



Broker Background Sheet HealthPartners Medicare & Individual Plans

Medicare Products

HealthPartners® Freedom Plan

The Freedom plan is an affordable Medicare Cost plan with many options for consumers. We have three Medical options, three prescription drug options and a dental option. And our members have the choice to switch between our three medical plans on a monthly basis! (if they are not on a HealthPartners Part D plan) Our members also have the option of getting their Part D coverage with us (with Freedom Plans II or III) or a standalone PDP.

Network: The Freedom open access network has more than 36,000 providers across Minnesota, Western Wisconsin and the border counties of Iowa, North Dakota and South Dakota. <http://www.healthpartners.com/locator/selectCityStateZip.do> This network does include Mayo Clinic for specialty care without a referral.

Medical Plans	Plan I*	Plan II	Plan III
	<i>Most Affordable</i>	<i>Most Balanced</i>	<i>Most Comprehensive</i>
Premium	\$59/month	\$90/month	\$130/month
Office Visits	20% Coinsurance	\$15 copay	No copay
Routine Physical Exams	No copay	No copay	No copay
Inpatient Hospital	\$300 copay	\$150 copay for unlimited days	No copay for unlimited days
Emergency and Urgent Care	\$50 copay ER; 20% coinsurance Urgent Care	\$50 copay ER; \$15 copay Urgent Care	No copay on ER or Urgent Care
Dental	NA	100% coverage for 1 exam, 1 cleaning, 1 set of x-rays per year (buy up plan also available)	100% coverage for 1 exam, 1 cleaning, 1 set of x-rays per year (buy up plan also available)
Out of Network	NA	Extended Absence Benefit	Extended Absence Benefit

* Plan I is not eligible for HealthPartners Part D or dental buy up plans.

Part D Plans – Optional	Standard – available with Medical Plan II and III	Standard Plus – available only with Medical Plan III	Enhanced – available only with Medical Plan III
Premium	<i>With Medical Plan II:</i> \$7.10/month <i>With Medical Plan III:</i> \$14.60/month	\$52.40/month	\$167.50/month
Deductible	<i>With Medical Plan II:</i> \$125 for brands, no deductible on generics <i>With Medical Plan III:</i> \$100 for brands, no deductible on generics	\$125 for brands, no deductible on generics	\$125 for brands, no deductible on generics

For advocate use only. Not for use with beneficiaries.

Copays/Coinsurance	<i>With Medical Plan II:</i> \$10 generics, \$40 brands, 25% specialty <i>With Medical Plan III:</i> \$9 generics, \$40 brands, 25% specialty	\$10 generics, \$40 brands, 25% specialty	\$10 generics, \$45 brands, 25% specialty
Coverage Gap	No coverage.	\$10 generics; no coverage for brand name or specialty drugs.	No coverage gap. \$10 generics, \$45 brands, 25% specialty.
Catastrophic Benefit	\$2.50/\$6.30 or 5%, whichever is greater	\$2.50/\$6.30 or 5%, whichever is greater	\$2.50/\$6.30 or 5%, whichever is greater

See Medical and Prescription Drug Summaries of Benefits for further information or go to healthpartners.com/medicare.

<p>Minnesota Member Options -</p> <ul style="list-style-type: none"> - Eligible for several fitness benefit options <ul style="list-style-type: none"> o Freedom Frequent Fitness o Frequent Fitness o Global Fit - Comprehensive dental plan available <ul style="list-style-type: none"> o Adds coverage for 2 additional preventive visits, as well as for fillings, crowns, prosthetics, etc. - Vision discounts through EyeMed
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<p>Benefit Details –</p> <ul style="list-style-type: none"> - Extended Absence benefit available for up to nine months outside Minnesota - Minnesota residents eligible for all plans - Plan I members do not have Part D or dental buy-up options with HealthPartners <p>Wisconsin –</p> <ul style="list-style-type: none"> - Two medical plans and one prescription drug plan available. Contact HealthPartners for more details.

Other HealthPartners Medicare products

- **Freedom Group Products:**
 - o Variety of plan designs available to employer groups.
 - o Can be paired with national solution for retirees outside Freedom service area.
- **Classic:**
 - o Medicare Advantage product.
 - o 13-county service area.
 - o Network includes HealthPartners Medical Group only.
 - o Embedded Medicare Part D coverage.
- **MSHO (Minnesota Senior Health Options):**
 - o Medicare Advantage Special Needs product.
 - o Must have Medicare Parts A & B and Medical Assistance to be eligible.
 - o 12-county service area.
 - o Embedded Medicare Part D coverage.
 - o Medicare, Medicaid, Care Coordination and Elderly Waiver services coordinated through HealthPartners.
 - o This plan is offered at no cost to those who are eligible.

See plan Summaries of Benefits for further information. Or go to healthpartners.com/medicare.

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Individual Medical Products

These are plans designed for people under age 65.

Three for Free Individual Plan

What is it? The Three for Free plan provides affordable coverage with three free office visits per year and \$5 copays on generic medications. This plan is great for individuals and families who don't expect many health-related expenses but would like having the peace of mind of coverage before the deductible.

Network: HealthPartners Open Access network <http://www.healthpartners.com/portal/1100.html>. Plus the nationwide CIGNA network when outside Minnesota.

Deductible options:

- \$4,000 – 80% coinsurance
- \$4,000 – 100% coinsurance
- \$5,000 – 80% coinsurance
- \$5,000 – 100% coinsurance
- \$6,000 – 80% coinsurance – *New!*
- \$6,000 – 100% coinsurance – *New!*
- \$7,500 – 80% coinsurance
- \$7,500 – 100% coinsurance
- \$10,000 – 80% coinsurance
- \$10,000 – 100% coinsurance

Other Member Options –

- Secure online account to manage health plan benefits and information
- Health and wellness newsletters via print and e-mail
- Health discount programs
- Fitness club discounts
 - o Frequent Fitness
 - o Global Fit

Benefit details –

- Minnesota residents only
- Three free office or urgent care visits per year
- \$250 copay for first emergency visit each year (no deductible)
- \$200 in preventive care covered before the deductible
- Well-child care up to age 6 and immunizations to age 18 are covered at 100%
- Discounts for tobacco-free applicants
- Child-only coverage available; must be at least 8 weeks old.
- No maternity labor and delivery coverage
- Limit of three deductibles per family per calendar year
- **NOTE:** Three different rate areas. (see below)

See *Three for Free Plan Summary of Benefits* for further information. Or go to healthpartners.com/individual.

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Empower Individual Plan

What is it? The Empower plan is a high-deductible health plan with options of 80% and 100% coverage after the deductible. This product is ideal for someone who does not expect to have many health-related expenses and wants a low monthly premium, as well as for someone who wants to reap the tax benefits of a Health Savings Account.

Network: HealthPartners Open Access network <http://www.healthpartners.com/portal/1100.html>. Plus the nationwide CIGNA network when outside Minnesota.

Individual Deductible Plans:

- 1 - \$1,200, 80% coinsurance
- 2 - \$1,400, 80% coinsurance
- 3 - \$1,600, 80% coinsurance
- 4 - \$2,000, 80% coinsurance
- 5 - \$2,300, 80% coinsurance
- 6 - \$2,600, 100% coinsurance
- 7 - \$3,100, 100% coinsurance
- 8 - \$5,000, 100% coinsurance
- 9 - \$5,600, 100% coinsurance

Family Deductible Plans:

- 1 - \$2,400, 80% coinsurance
- 2 - \$2,800, 80% coinsurance
- 3 - \$3,200, 80% coinsurance
- 4 - \$4,000, 80% coinsurance
- 5 - \$4,600, 80% coinsurance
- 6 - \$5,200, 100% coinsurance
- 7 - \$6,200, 100% coinsurance
- 8 - \$10,000, 100% coinsurance
- 9 - \$11,200, 100% coinsurance

Other Member Options –

- Secure online account to manage health plan benefits and information
- Health and wellness newsletters via print and e-mail
- Health discount programs
- Fitness club discounts
 - o Frequent Fitness
 - o Global Fit

Benefit details –

- Minnesota residents only
- \$200 in preventive care covered before the deductible
- Well-child care up to age 6 and immunizations to age 18 are covered at 100%
- Family deductible is the aggregate amount of 2 X the individual deductible, per calendar year.
- Deductible = max out-of-pocket on 100% coverage plans. (Reduced financial exposure when compared to traditional coinsurance plans.)
- Max out-of-pocket is 2 X deductible on 80% coverage plans
- Rate discount for tobacco-free applicants
- Child-only coverage available; must be at least 8 weeks old
- HealthPartners partners with Wells Fargo for health savings accounts, but members can use any financial institution
- **NOTE:** Three different rate areas. (see below)

See *Empower Individual Plan Summary of Benefits* for further information. Or go to healthpartners.com/individual.

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Traditional Individual Plan

What is it? This product is ideal for someone who wants a moderate deductible in order to balance premiums and costs when they seek care. This plan has multiple deductible options so that members can change deductible levels to manage their monthly premiums.

Network: HealthPartners Open Access network <http://www.healthpartners.com/portal/1100.html>. Plus the nationwide CIGNA network when outside Minnesota.

Deductible options: \$1,000, \$1,500, \$2,000, \$2,500, \$3,000, \$3,500, \$5,000, \$10,000

(Deductibles in increments of \$250, starting at \$1,000, are also available. In addition, \$150 and \$500 deductibles are available on the Individual Open Access Plan. Please contact HealthPartners for more information.)

80% or 100% coverage after deductible.

Other Member Options –

- Secure online account to manage health plan benefits and information
- Health and wellness newsletters via print and e-mail
- Health discount programs
- Fitness club discounts
 - o Frequent Fitness
 - o Global Fit

Benefit details –

- Minnesota residents only
- Limit of three deductibles per family per calendar year
- Does not cover preventive services before the deductible, except for well-child care up to age 6 and immunizations to age 18, which are all covered at 100%
- Discounts for tobacco-free applicants
- Child-only coverage available; must be at least 8 weeks old.
- Maternity excluded during first 18 months of coverage; 100% coverage for prenatal visits
- **NOTE:** Three different rate areas. (see below)

See Individual Open Access Plan Summary of Benefits for further information. Or go to healthpartners.com/individual.

Short Term Health Plan

What is it? The Short Term Health Plan is ideal for someone who needs affordable, temporary coverage immediately. Plans are offered in term lengths of 30, 60 and 90 days and provide coverage for office visits, emergency and urgent care, prescription drugs and more!

The Short Term plan is also great temporary coverage for people who are being underwritten for a comprehensive plan, such as HealthPartners Individual or Empower plans.

Network HealthPartners Open Access network <http://www.healthpartners.com/portal/1100.html>. Plus the nationwide CIGNA network when outside Minnesota.

Four deductible options

- \$300, 80% coinsurance, \$1,500 out of pocket max
- \$500, 80% coinsurance, \$1,500 out of pocket max
- \$1,000, 80% coinsurance, \$3,000 out of pocket max
- \$2,000, 100% coinsurance, \$2,000 out of pocket max

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Member options –

- Discount programs
- Global Fit fitness benefit program

Benefit details –

- Minnesota residents only.
- Short Term plan does not cover pre-existing conditions, physical, occupational and speech therapy; childbirth; transplants; mental health; and preventive care, except for well-child care up to age 6 and immunizations to age 18, which are all covered at 100%
- Child-only coverage is available; child must be at least 3 months old
- **NOTE:** Three different rate areas. (see below)

See Short Term Health Plan Summary of Benefits for further information. Or go to healthpartners.com/individual.

Individual Rate Areas

New! Please note that the counties in each rate areas changed effective April 1, 2010.

All HealthPartners Individual Medical Products have three rate areas in the state of Minnesota. The counties in each rate area can be found at healthpartners.com/brokerdirect.

Ask your Account Executive for copies of all rate sheets or you can find the information on Three for Free, Empower, Traditional or Short Term plans at healthpartners.com/brokerdirect.

Personal Dental

Our new Personal Dental plan is an affordable option for all customers – and they do not have to be a HealthPartners medical plan member to enroll!

- Three benefit levels – Maintenance, Major and Comprehensive
- Two network options – Open Access and HealthPartners Dental Group
- Competitive rates!

See Personal Dental Plan Summary of Benefits for further information. Or go to healthpartners.com/personaldental.

Contacts

HealthPartners Medicare & Individual Sales

Assist brokers with information concerning plan's relationship to Medicare, form completion, eligibility questions and ordering marketing materials. Call center is open 8 to 6, Monday through Friday.

Medicare: 952-883-5601 or 1-800-247-7015

Individual: 952-883-5599 or 877-838-4949

Direct fax: 952-853-8718

Mail Stop 21102A

PO BOX 1309

Minneapolis MN 55440

healthpartners.com/brokerdirect

Member Services Department

Call center open 8 to 6 p.m. Monday through Friday

Medicare: 952-883-7979 or 1-800-233-9645

Individual: 952-883-7000 or 1-866-443-9352