	Out of Network
<b>Lifetime maximum</b>	\$3,000,000 combined in and out of network	
<b>Annual deductible</b>		
Choice \$2,300	\$2,300 per person; \$4,600 per family	\$4,600 per person; \$9,200 per family
Choice \$3,000	\$3,000 per person; \$6,000 per family	\$6,000 per person; \$12,000 per family
<b>Annual out-of-pocket maximum</b>		
Choice \$2,300	\$2,300 per person; \$4,600 per family	\$9,200 per person; \$18,400 per family
Choice \$3,000	\$3,000 per person; \$6,000 per family	\$12,000 per person; \$24,000 per family
<b>Preventive health care</b>	100% coverage	60% coverage after deductible
<b>Office visits</b>	100% coverage after deductible	60% coverage after deductible
<b>Inpatient hospital care</b>	100% coverage after deductible	60% coverage after deductible
<b>Outpatient care</b>	100% coverage after deductible	60% coverage after deductible
<b>Outpatient MRI and CT</b>	100% coverage after deductible	60% coverage after deductible
<b>Emergency care</b>		
<b>Urgent care center</b>	100% coverage after deductible	60% coverage after deductible
<b>Hospital ER</b>	100% coverage after deductible	60% coverage after deductible
<b>Prescriptions</b>	100% coverage after deductible	60% coverage after deductible
<b>HealthPartners Mail Order Pharmacy</b>	100% coverage after deductible	
<b>Pre-existing condition limitation</b>	Pre-existing condition limitation applies in the first 12 months of coverage (18 months for late entrants) on all conditions existing within 6 months prior to the effective date of coverage under this plan.	
<p>This is a general product comparison for employer use only; it is not intended for employee presentation. For a complete summary of benefits, contact your sales representative. The products listed may not cover all of your employees' health care expenses. For exact terms and conditions, refer to a Group Certificate to determine which expenses are covered. These plans are intended to qualify as high deductible health plans that may be paired with an HSA; however, you should check with your tax advisor for guidance on your particular situation.</p> <p>Fully insured Wisconsin plans are underwritten and administered by HealthPartners Insurance Company.</p>		



## Empower NationalONE<sup>SM</sup> Embedded Deductible Plans 2009 Wisconsin Small Employer Product Comparisons

HEALTH SERVICE	\$3000-80% Embedded Deductible Plan	
	In Network	Out of Network
<b>Lifetime maximum</b>	\$3,000,000 combined in and out of network	
<b>Annual deductible</b>	\$3,000 per person; \$6,000 per family	\$6,000 per person; \$12,000 per family
<b>Annual out-of-pocket maximum</b>	\$\$5,600 per person; \$11,200 per family	\$12,000 per person; \$24,000 per family
<b>Preventive health care</b>	100% coverage	60% coverage after deductible
<b>Office visits</b>	80% coverage after deductible	60% coverage after deductible
<b>Inpatient hospital care</b>	80% coverage after deductible	60% coverage after deductible
<b>Outpatient care</b>	80% coverage after deductible	60% coverage after deductible
<b>Outpatient MRI and CT</b>	80% coverage after deductible	60% coverage after deductible
<b>Emergency care</b>		
<b>Urgent care center</b>	80% coverage after deductible	60% coverage after deductible
<b>Hospital ER</b>	80% coverage after deductible	60% coverage after deductible
<b>Prescriptions</b>	80% coverage after deductible; Specialty: 80% coverage up to \$200 OOP max per prescription	60% coverage after deductible
<b>HealthPartners Mail Order Pharmacy</b>	80% coverage after deductible	
<b>Pre-existing condition limitation</b>	Pre-existing condition limitation applies in the first 12 months of coverage (18 months for late entrants) on all conditions existing within 6 months prior to the effective date of coverage under this plan.	
<p>This is a general product comparison for employer use only; it is not intended for employee presentation. For a complete summary of benefits, contact your sales representative. The products listed may not cover all of your employees' health care expenses. For exact terms and conditions, refer to a Group Certificate to determine which expenses are covered. These plans are intended to qualify as high deductible health plans that may be paired with an HSA; however, you should check with your tax advisor for guidance on your particular situation.</p> <p>Fully insured Wisconsin plans are underwritten and administered by HealthPartners Insurance Company.</p>		