



*HealthPartners® Freedom Plan (Cost)*  
2010 Medical and Prescription Drug  
Summary of Benefits — Wisconsin

# Introduction to the Summary of Benefits for HealthPartners® Wisconsin Freedom Plan I & II (Cost)

January 1, 2010 – December 31, 2010  
WESTERN WISCONSIN

Thank you for your interest in the HealthPartners® Wisconsin Freedom Plan I & II (Cost). Our plan is offered by GROUP HEALTH, INC./HealthPartners® Freedom Plan, a Medicare Cost Managed Care organization. This Summary of Benefits tells you some features of our plan. It doesn't list every service that we cover or list every limitation or exclusion. To get a complete list of our benefits, please call HealthPartners® Wisconsin Freedom Plan I & II (Cost) and ask for the "Evidence of Coverage."

## YOU HAVE CHOICES IN YOUR HEALTH CARE

As a Medicare beneficiary, you can choose from different Medicare options. One option is the Original (fee-for-service) Medicare plan. Another option is a Medicare health plan, like HealthPartners® Wisconsin Freedom Plan (Cost). You may have other options too. You make the choice. No matter what you decide, you are still in the Medicare program.

You may be able to join or leave a plan only at certain times. Please call HealthPartners® Wisconsin Freedom Plan (Cost) at the number listed at the end of this introduction or 1-800-MEDICARE (1-800-633-4227) for more information. TTY/TDD users should call 1-877-486-2048. You can call this number 24 hours a day, 7 days a week.

## HOW CAN I COMPARE MY OPTIONS?

You can compare the HealthPartners® Wisconsin Freedom Plan (Cost) and the Original Medicare plan using this Summary of Benefits. The charts in this booklet list some important health benefits. For each benefit, you can see what our plan covers and what the Original Medicare plan covers.

Our members receive all of the benefits that the Original Medicare plan offers. We also offer more benefits, which may change from year to year.

## WHERE IS THE HEALTHPARTNERS® WISCONSIN FREEDOM PLAN (COST) AVAILABLE?

The service area for this plan includes: Barron, Burnett, Douglas, Dunn, Pierce, Polk, St. Croix, Washburn Counties, WI. You must live in one of these areas to join the plan.

## WHO IS ELIGIBLE TO JOIN HEALTHPARTNERS® WISCONSIN FREEDOM PLAN (COST)?

You can join the HealthPartners® Wisconsin Freedom Plan (Cost) if you are entitled to Medicare Part A and enrolled in Medicare Part B and live in the service area. However, individuals with End Stage Renal Disease are generally not eligible to enroll in HealthPartners® Wisconsin Freedom Plan (Cost) unless they are members of our organization and have been since their dialysis began.

## CAN I CHOOSE MY DOCTORS?

HealthPartners® Wisconsin Freedom Plan (Cost) has formed a network of doctors, specialists and hospitals. You can use any doctor who is part of our network. You may also go to doctors outside of our network. The health providers in our network can change at any time. You can ask for a current Provider Directory or for an up-to-date list visit us at our website. Our customer service number is listed at the end of this introduction.

## WHAT HAPPENS IF I GO TO A DOCTOR WHO'S NOT IN YOUR NETWORK?

You can always choose to go to a doctor outside our network. We may not pay for the services you receive outside of our network, but Medicare will pay for its share of charges it approves. You will be responsible for Medicare Part B deductible and coinsurance.

## DOES MY PLAN COVER MEDICARE PART B OR PART D DRUGS?

HealthPartners® Wisconsin Freedom Plan (Cost) does cover Medicare Part B prescription drugs.

HealthPartners® Wisconsin Freedom Plan (Cost) does NOT cover Medicare Part D prescription drugs

## WHAT ARE MY PROTECTIONS IN THIS PLAN?

All Medicare Cost Plans agree to stay in the program for a full year at a time. Each year, the plans decide whether to continue for another year. Even if a Medicare Cost Plan leaves the program, you will not lose Medicare coverage. If a plan decides not to continue, it must send you a letter at least 60 days before your coverage will end. The letter will explain your options for Medicare coverage in your area.

As a member of HealthPartners® Wisconsin Freedom Plan (Cost), you have the right to request an organization determination, which includes the right to file an appeal if we deny coverage for an item or service, and the right to file a grievance. You have the right to request an organization determination if you want us to provide or pay for an item or service that you believe should be covered. If we deny coverage for your requested item or service, you have the right to appeal and ask us to review our decision. You may ask us for an expedited (fast) coverage determination or appeal if you believe that waiting for a decision

could seriously put your life or health at risk, or affect your ability to regain maximum function. If your doctor makes or supports the expedited request, we must expedite our decision. Finally, you have the right to file a grievance with us if you have any type of problem with us or one of our network providers that does not involve coverage for an item or service. If your problem involves quality of care, you also have the right to file a grievance with the Quality Improvement Organization (QIO) for your state: Stratis Health at 952-854-3306 or 1-877-STRATIS..

## WHAT TYPES OF DRUGS MAY BE COVERED UNDER MEDICARE PART B?

Some outpatient prescription drugs may be covered under Medicare Part B. These may include, but are not limited to, the following types of drugs. Contact HealthPartners® Wisconsin Freedom Plan (Cost) for more details.

- Some Antigens: If they are prepared by a doctor and administered by a properly instructed person (who could be the patient) under doctor supervision.
- Osteoporosis Drugs: Injectable drugs for osteoporosis for certain women with Medicare.
- Erythropoietin (Epoetin Alfa or Epogen®): By injection if you have End Stage Renal Disease (permanent kidney failure requiring either dialysis or transplantation) and need this drug to treat anemia.
- Hemophilia Clotting Factors: Self-administered clotting factors if you have hemophilia.
- Injectable Drugs: Most injectable drugs administered incident to a physician's service.
- Immunosuppressive Drugs: Immunosuppressive drug therapy for transplant patients if the transplant was paid for by Medicare, or paid by a private insurance that paid as a primary payer to your Medicare Part A coverage, in a Medicare-certified facility.

- Some Oral Cancer Drugs: If the same drug is available in injectable form.
- Oral Anti-Nausea Drugs: If you are part of an anti-cancer chemotherapeutic regimen.
- Inhalation and infusion drugs provided through DME.

## PLAN RATINGS

The Medicare program rates how well plans perform in different categories (for example, detecting and preventing illness, ratings from patients and customer service). If you have access to the web, you may use the web tools on **www.medicare.gov** and select “Compare Medicare Prescription Drug Plans” or “Compare Health Plans and Medigap Policies in Your Area” to compare the plan ratings for Medicare plans in your area. You can also call us directly at toll-free 1-800-233-9645 to obtain a copy of the plan ratings for this plan. TTY/TDD users call 1-800-443-0156.

Please call HealthPartners® Freedom Plan (Cost) for more information about HealthPartners® Wisconsin Freedom Plan (Cost).

Visit us at **healthpartners.com/medicare**, or call us.

Customer Service hours: Monday, Tuesday, Wednesday, Thursday, Friday 8 a.m. - 6 p.m. Central

Current members should call toll-free 1-800-233-9645. (TTY/TDD 1-800-443-0156)

Prospective members should call toll-free 1-800-247-7015. (TTY/TDD 1-800-443-0156)

Current members should call locally 952-883-7979. (TTY/TDD 952-883-6060)

Prospective members should call locally 952-883-5601. (TTY/TDD 952-883-6060)

For more information about Medicare, please call Medicare at 1-800-MEDICARE (1-800-633-4227).

TTY/TDD users should call 1-877-486-2048. You can call 24 hours a day, 7 days a week.

Or visit **www.medicare.gov** on the web.

If you have special needs, this document may be available in other formats.

Benefit Category	Original Medicare	HealthPartners® WI Freedom Plan I (Cost)	HealthPartners® WI Freedom Plan II (Cost)
<b>IMPORTANT INFORMATION</b>			
<p>1 - Premium and Other Important Information</p>	<p>In 2009 the monthly Part B premium was \$96.40 and will change for 2010 and the yearly Part B deductible amount was \$135 and will change for 2010.</p> <p>If a doctor or supplier does not accept assignment, their costs are often higher, which means you pay more.</p> <p>Most people will pay the standard monthly Part B premium. However, starting January 1, 2010, some people will pay a higher premium because of their yearly income. (For 2009, this amount was \$85,000 for singles, \$170,000 for married couples. This amount may change for 2010.) For more information about Part B premiums based on income, call Social Security at 1-800-772-1213. TTY/TDD users should call 1-800-325-0778.</p>	<p>General \$59 monthly plan premium in addition to your monthly Medicare Part B premium.</p>	<p>General \$222 monthly plan premium in addition to your monthly Medicare Part B premium.</p> <p>In-Network \$3,000 in-network out-of-pocket limit.</p> <p>All plan services included.</p>
<p>2 - Doctor and Hospital Choice (For more information, see Emergency - #15 and Urgently Needed Care - #16)</p>	<p>You may go to any doctor, specialist or hospital that accepts Medicare.</p>	<p>In-Network No referral required for network doctors, specialists and hospitals.</p> <p>Out-of-Network Plan covers you when you travel in the U.S.</p> <p>In and Out-of-Network You can use any network doctor. If you go to out-of-network doctors the plan may not cover the services, but Medicare will pay its share for Medicare-covered services. When Medicare pays its share, you pay the Medicare Part B deductible and coinsurance.</p>	<p>In-Network No referral required for network doctors, specialists and hospitals.</p> <p>Out-of-Network Plan covers you when you travel in the U.S.</p> <p>In and Out-of-Network You can use any network doctor. If you go to out-of-network doctors the plan may not cover the services, but Medicare will pay its share for Medicare-covered services. When Medicare pays its share, you pay the Medicare Part B deductible and coinsurance.</p>

Benefit Category	Original Medicare	HealthPartners® WI Freedom Plan I (Cost)	HealthPartners® WI Freedom Plan II (Cost)
<b>SUMMARY OF BENEFITS</b>			
<b>INPATIENT CARE</b>			
<p>3 - Inpatient Hospital Care (Includes Substance Abuse and Rehabilitation Services)</p>	<p>In 2009 the amounts for each benefit period were:  Days 1 - 60: \$1,068 deductible  Days 61 - 90: \$267 per day  Days 91 - 150: \$534 per lifetime reserve day  These amounts will change for 2010.  Call 1-800-MEDICARE (1-800-633-4227) for information about lifetime reserve days.  Lifetime reserve days can only be used once.  A “benefit period” starts the day you go into a hospital or skilled nursing facility. It ends when you go for 60 days in a row without hospital or skilled nursing care. If you go into the hospital after one benefit period has ended, a new benefit period begins.  You must pay the inpatient hospital deductible for each benefit period.  There is no limit to the number of benefit periods you can have.</p>	<p>In-Network  \$300 copay for each Medicare-covered hospital stay.  \$0 copay for additional hospital days.  No limit to the number of days covered by the plan each benefit period.</p>	<p>In-Network  \$0 copay.  No limit to the number of days covered by the plan each benefit period.</p>

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4 - Inpatient Mental Health Care	<p>Same deductible and copay as inpatient hospital care (see “Inpatient Hospital Care” above).</p> <p>190 day lifetime limit in a Psychiatric Hospital.</p>	<p>In-Network</p> <p>\$300 copay for each Medicare-covered hospital stay.</p> <p>\$0 copay for additional hospital days.</p> <p>Contact the plan for details about coverage in a Psychiatric Hospital beyond 190 days.</p> <p>See Page 16 for more information on inpatient mental health care.</p>	<p>In-Network</p> <p>\$0 copay.</p> <p>Contact the plan for details about coverage in a Psychiatric Hospital beyond 190 days.</p> <p>See Page 16 for more information on inpatient mental health care.</p>
5 - Skilled Nursing Facility (SNF) (In a Medicare-certified skilled nursing facility)	<p>In 2009 the amounts for each benefit period after at least a 3-day covered hospital stay were:</p> <p>Days 1 - 20: \$0 per day</p> <p>Days 21 - 100: \$133.50 per day</p> <p>These amounts will change for 2010.</p> <p>100 days for each benefit period.</p> <p>A “benefit period” starts the day you go into a hospital or SNF. It ends when you go for 60 days in a row without hospital or skilled nursing care. If you go into the hospital after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There is no limit to the number of benefit periods you can have.</p>	<p>In-Network</p> <p>\$0 copay for SNF services. Plan covers up to 100 days each benefit period.</p> <p>3-day prior hospital stay is required.</p>	<p>In-Network</p> <p>\$0 copay for SNF services. Plan covers up to 100 days each benefit period.</p> <p>No prior hospital stay is required.</p>

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6 - Home Health Care (Includes medically necessary intermittent skilled nursing care, home health aide services, and rehabilitation services, etc.)	\$0 copay.	In-Network \$0 copay for Medicare-covered home health visits.	In-Network \$0 copay for Medicare-covered home health visits.
7 - Hospice	You pay part of the cost for outpatient drugs and inpatient respite care. You must get care from a Medicare-certified hospice.	General You must get care from a Medicare-certified hospice.	General You must get care from a Medicare-certified hospice.
<b>OUTPATIENT CARE</b>			
8 - Doctor Office Visits	20% coinsurance.	In-Network 20% of the cost for each primary care doctor visit for Medicare-covered benefits. 20% of the cost for each in-area, network urgent care Medicare-covered visit. 20% of the cost for each specialist visit for Medicare-covered benefits.	General See “Physical Exams” for more information. In-Network \$0 copay for each primary care doctor visit for Medicare-covered benefits. \$0 copay for each specialist doctor visit for Medicare-covered benefits.

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9 - Chiropractic Services	Routine care not covered. 20% coinsurance for manual manipulation of the spine to correct subluxation (a displacement or misalignment of a joint or body part) if you get it from a chiropractor or other qualified provider.	In-Network 20% of the cost for Medicare-covered visits. Medicare-covered chiropractic visits are for manual manipulation of the spine to correct subluxation (a displacement or misalignment of a joint or body part) if you get it from a chiropractor or other qualified provider.	In-Network \$0 copay for Medicare-covered chiropractic visits. Medicare-covered chiropractic visits are for manual manipulation of the spine to correct subluxation (a displacement or misalignment of a joint or body part) if you get it from a chiropractor or other qualified provider.
10 - Podiatry Services	Routine care not covered. 20% coinsurance for medically necessary foot care, including care for medical conditions affecting the lower limbs.	In-Network 20% of the cost for each Medicare-covered visit. Medicare-covered podiatry benefits are for medically-necessary foot care.	In-Network \$0 copay for each Medicare-covered visit. \$0 copay for each routine visit. Medicare-covered podiatry benefits are for medically-necessary foot care.
11 - Outpatient Mental Health Care	45% coinsurance for most outpatient mental health services.	In-Network 20% of the cost for each Medicare-covered individual or group therapy visit.	In-Network \$0 copay for Medicare-covered Mental Health visits.
12 - Outpatient Substance Abuse Care	20% coinsurance.	In-Network 20% of the cost for Medicare-covered individual or group visits.	In-Network \$0 copay for Medicare-covered visits.

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13 - Outpatient Services/ Surgery	20% coinsurance for the doctor. 20% of outpatient facility charges.	In-Network 20% of the cost for each Medicare-covered ambulatory surgical center visit. 20% of the cost for each Medicare-covered outpatient hospital facility visit.	In-Network \$0 copay for each Medicare-covered ambulatory surgical center visit. \$0 copay for each routine Medicare-covered outpatient hospital facility visit.
14 - Ambulance Services (Medically necessary ambulance services.)	20% coinsurance.	In-Network 20% of the cost for Medicare-covered ambulance benefits.	In-Network \$0 copay for Medicare-covered ambulance benefits.
15 - Emergency Care (You may go to any emergency room if you reasonably believe you need emergency care.)	20% coinsurance for the doctor. 20% of facility charge or a set copay per emergency room visit. You don't have to pay the emergency room copay if you are admitted to the hospital for the same condition within 3 days of the emergency room visit. NOT covered outside the U.S. except under limited circumstances.	General \$50 copay for Medicare-covered emergency room visits. Not covered outside the U.S. except under limited circumstances. Contact the plan for more details. If you are admitted to the hospital within 24-hour(s) for the same condition, you pay \$0 for the emergency room visit.	General 0% of the cost for Medicare-covered emergency room visits. Worldwide coverage. If you are immediately admitted to the hospital, you pay \$0 for the emergency room visit. See Page 16 for more information on emergency care.
16 - Urgently Needed Care (This is NOT emergency care, and in most cases, is out of the service area.)	20% coinsurance or a set copay. NOT covered outside the U.S. except under limited circumstances.	General 20% of the cost for Medicare-covered urgently needed care visits. See Page 16 for more information on urgently needed care.	General \$0 copay for Medicare-covered urgent care visits. See Page 16 for more information on urgently needed care.

Benefit Category	Original Medicare	HealthPartners® WI Freedom Plan I (Cost)	HealthPartners® WI Freedom Plan II (Cost)
17 - Outpatient Rehabilitation Services (Occupational Therapy, Physical Therapy, Speech and Language Therapy)	20% coinsurance.	In-Network 20% of the cost for Medicare-covered occupational therapy visits. 20% of the cost for Medicare-covered physical and/or speech/language therapy visits.	In-Network \$0 copay for Medicare-covered occupational therapy visits. \$0 copay for Medicare-covered physical and/or speech/language therapy visits.
<b>OUTPATIENT MEDICAL SERVICES AND SUPPLIES</b>			
18 - Durable Medical Equipment (Includes wheelchairs, oxygen, etc.)	20% coinsurance.	In-Network 20% of the cost for Medicare-covered items.	In-Network \$0 copay for Medicare-covered items.
19 - Prosthetic Devices (Includes braces, artificial limbs and eyes, etc.)	20% coinsurance.	In-Network 20% of the cost for Medicare-covered items.	In-Network \$0 copay for Medicare-covered items.
20 - Diabetes Self-Monitoring Training, Nutrition Therapy and Supplies (Includes coverage for glucose monitors, test strips, lancets, screening tests and self-management training.)	20% coinsurance. Nutrition therapy is for people who have diabetes or kidney disease (but aren't on dialysis or haven't had a kidney transplant) when referred by a doctor. These services can be given by a registered dietitian or include a nutritional assessment and counseling to help you manage your diabetes or kidney disease.	In-Network 20% of the cost for diabetes self-monitoring training. 20% of the cost for nutrition therapy for diabetes. 20% of the cost for diabetes supplies.	In-Network \$0 copay for diabetes self-monitoring training. \$0 copay for nutrition therapy for diabetes. \$0 copay for diabetes supplies.

Benefit Category	Original Medicare	HealthPartners® WI Freedom Plan I (Cost)	HealthPartners® WI Freedom Plan II (Cost)
21 - Diagnostic Tests, X-Rays, Lab Services and Radiology Services	<p>20% coinsurance for diagnostic tests and x-rays.</p> <p>\$0 copay for Medicare-covered lab services.</p> <p>Lab Services: Medicare covers medically necessary diagnostic lab services that are ordered by your treating doctor when they are provided by a Clinical Laboratory Improvement Amendments (CLIA) certified laboratory that participates in Medicare. Diagnostic lab services are done to help your doctor diagnose or rule out a suspected illness or condition. Medicare does not cover most routine screening tests, like checking your cholesterol.</p>	<p>In-Network</p> <p>0% of the cost for Medicare-covered lab services.</p> <p>20% of the cost for Medicare-covered diagnostic procedures and tests.</p> <p>0% to 20% of the cost for Medicare-covered x-rays.</p> <p>0% to 20% of the cost for Medicare-covered diagnostic radiology services.</p> <p>0% to 20% of the cost for Medicare-covered therapeutic radiology services.</p> <p>See Page 16 for additional information about diagnostic tests, x-rays, lab services and radiology services.</p>	<p>In-Network</p> <p>\$0 copay for:</p> <ul style="list-style-type: none"> <li>- lab services</li> <li>- diagnostic procedures and tests</li> <li>- x-rays</li> <li>- diagnostic radiology services (not including x-rays)</li> <li>- therapeutic radiology services</li> </ul>
<b>PREVENTIVE SERVICES</b>			
22 - Bone Mass Measurement (For people with Medicare who are at risk)	<p>20% coinsurance.</p> <p>Covered once every 24 months (more often if medically necessary) if you meet certain medical conditions.</p>	<p>In-Network</p> <p>20% of the cost for Medicare-covered bone mass measurement.</p>	<p>In-Network</p> <p>\$0 copay for Medicare-covered bone mass measurements.</p>
23 - Colorectal Screening Exams (For people with Medicare age 50 and older)	<p>20% coinsurance.</p> <p>Covered when you are high risk or when you are age 50 and older.</p>	<p>In-Network</p> <p>\$0 copay for Medicare-covered colorectal screenings.</p>	<p>In-Network</p> <p>\$0 copay for Medicare-covered colorectal screenings.</p>

Benefit Category	Original Medicare	HealthPartners® WI Freedom Plan I (Cost)	HealthPartners® WI Freedom Plan II (Cost)
24 - Immunizations (Flu vaccine, Hepatitis B vaccine - for people with Medicare who are at risk, Pneumonia vaccine)	\$0 copay for flu and pneumonia vaccines. 20% coinsurance for Hepatitis B vaccine. You may only need the pneumonia vaccine once in your lifetime. Call your doctor for more information.	In-Network \$0 copay for flu and pneumonia vaccines. \$0 copay for Hepatitis B vaccine. No referral needed for flu and pneumonia vaccines.	In-Network \$0 copay for flu and pneumonia vaccines. \$0 copay for Hepatitis B vaccine. No referral needed for flu and pneumonia vaccines.
25 - Mammograms (Annual Screening) (For women with Medicare age 40 and older)	20% coinsurance. No referral needed. Covered once a year for all women with Medicare age 40 and older. One baseline mammogram covered for women with Medicare between age 35 and 39.	In-Network \$0 copay for Medicare-covered screening mammograms.	In-Network \$0 copay for Medicare-covered screening mammograms.
26 - Pap Smears and Pelvic Exams (For women with Medicare)	\$0 copay for Pap smears. Covered once every 2 years. Covered once a year for women with Medicare at high risk. 20% coinsurance for pelvic exams.	In-Network \$0 copay for Medicare-covered Pap smears and pelvic exams.	In-Network \$0 copay for Medicare-covered Pap smears and pelvic exams.
27 - Prostate Cancer Screening Exams (For men with Medicare age 50 and older)	20% coinsurance for the digital rectal exam. \$0 for the PSA test; 20% coinsurance for other related services. Covered once a year for all men with Medicare over age 50.	In-Network \$0 copay for Medicare-covered prostate cancer screening.	In-Network \$0 copay for Medicare-covered prostate cancer screening.

Benefit Category	Original Medicare	HealthPartners® WI Freedom Plan I (Cost)	HealthPartners® WI Freedom Plan II (Cost)
28 - End Stage Renal Disease	<p>20% coinsurance for renal dialysis.</p> <p>20% coinsurance for nutrition therapy for End Stage Renal Disease.</p> <p>Nutrition therapy is for people who have diabetes or kidney disease (but aren't on dialysis or haven't had a kidney transplant) when referred by a doctor. These services can be given by a registered dietitian or include a nutritional assessment and counseling to help you manage your diabetes or kidney disease.</p>	<p>General</p> <p>Cost plan members pay Fee-for-Service cost sharing for out-of-area dialysis.</p> <p>In-Network</p> <p>20% of the cost for renal dialysis.</p> <p>20% of the cost for nutrition therapy for End Stage Renal Disease.</p>	<p>General</p> <p>Cost plan members pay Fee-for-Service cost sharing for out-of-area dialysis.</p> <p>In-Network</p> <p>\$0 copay for renal dialysis.</p> <p>\$0 copay for nutrition therapy for End Stage Renal Disease.</p>
29 - Prescription Drugs	<p>Most drugs are not covered under Original Medicare. You can add prescription drug coverage to Original Medicare by joining a Medicare Prescription Drug Plan, or you can get all your Medicare coverage, including prescription drug coverage, by joining a Medicare Advantage Plan or a Medicare Cost Plan that offers prescription drug coverage.</p>	<p>Drugs covered under <b>Medicare Part B</b></p> <p>General</p> <p>20% of the cost for Part B-covered chemotherapy drugs and other Part B-covered drugs.</p> <p>Drugs covered under <b>Medicare Part D</b></p> <p>General</p> <p>This plan does not offer prescription drug coverage.</p> <p>Most drugs not covered.</p>	<p>Drugs covered under <b>Medicare Part B</b></p> <p>General</p> <p>\$0 copay for Part B-covered drugs.</p> <p>Drugs covered under <b>Medicare Part D</b></p> <p>General</p> <p>This plan does not offer prescription drug coverage.</p> <p>Most drugs not covered.</p>
30 - Dental Services	<p>Preventive dental services (such as cleaning) not covered.</p>	<p>In-Network</p> <p>In general, preventive dental benefits (such as cleaning) not covered.</p> <p>20% of the cost for Medicare-covered dental benefits.</p>	<p>In-Network</p> <p>\$0 copay for Medicare-covered dental benefits.</p> <p>In general, preventive dental benefits (such as cleaning) not covered.</p>

Benefit Category	Original Medicare	HealthPartners® WI Freedom Plan I (Cost)	HealthPartners® WI Freedom Plan II (Cost)
31 - Hearing Services	<p>Routine hearing exams and hearing aids not covered.</p> <p>20% coinsurance for diagnostic hearing exams.</p>	<p>In-Network</p> <p>In general, routine hearing exams and hearing aids not covered.</p> <p>20% of the cost for Medicare-covered diagnostic hearing exams.</p>	<p>In-Network</p> <p>Hearing aids not covered.</p> <p>\$0 copay for Medicare-covered diagnostic hearing exams and routine hearing tests.</p>
32 - Vision Services	<p>20% coinsurance for diagnosis and treatment of diseases and conditions of the eye.</p> <p>Routine eye exams and glasses not covered.</p> <p>Medicare pays for one pair of eyeglasses or contact lenses after cataract surgery.</p> <p>Annual glaucoma screenings covered for people at risk.</p>	<p>In-Network</p> <p>Non-Medicare-covered eye exams and glasses not covered.</p> <p>\$0 copay for one pair of eyeglasses or contact lenses after cataract surgery.</p> <p>20% of the cost for exams to diagnose and treat diseases and conditions of the eye.</p>	<p>In-Network</p> <p>\$0 copay for diagnosis and treatment for diseases and conditions of the eye and routine eye exams.</p> <p>\$0 copay for one pair of eyeglasses or contact lenses after cataract surgery.</p>
33 - Physical Exams	<p>20% coinsurance for one exam within the first 12 months of your new Medicare Part B coverage.</p> <p>When you get Medicare Part B, you can get a one-time physical exam within the first 12 months of your new Part B coverage. The coverage does not include lab tests.</p>	<p>In-Network</p> <p>When you get Medicare Part B, you can get a one-time physical within the first 12 months of your new Part B coverage. The coverage does not include lab tests.</p> <p>Routine exams not covered.</p>	<p>In-Network</p> <p>\$0 copay for routine exams.</p> <p>No limit on the number of covered exams.</p>

Benefit Category	Original Medicare	HealthPartners® WI Freedom Plan I (Cost)	HealthPartners® WI Freedom Plan II (Cost)
34 -Health/Wellness Education	Smoking Cessation: Covered if ordered by your doctor. Includes two counseling attempts within a 12 month period if you are diagnosed with a smoking-related illness or are taking medicine that may be affected by tobacco. Each counseling attempt includes up to four face-to-face visits. You pay coinsurance and Part B deductible applies.	In-Network \$0 copay for each Medicare-covered smoking cessation counseling session.	In-Network The plan covers the following health/wellness education benefits: - Written health education materials, including newsletters - Additional smoking cessation - Nursing hotline \$0 copay for each Medicare-covered smoking cessation counseling session.
Transportation (Routine)	Not covered.	In-Network This plan does not cover routine transportation.	In-Network This plan does not cover routine transportation.
Acupuncture	Not covered.	In-Network This plan does not cover acupuncture.	In-Network This plan does not cover acupuncture.

### Additional Benefit Information

(for selected “Summary of Benefits” categories)

4 - Inpatient Mental Health Care (p. 7)

The plan provides coverage for an additional 175 days beyond Medicare coverage. (WI Ins 3.39 (5) (c)1)

15 - Emergency Care (p. 10)

Plan II: Emergency services are covered 100% within the U.S. 20% coinsurance applies to emergency services received outside the U.S.

16 - Urgently Needed Care (p. 10)

Plan I: Not covered outside the U.S. except in limited circumstances.

Plan II: You pay 20% coinsurance for each urgently needed care visit outside the U.S.

21 - Diagnostic Tests, X-Rays, Lab Services and Radiology Services (p. 12)

The level of coverage is determined by place of service.

# Introduction to the Summary of Benefits for HealthPartners® Wisconsin Freedom Plan II Std Rx (Cost)

January 1, 2010 - December 31, 2010

WESTERN WISCONSIN

Thank you for your interest in HealthPartners® Wisconsin Freedom Plan II Std Rx (Cost). Our plan is offered by GROUP HEALTH, INC./HealthPartners® Freedom Plan, a Medicare Cost Managed Care organization. This Summary of Benefits tells you some features of our plan. It doesn't list every service that we cover or list every limitation or exclusion. To get a complete list of our benefits, please call HealthPartners® Wisconsin Freedom Plan II Std Rx (Cost) and ask for the "Evidence of Coverage."

## YOU HAVE CHOICES IN YOUR HEALTHCARE

As a Medicare beneficiary, you can choose from different Medicare options. One option is the Original (fee-for-service) Medicare plan. Another option is a Medicare health plan, like the HealthPartners® Wisconsin Freedom Plan II Std Rx (Cost). You may have other options too. You make the choice. No matter what you decide, you are still in the Medicare program.

You may be able to join or leave a plan only at certain times. Please call HealthPartners® Wisconsin Freedom Plan II Std Rx (Cost) at the number listed at the end of this introduction or 1-800-MEDICARE (1-800-633-4227) for more information. TTY/TDD users should call 1-877-486-2048. You can call this number 24 hours a day, 7 days a week.

## HOW CAN I COMPARE MY OPTIONS?

You can compare HealthPartners® Wisconsin Freedom Plan II Std Rx (Cost) and the Original Medicare plan using this Summary of Benefits. The charts in this booklet list some important health benefits. For each benefit, you can see what our plan covers and what the Original Medicare plan covers.

Our members receive all of the benefits that the Original Medicare plan offers. We also offer more benefits, which may change from year to year.

## WHERE IS HEALTHPARTNERS® WISCONSIN FREEDOM PLAN II STD RX (COST) AVAILABLE?

The service area for this plan includes: Barron, Burnett, Douglas, Dunn, Pierce, Polk, St. Croix, Washburn Counties, WI. You must live in one of these areas to join the plan.

## WHO IS ELIGIBLE TO JOIN HEALTHPARTNERS FREEDOM WISCONSIN PLAN II STD RX (COST)?

You can join HealthPartners® Wisconsin Freedom Plan II Std Rx (Cost) if you are entitled to Medicare Part A and enrolled in Part B or enrolled in Part B only and live in the service area. However, individuals with End Stage Renal Disease generally are not eligible to enroll in HealthPartners® Wisconsin Freedom Plan II Std Rx (Cost) unless they are members of our organization and have been since their dialysis began.

## CAN I CHOOSE MY DOCTORS?

HealthPartners® Wisconsin Freedom Plan II Std Rx (Cost) has formed a network of doctors, specialists, and hospitals. You can use any doctor who is part of our network. You may also go to doctors outside of our network. The health providers in our network can change at any time. You can ask for a current Provider Directory or for an up-to-date list visit us at our website. Our customer service number is listed at the end of this introduction.

## WHAT HAPPENS IF I GO TO A DOCTOR WHO'S NOT IN YOUR NETWORK?

You can always choose to go to a doctor outside our network. We may not pay for the services you receive outside of our network, but Medicare will pay for its share of charges it approves. You will be responsible for Medicare Part B deductible and coinsurance.

## DOES MY PLAN COVER MEDICARE PART B OR PART D DRUGS?

HealthPartners® Wisconsin Freedom Plan II Std Rx (Cost) does cover both Medicare Part B prescription drugs and Medicare Part D prescription drugs.

## WHERE CAN I GET MY PRESCRIPTIONS IF I JOIN THIS PLAN?

HealthPartners® Wisconsin Freedom Plan II Std Rx (Cost) has formed a network of pharmacies. You must use a network pharmacy to receive plan benefits. We may not pay for your prescriptions if you use an out-of-network pharmacy, except in certain cases. The pharmacies in our network can change at any time. You can ask for a Pharmacy Directory or visit us at [healthpartners.com/partdpharmacy](http://healthpartners.com/partdpharmacy). Our customer service number is listed at the end of this introduction.

## WHAT IS A PRESCRIPTION DRUG FORMULARY?

HealthPartners® Wisconsin Freedom Plan II Std Rx (Cost) uses a formulary. A formulary is a list of drugs covered by your plan to meet patient needs. We may periodically add, remove, or make changes to coverage limitations on certain drugs or change how much you pay for a drug. If we make any formulary change that limits our members' ability to fill their prescriptions, we will notify the affected enrollees before the change is made. We will send a formulary to you and you can see our complete formulary on our Web site at [healthpartners.com/partdpharmacy](http://healthpartners.com/partdpharmacy).

If you are currently taking a drug that is not on our formulary or subject to additional requirements or limits, you may be able to get a temporary supply of the drug. You can contact us to request an exception or switch to an alternative drug listed on our

formulary with your physician's help. Call us to see if you can get a temporary supply of the drug or for more details about our drug transition policy.

## HOW CAN I GET EXTRA HELP WITH PRESCRIPTION DRUG PLAN COSTS?

You may be able to get extra help to pay for your prescription drug premiums and costs. To see if you qualify for getting extra help, call:

- 1-800-MEDICARE (1-800-633-4227). TTY/TDD users should call 1-877-486-2048, 24 hours a day/7 days a week;
- The Social Security Administration at 1-800-772-1213 between 7 a.m. and 7 p.m., Monday through Friday. TTY/TDD users should call 1-800-325-0778; or
- Your state Medicaid office.

## WHAT ARE MY PROTECTIONS IN THIS PLAN?

All Medicare Cost plans agree to stay in the program for a full year at a time. Each year, the plans decide whether to continue for another year. Even if a Medicare Cost plan leaves the program, you will not lose Medicare coverage. If a plan decides not to continue, it must send you a letter at least 60 days before your coverage will end. The letter will explain your options for Medicare coverage in your area.

As a member of HealthPartners® Wisconsin Freedom Plan II Std Rx, you have the right to request an organization determination, which includes the right to file an appeal if we deny coverage for an item or service, and the right to file a grievance. You have the right to request an organization determination if you want us to provide or pay for any item or service that you believe should be covered. If we deny coverage for your requested item or service, you have the right to appeal and ask us to review our decision. You may ask us for an expedited (fast) coverage determination or appeal if you believe that waiting for a decision could seriously put your health at risk, or affect your ability to regain maximum function. If your doctor makes or supports the

expedited request, we must expedite our decision. Finally, you have the right to file a grievance with us if you have any type of problem with us or one of our network providers that does not involve coverage for an item or service. If your problem involves quality of care, you also have the right to file a grievance with the Quality Improvement Organization (QIO) for your state: Metastar, 608-274-1940 or 1-800-362-2320.

As a member of HealthPartners® Wisconsin Freedom Plan II Std Rx (Cost), you have the right to request a coverage determination, which includes the right to request an exception, the right to file an appeal if we deny coverage for a prescription drug, and the right to file a grievance. You have the right to request a coverage determination if you want us to cover a Part D drug that you believe should be covered. An exception is a type of coverage determination. You may ask us for an exception if you believe you need a drug that is not on our list of covered drugs or believe you should get a non-preferred drug at a lower out-of-pocket cost. You can also ask for an exception to cost utilization rules, such as a limit on the quantity of a drug. If you think you need an exception, you should contact us before you try to fill your prescription at a pharmacy. Your doctor must provide a statement to support your exception request. If we deny coverage for your prescription drug(s), you have the right to appeal and ask us to review our decision. Finally, you have the right to file a grievance if you have any type of problem with us or one of our network pharmacies that does not involve coverage for a prescription drug. If your problem involves quality of care, you also have the right to file a grievance with the Quality Improvement Organization (QIO) for your state: Metastar, 608-274-1940 or 1-800-362-2320.

#### WHAT IS A MEDICATION THERAPY MANAGEMENT (MTM) PROGRAM?

A Medication Therapy Management (MTM) Program is a free service we may offer. You may be invited to participate in a program designed for your specific health and pharmacy needs. You may

decide not to participate but it is recommended that you take full advantage of this covered service if you are selected. Contact HealthPartners® Wisconsin Freedom Plan II Std Rx (Cost) for more details.

#### WHAT TYPES OF DRUGS MAY BE COVERED UNDER MEDICARE PART B?

Some outpatient prescription drugs may be covered under Medicare Part B. These may include, but are not limited to, the following types of drugs. Contact HealthPartners® Freedom Plan (Cost) for more details.

- Some Antigens: If they are prepared by a doctor and administered by a properly instructed person (who could be the patient) under doctor supervision.
- Osteoporosis Drugs: Injectable drugs for osteoporosis for certain women with Medicare.
- Erythropoietin (Epoetin Alfa or Epogen®): By injection if you have End Stage Renal Disease (permanent kidney failure requiring either dialysis or transplantation) and need this drug to treat anemia.
- Hemophilia Clotting Factors: Self-administered clotting factors if you have hemophilia.
- Injectable Drugs: Most injectable drugs administered incident to a physician's service.
- Immunosuppressive Drugs: Immunosuppressive drug therapy for transplant patients if the transplant was paid for by Medicare, or paid by a private insurance that paid as a primary payer to your Medicare Part A coverage, in a Medicare-certified facility.
- Some Oral Cancer Drugs: If the same drug is available in injectable form.
- Oral Anti-Nausea Drugs: If you are part of an anti-cancer chemotherapeutic regimen.
- Inhalation and infusion drugs provided through DME.

## PLAN RATINGS

The Medicare program rates how well plans perform in different categories (for example, detecting and preventing illness, ratings from patients and customer service). If you have access to the web, you may use the web tools on **www.medicare.gov** and select “Compare Medicare Prescription Drug Plans” or “Compare Health Plans and Medigap Policies in Your Area” to compare the plan ratings for Medicare plans in your area. You can also call us directly at toll-free 1-800-233-9645 to obtain a copy of the plan ratings for this plan. TTY/TDD users call 1-800-443-0156.

Please call HealthPartners® Freedom Plan for more information about HealthPartners Wisconsin Freedom Plan II Std Rx (Cost).

Visit us at **healthpartners.com/medicare** or call us:

Customer Service Hours:

Sunday, Monday, Tuesday, Wednesday, Thursday, Friday, Saturday, 8 a.m. - 8 p.m. Central

Current members should call toll-free 1-800-233-9645 for questions related to the Medicare Part D Prescription Drug program. (TTY/TDD 1-800-443-0156)

Prospective members should call toll-free 1-800-247-7015 for questions related to the Medicare Part D Prescription Drug program. (TTY/TDD 1-800-443-0156)

Current members should call locally 952-883-7979 for questions related to the Medicare Part D Prescription Drug program. (TTY/TDD 952-883-6060)

Prospective members should call locally 952-883-5601 for questions related to the Medicare Part D Prescription Drug program. (TTY/TDD 952-883-6060)

For more information about Medicare, please call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY/TDD users should call 1-877-486-2048. You can call 24 hours a day, 7 days a week.

Or visit **www.medicare.gov** on the web.

If you have special needs, this document may be available in other formats.

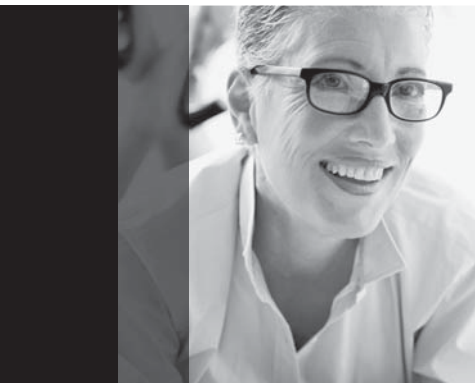
Benefit Category	Original Medicare	HealthPartners® WI Freedom Plan II Std Rx (Cost)
<b>IMPORTANT INFORMATION</b>		
<p>This plan offers Medicare Prescription Drug coverage (Part D) as an optional benefit.</p> <p>1 - Premium and Other Important Information</p>	<p>In 2009, the monthly Part B premium was \$96.40 and will change for 2010 and the yearly Part B deductible was \$135 and will change for 2010.</p> <p>If a doctor or supplier does not accept assignment, their costs are often higher, which means you pay more. Most people will pay the standard monthly Part B premium. However, starting January 1, 2010, some people will pay a higher premium because of their yearly income. (For 2009, this amount was \$85,000 for singles, \$170,000 for married couples. This amount may change for 2010.) For more information about Part B premiums based on income, call Social Security at 1-800-772-1213. TTY/TDD users should call 1-800-325-0778.</p>	<p>General \$23.20 monthly plan premium in addition to your monthly Medicare Part B premium.</p>
<p>2 - Prescription Drugs</p>	<p>Most drugs are not covered under Original Medicare. You can add prescription drug coverage to Original Medicare by joining a Medicare Prescription Drug Plan, or you can get all your Medicare coverage, including prescription drug coverage, by joining a Medicare Advantage Plan or a Medicare Cost Plan that offers prescription drug coverage.</p>	<p>Drugs covered under <b>Medicare Part B</b> General \$0 for Part B-covered drugs.</p> <p>Drugs covered under <b>Medicare Part D</b> General This plan uses a formulary. The plan will send you the formulary. You can also see the formulary at <a href="http://healthpartners.com/partdpharmacy">healthpartners.com/partdpharmacy</a> on the web. Different out-of-pocket costs may apply for people who:</p> <ul style="list-style-type: none"> <li>- have limited incomes</li> <li>- live in long term care facilities, or</li> <li>- have access to Indian/Tribal/Urban (Indian Health Service).</li> </ul> <p>The plan offers national in-network prescription coverage (i.e. this would include 50 states and DC). This means that you will pay the same cost-sharing amount for your prescription drugs if you get them at an in-network pharmacy outside of the plan's service area (for instance when you travel).</p>

Benefit Category	Original Medicare	HealthPartners® WI Freedom Plan II Std Rx (Cost)
2 - Prescription Drugs <i>continued</i>		<p>Total yearly drug costs are the total drug costs paid by both you and the plan.</p> <p>The plan may require you to first try one drug to treat your condition before it will cover another drug for that condition. Some drugs have quantity limits.</p> <p>Your provider must get prior authorization from HealthPartners® Wisconsin Freedom Plan II Std Rx (Cost) for certain drugs.</p> <p>You must go to certain pharmacies for a very limited number of drugs, due to special handling, provider coordination, or patient education requirements for these drugs that cannot be met by most pharmacies in your network. These drugs are listed on the plan's website, formulary, and printed materials, as well as on the Medicare Prescription Drug Plan Finder on <a href="http://www.medicare.gov">www.medicare.gov</a>.</p> <p>If the actual cost of a drug is less than the normal cost-sharing amount for that drug, you will pay the actual cost, not the higher cost-sharing amount.</p>

**SUMMARY OF BENEFITS**

In-Network		\$310 yearly deductible.
Initial Coverage		After you pay your yearly deductible, you pay 25% until total yearly drug costs reach \$2,830.
Retail Pharmacy		You can get drugs the following ways: - one-month (30 day) supply - three-month (90 day) supply
Long Term Care Pharmacy		You can get drugs the following way: - one-month (31 day) supply
Mail Order		You can get drugs the following ways: - one-month (30 day) supply - three-month (90 day) supply
Coverage Gap		After your total yearly drug costs reach \$2,830, you pay 100% until your yearly out-of-pocket drug costs reach \$4,550.

Benefit Category	Original Medicare	HealthPartners® WI Freedom Plan II Std Rx (Cost)
Catastrophic Coverage		<p>After your yearly out-of-pocket drug costs reach \$4,550, you pay the greater of:</p> <ul style="list-style-type: none"> <li>- A \$2.50 copay for generic (including brand drugs treated as generic) and a \$6.30 copay for all other drugs, or</li> <li>- 5% coinsurance.</li> </ul>
Out-of-Network		<p>Plan drugs may be covered in special circumstances, for instance, illness while traveling outside of the plan's service area where there is no network pharmacy. You may have to pay more than your normal cost-sharing amount if you get your drugs at an out-of-network pharmacy. In addition, you will likely have to pay the pharmacy's full charge for the drug and submit documentation to receive reimbursement from HealthPartners® Wisconsin Freedom Plan II Std Rx (Cost).</p> <p>You can get drugs the following way:</p> <ul style="list-style-type: none"> <li>- one-month (30 day) supply</li> </ul>
Out-of-Network Initial Coverage		<p>After you pay your yearly deductible, you will be reimbursed up to 75% of the actual cost for drugs purchased out-of-network until your total yearly drug costs reach \$2,830.</p>
Out-of-Network Coverage Gap		<p>After your total yearly drug costs reach \$2,830, you pay 100% of the pharmacy's full charge for drugs purchased out-of-network until your yearly out-of-pocket drug costs reach \$4,550. You will not be reimbursed by HealthPartners® Wisconsin Freedom Plan II Std Rx (Cost) for out-of-network purchases when you are in the coverage gap. However, you should still submit documentation to HealthPartners® Wisconsin Freedom Plan II Std Rx (Cost) so we can add the amounts you spent out-of-network to your total out-of-pocket costs for the year.</p>
Out-of-Network Catastrophic Coverage		<p>After your yearly out-of-pocket drug costs reach \$4,550, will be reimbursed for drugs purchased out-of-network up to the full cost of the drug minus the following:</p> <ul style="list-style-type: none"> <li>- A \$2.50 copay for generic (including brand drugs treated as generic) and a \$6.30 copay for all other drugs, or</li> <li>- 5% coinsurance.</li> </ul>



 **HealthPartners®**

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