



As your  
partner,  
we'll help  
*you*  
*deliver*

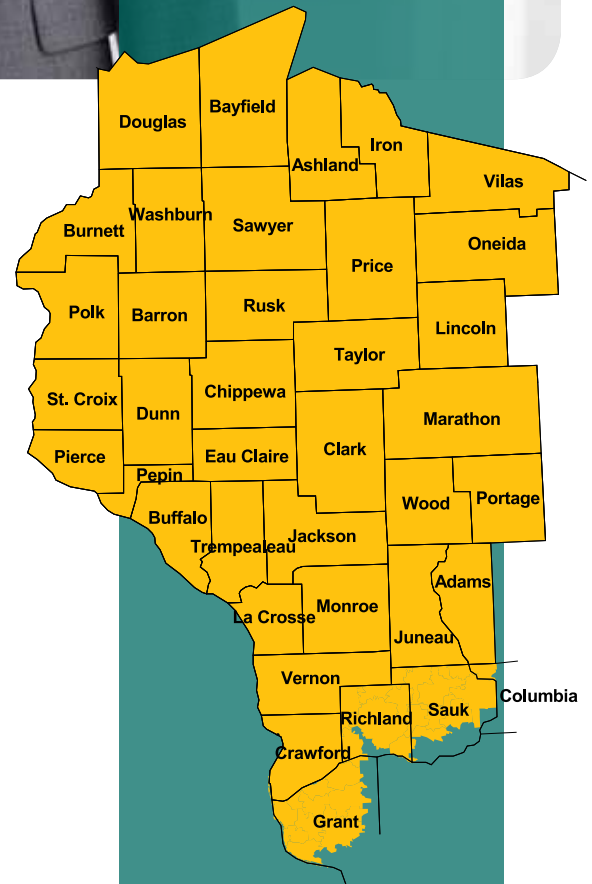
## Deliver Award-winning Results with HealthPartners

According to the 2008 *U.S. News & World Report/NCQA* America's Best Health Plans rankings, HealthPartners is among the top 50 commercial health plans in the nation at No. 33!

HealthPartners gives your clients' employees access to:

- 650,000 network providers coast-to-coast
- 31,000 regional network providers
- Access to excellent healthcare – no referrals necessary
- Competitive provider discounts
- Superior member service 24/7
- Convenient online tools for total health and plan management

Our position as the region's No. 1 health plan in delivering the best cost, care and service comes from our approach of partnering with brokers, members, employers and providers. Talk to your clients about HealthPartners.



| Open Access Plans |                    |                          |                                 |          |               |                       |                 |         |                       |                            |
|-------------------|--------------------|--------------------------|---------------------------------|----------|---------------|-----------------------|-----------------|---------|-----------------------|----------------------------|
|                   | Network            |                          |                                 |          |               |                       | Out-of-Network  |         |                       |                            |
| Plan Options      | Small Group Factor | Calendar-year Deductible | Office Visit/ Urgent Care Copay | ER Copay | IP/HP Copay   | Out-of-pocket Maximum | Deductible      | Co-ins. | Out-of-pocket Maximum | ER                         |
| 20-100            | 1.0000             | \$0                      | \$20                            | \$100    | 100%          | \$1500/\$3000         | \$300/\$600     | 60%     | \$2750/\$5500         | Same as In-network benefit |
| 20-80             | 0.9174             | \$0                      | \$20                            | \$100    | 80%           | \$1500/\$3000         | \$300/\$600     | 60%     | \$2750/\$5500         |                            |
| 35-80             | 0.8760             | \$0                      | \$35                            | \$100    | 80%           | \$2000/\$4000         | \$300/\$600     | 60%     | \$3750/\$7500         |                            |
| 250-20            | 0.8834             | \$250/\$500              | \$20                            | \$100    | 80%after ded. | \$1750/\$3500         | \$500/\$1000    | 60%     | \$3250/\$6500         |                            |
| 250-30            | 0.8511             | \$250/\$500              | \$30                            | \$100    | 80%after ded. | \$2250/\$4500         | \$500/\$1000    | 60%     | \$4250/\$8500         |                            |
| 250-40            | 0.8230             | \$250/\$500              | \$40                            | \$100    | 80%after ded. | \$2750/\$5500         | \$500/\$1000    | 60%     | \$5250/\$10500        |                            |
| 500-20            | 0.8575             | \$500/\$1000             | \$20                            | \$100    | 80%after ded. | \$2000/\$4000         | \$1000/\$2000   | 60%     | \$3250/\$6500         |                            |
| 500-30            | 0.8264             | \$500/\$1000             | \$30                            | \$100    | 80%after ded. | \$2500/\$5000         | \$1000/\$2000   | 60%     | \$4250/\$8500         |                            |
| 500-40            | 0.7990             | \$500/\$1000             | \$40                            | \$100    | 80%after ded. | \$3000/\$6000         | \$1000/\$2000   | 60%     | \$5250/\$10500        |                            |
| 750-20            | 0.8351             | \$750/\$1500             | \$20                            | \$100    | 80%after ded. | \$2250/\$4500         | \$1500/\$3000   | 60%     | \$3250/\$6500         |                            |
| 750-30            | 0.8048             | \$750/\$1500             | \$30                            | \$100    | 80%after ded. | \$2750/\$5500         | \$1500/\$3000   | 60%     | \$4250/\$8500         |                            |
| 750-40            | 0.7781             | \$750/\$1500             | \$40                            | \$100    | 80%after ded. | \$3250/\$6500         | \$1500/\$3000   | 60%     | \$5250/\$10500        |                            |
| 1000-20           | 0.8146             | \$1000/\$2000            | \$20                            | \$100    | 80%after ded. | \$2500/\$5000         | \$2000/\$4000   | 60%     | \$3250/\$6500         |                            |
| 1000-30           | 0.7850             | \$1000/\$2000            | \$30                            | \$100    | 80%after ded. | \$3000/\$6000         | \$2000/\$4000   | 60%     | \$4250/\$8500         |                            |
| 1000-40           | 0.7589             | \$1000/\$2000            | \$40                            | \$100    | 80%after ded. | \$3500/\$7000         | \$2000/\$4000   | 60%     | \$5250/\$10,500       |                            |
| 1500-40/60        | 0.7348             | \$1500/\$3000            | \$40/\$60                       | \$100    | 80%after ded. | \$3250/\$6500         | \$3000/\$6000   | 60%     | \$6500/\$13,000       |                            |
| 2000-40           | 0.7239             | \$2000/\$4000            | \$40                            | \$100    | 80%after ded. | \$3500/\$7000         | \$4000/\$8000   | 60%     | \$6500/\$13,000       |                            |
| 2500-40           | 0.7002             | \$2500/\$5000            | \$40                            | \$100    | 80%after ded. | \$4000/\$8000         | \$5000/\$10,000 | 60%     | \$7500/\$15,000       |                            |

| Three for Free Plans** |                    |               |         |               |                         |                       |                |                       |         |                        |
|------------------------|--------------------|---------------|---------|---------------|-------------------------|-----------------------|----------------|-----------------------|---------|------------------------|
|                        | Network            |               |         |               |                         |                       | Out-of-Network |                       |         |                        |
| Plan Options           | Small Group Factor | Deductible    | Co-ins. | Office Visit* | Other Services and Care | Out-of-pocket Maximum | Deductible     | Out-of-pocket Maximum | Co-ins. | ER                     |
| 500-75%                | 0.7814             | \$500/\$1,500 | 75%     | 75%           | 75%                     | \$2500/\$6000         | \$1500/\$3000  | \$6000/\$12,000       | 50%     | See In-network benefit |
| 500-50%                | 0.6960             | \$500/\$1,500 | 50%     | 50%           | 50%                     | \$3000/\$6,000        | \$1500/\$3000  | \$6000/\$12,000       | 50%     |                        |
| 750-75%                | 0.7474             | \$750/\$2,250 | 75%     | 75%           | 75%                     | \$2750/\$6000         | \$2750/\$5500  | \$6000/\$12,000       | 50%     |                        |
| 750-50%                | 0.6734             | \$750/\$2,250 | 50%     | 50%           | 50%                     | \$3250/\$6000         | \$2250/\$4000  | \$6000/\$12,000       | 50%     |                        |
| 1000-75%               | 0.7186             | \$1000/\$2000 | 75%     | 75%           | 75%                     | \$3000/\$6000         | \$2000/\$4000  | \$5500/\$11,000       | 50%     |                        |
| 1000-50%               | 0.6530             | \$1000/\$2000 | 50%     | 50%           | 50%                     | \$3500/\$7000         | \$2000/\$4000  | \$6500/\$13,000       | 50%     |                        |

**\*Three for Free:** Each family member may receive up to three provider visits (office, urgent care, scheduled telephone, e-visit or convenience care) each year where the physician's services are covered at 100%. Charges for day treatment services, group visits, laboratory, radiology and other ancillary services are subject to the deductible and coinsurance.

**\*\*Rx** is covered at \$12/\$35/\$50. Specialty drugs are covered in-network at 80% up to a member out-of-pocket maximum of \$200 per prescription, per month.

| Empower® Plans |   |                    |                  |                |                       |
|----------------|---|--------------------|------------------|----------------|-----------------------|
| Plan Options   | HSA compatible high-deductible health plans |                    |                  |                |                       |
|                | Plan Type                                   | Small Group Factor | Deductible       | Other Expenses | Out-of-pocket Maximum |
| 1200-100       | Deductible                                  | .8051              | \$1,200/\$2,400  | 100%           | \$1,200/\$2,400       |
| 1500-100       | Deductible                                  | .7551              | \$1,500/\$3,000  | 100%           | \$1,500/\$3,000       |
| 1500-80*       | Deductible                                  | .6534              | \$1,500/\$3,000  | 80%            | \$3,000/\$6,000       |
| 2300-100       | Deductible                                  | .6526              | \$2,300/\$4,600  | 100%           | \$2,300/\$4,600       |
| 3000-100       | Deductible                                  | .5856              | \$3,000/\$6,000  | 100%           | \$3,000/\$6,000       |
| 3000-80*       | Deductible                                  | .5066              | \$3,000/\$6,000  | 80%            | \$5,600/\$11,200      |
| 5600-100       | Deductible                                  | .4354              | \$5,600/\$11,200 | 100%           | \$5,600/\$11,200      |
| 2400-100       | Embedded                                    | .6663              | \$2,400/\$4,800  | 100%           | \$2,400/\$4,800       |
| 2500-80*       | Embedded                                    | .5679              | \$2,500/\$5,000  | 80%            | \$5,000/\$10,000      |
| 3000-80*       | Embedded                                    | .5345              | \$3,000/\$6,000  | 80%            | \$5,600/\$11,200      |
| 3000-100       | Embedded                                    | .6126              | \$3,000/\$6,000  | 100%           | \$3,000/\$6,000       |

\*Specialty drugs are covered in-network at 80% coverage up to a member out-of-pocket maximum of \$200 per prescription, per month.

**Notes for all plans:**

- To estimate the change in premium, divide the factor for the plan you want by the factor for the plan you have. Example: For a small group moving from a 20–80 plan to a 500–30 plan, take .8264 divided by .9174 = .901, an approximate 10% decrease.
- These rates are approximate relationships for estimating purposes only. Exact rates are determined by HealthPartners Underwriting.
- Refer to HealthPartners coverage requirements for more details. Price relativities ARE subject to change.

**Notes for all non-HSA plans:**

- Rx coverage = \$12/\$35/\$50 for generic/preferred brand/non-preferred. Specialty drugs are covered in-network at 80% up to a member out-of-pocket maximum of \$200 per prescription, per month.

**Notes for all HSA plans:**

- HealthPartners has a preferred pricing relationship with Wells Fargo for HSA administration. Other vendors may also be used.
- HSAs: Calendar / plan-year rules: When offering an HSA as a stand-alone product, benefit administration can be either calendar or plan-year. When offering an HSA alongside another plan, benefit administration for both plans must match.
- Non-preferred drugs will not be covered on HSA plans.

**Product Considerations:**

**Participation Requirements:**

- Dual-option plans: Groups must have five (5) or more enrolled employees and a rate table of less than 1.30.
- National plans: Small groups can have up to 50% of those employees participating outside of the service area. Large groups have more flexibility. Contact your sales executive for complete details.

**Three for Free:**

- Each family member may receive up to three provider visits (office, urgent care, scheduled telephone, e-visit or convenience care) each year where the physician’s services are covered at 100%.
- All charges for office procedures, laboratory, radiology, day treatment services, group visit, chiropractic care, physical, occupational and speech therapy services are subject to the deductible and coinsurance.

**Additional Pricing:**

- EAP Essentials Cost: \$1.00 PEPM
- HRA Cost: \$4.00 PEPM for large groups
- FSA Cost: Varies by group size

## Questions? Call us!

When you need critical account information quickly – call us. We have the information you need and we're ready to assist you.

**HealthPartners Sales Team:**

952-883-5200 or 1-800-298-4235

**Membership Accounting:** 952-883-7700  
for billing-related issues.

## The Broker VIP Line

The Broker VIP Line is your direct connection to quick, accurate information Monday through Friday from 8:00 a.m. to 5:00 p.m.

The VIP Line features:

- Materials fulfillment
- Eligibility information

**Broker VIP Line:** 952-883-6700 or 1-800-828-1159



America's Best Health Plans® is a trademark of U.S. News & World Report. The survey citing HealthPartners as among the best health plans is a collaboration between U.S. News & World Report and the National Committee for Quality Assurance, an independent, nonprofit organization that monitors health plans.