

HealthPartners Minnesota individual plan guide

For individuals and families who buy their own insurance

2025



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Here to be your partner

We are 26,000 partners strong, working together to support your health every day. Our top-rated Member Services team is here to help you understand your plan and answer your questions. It's a plan you can understand, benefits that benefit you and a commitment to lower costs. Partnership – it means we're in this together.

Getting started

The more you know about your plan, the easier it is to make good decisions for your health and wallet. Here are some tips.

Understand your costs

You'll likely see these terms during enrollment and throughout the year. Knowing how these costs work with your plan will help you avoid unexpected charges.

- **Premium** – how much you pay for your plan
- **Deductible** – the amount you're responsible to pay for care before your plan helps cover costs, not including your premium
- **Copay** – a set amount you pay each time you visit the doctor or get a prescription
- **Coinsurance** – a percent of the bill you pay; your plan covers the rest
- **Out-of-pocket maximum** – the most you'll pay for covered care each year
- **Summary of Benefits and Coverage (SBC)** – lists the specific costs for your plan

Check out your extras

Your health plan does more than just process claims. Read on to learn more about some of the services, resources and discounts you have available to help you live your best life.

Use your online account

With a HealthPartners account, you can shop, plan and feel confident when choosing your care. We'll also send you tips to save money and live healthier.

- Search for doctors in your network
- Get cost estimates for care
- Check your deductible or out-of-pocket maximum spending
- Compare prescription costs
- Manage your health with the HealthPartners mobile app

Everyone's health and financial situation is a little different. Call **952-883-5599** or **877-838-4949** and we'll help you make choices you'll feel good about.

Or call your broker. They can also help you pick the best plan for you and your family.

HealthPartners Minnesota individual plans

Use this guide to help you get to know the four networks we offer in Minnesota:

→ **Apex**

Get broad access to nearly all providers in and around the Twin Cities, St. Cloud, Duluth, Albert Lea, central Minnesota and western Minnesota.

→ **Peak**

This plan is designed to provide top care options for those living in the Twin Cities metro area and St. Cloud.

→ **Select**

Locally based care options are provided at an affordable cost for individuals and families living in the Twin Cities metro area.

→ **Cornerstone**

A network of local providers is offered at an unbeatable value for individuals and families living in southwestern Minnesota.

Inside you'll find information about our plans, networks, key features, summary of benefits and more.

Apex network details

Take a closer look at Apex

The Apex network offers broad access to nearly all providers in and around the Twin Cities, St. Cloud, Duluth, Albert Lea, central Minnesota and western Minnesota.

- Broad access to premier health care providers throughout the region
- No referral required
- If you need care that can't be delivered by the Apex network, your provider will work with us to get you the care you need

Featured care systems

Receive care from major care systems in your area, including:

- ✓ Amery Hospital & Clinic
- ✓ HealthPartners Clinics
- ✓ Hudson Hospital & Clinic
- ✓ Hutchinson Health
- ✓ Lakeview Hospital
- ✓ Methodist Hospital
- ✓ Park Nicollet Clinic
- ✓ Regions Hospital
- ✓ Riverway Clinic
- ✓ Stillwater Medical Group
- ✓ Westfields Hospital & Clinic

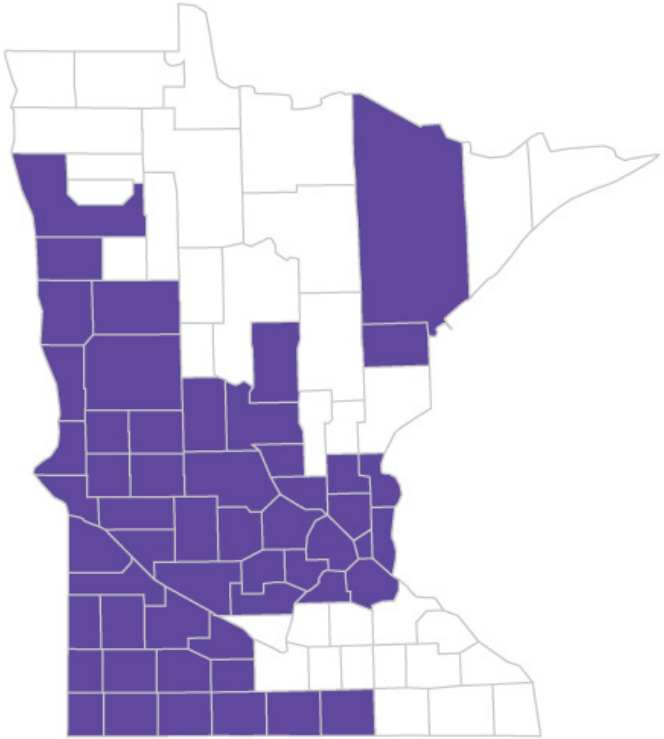
Also includes other top providers, like:

- Allina Health
- Avera Health
- Burnsville Family Physicians
- Carris Health
- CentraCare Health
- Children's Health Network
- Entira Family Health Clinics
- Essentia Health
- Lakeview Clinic
- M Health Fairview
- Northwest Family Physicians
- Sanford Health
- St. Luke's Health System
- University of Minnesota Physicians
- And more

Remember: You get unlimited Virtuwel[®] online clinic visits at no additional cost*

Apex plan service area

Apex is available to you if you live in one of these Twin Cities or greater Minnesota area counties.



Anoka	Morrison
Becker	Murray
Benton	Nobles
Big Stone	Norman
Brown	Otter Tail
Carlton	Pipestone
Carver	Polk
Chippewa	Pope
Chisago	Ramsey
Clay	Redwood
Cottonwood	Renville
Crow Wing	Rock
Dakota	Saint Louis
Douglas	Scott
Faribault	Sherburne
Freeborn	Sibley
Grant	Stearns
Hennepin	Stevens
Isanti	Swift
Jackson	Todd
Kandiyohi	Traverse
Lac qui Parle	Washington
Lincoln	Watonwan
Lyon	Wilkin
Martin	Wright
McLeod	Yellow Medicine
Meeker	

When you need care, search the Apex network by visiting healthpartners.com/apexnetwork. Or call Member Services.

*Additional cost applies for Catastrophic plan and HSA-qualified plans

Peak network details

Take a closer look at Peak

The Peak network is designed to provide top care options for those living in the Twin Cities metro area and St. Cloud.

- Includes Park Nicollet, HealthPartners, and a select group of independent doctors, clinics and hospitals
- No referral required
- If you need care that can't be delivered by the Peak network, your provider will work with us to get you the care you need

Featured care systems

The Peak network includes any Park Nicollet and HealthPartners clinic or hospital, including:

- ✓ Amery Hospital & Clinic
- ✓ Hudson Hospital & Clinic
- ✓ Lakeview Hospital
- ✓ Methodist Hospital
- ✓ Regions Hospital
- ✓ Riverway Clinic
- ✓ Stillwater Medical Group
- ✓ Westfields Hospital & Clinic

Also includes other top providers, like:

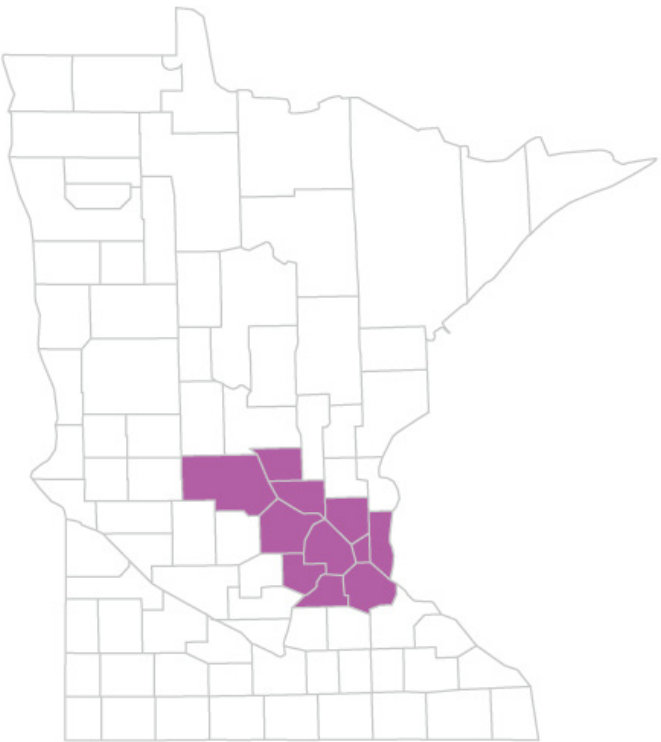
- CentraCare Health
- Burnsville Family Physicians
- Entira Family Health Clinics
- Hutchinson Health
- Lakeview Clinic
- Northwest Family Physicians

Remember: You get unlimited Virtuwel[®] online clinic visits at no additional cost*

When you need care, search the Peak network by visiting healthpartners.com/peaknetwork. Or call Member Services.

Peak plan service area

Peak is available to you if you live in one of these Twin Cities or St. Cloud area counties.



- | | |
|----------|------------|
| Anoka | Scott |
| Benton | Sherburne |
| Carver | Stearns |
| Dakota | Washington |
| Hennepin | Wright |
| Ramsey | |

*Additional cost applies for Catastrophic plan and HSA-qualified plans

Select network details

Take a closer look at Select

The Select network is designed to provide locally based care options at an affordable cost for individuals and families living in the Twin Cities metro area.

- Network includes all HealthPartners and Park Nicollet clinics and hospitals, as well as Children’s Minnesota
- No referral required
- If you need care that can’t be delivered by the Select network, your provider will work with us to get you the care you need

When you need care, search the Select network by visiting **healthpartners.com/select**. Or call Member Services.

Featured care systems

The Select network includes any Park Nicollet and HealthPartners clinic or hospital, including:

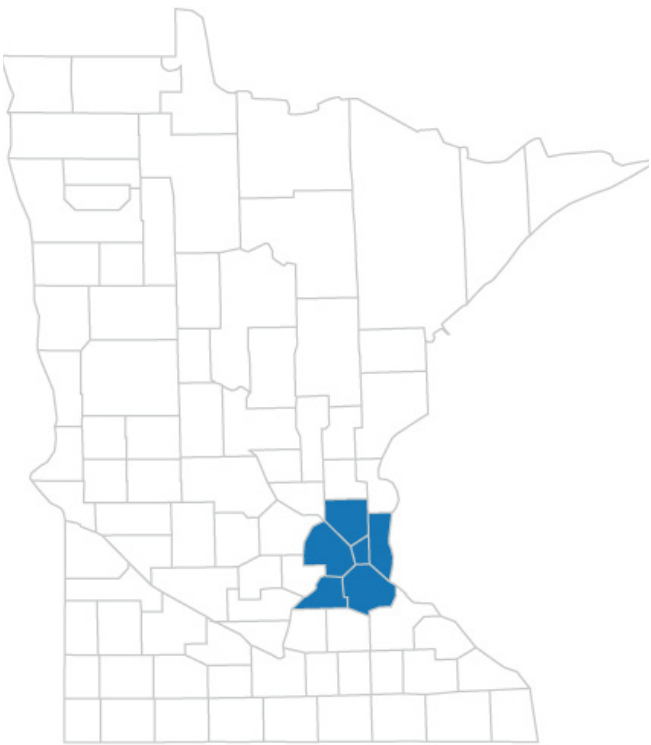
- ✓ Amery Hospital & Clinic
- ✓ Hudson Hospital & Clinic
- ✓ Hutchinson Health
- ✓ Lakeview Hospital
- ✓ Methodist Hospital
- ✓ Regions Hospital
- ✓ Riverway Clinics
- ✓ Stillwater Medical Group
- ✓ Westfields Hospital & Clinic
- ✓ Children’s Minnesota for pediatric specialty care

Remember: You get unlimited Virtuwel[®] online clinic visits at no additional cost*

*Additional cost applies for Catastrophic plan and HSA-qualified plans
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Select plan service area

Select is available to you if you live in one of these Twin Cities area counties.



- | | |
|----------|------------|
| Anoka | Ramsey |
| Dakota | Scott |
| Hennepin | Washington |

Cornerstone network details

Take a closer look at Cornerstone

Cornerstone offers a network of local providers at an unbeatable value for individuals and families living in southwestern Minnesota.

- Network partnership with Avera and Access Health clinics, hospitals and specialty care centers
- No referral required
- If you need care that can't be delivered by the Cornerstone network, your provider will work with us to get you the care you need

It also includes other care systems in the Twin Cities, like:

- HealthPartners and Park Nicollet clinics and hospitals
- Allina Health
- Children's Health Network
- M Health Fairview
- University of Minnesota Physicians
- And more

Featured care systems

Receive care from clinics in your area, including:

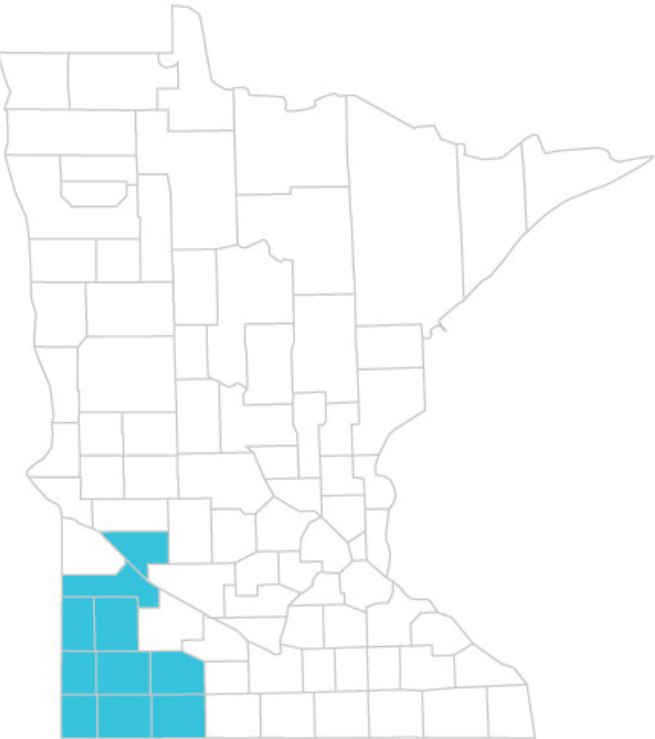
- ✓ Avera Health
- ✓ Access Health
- ✓ Carris Health

When you need care, search the Cornerstone network by visiting healthpartners.com/cornerstoneind. Or call Member Services.

*Additional cost applies for Catastrophic plan and HSA-qualified plans

Cornerstone plan service area

Cornerstone is available to you if you live in one of these southwestern Minnesota area counties.



Chippewa	Murray
Cottonwood	Nobles
Jackson	Pipestone
Lincoln	Rock
Lyon	Yellow Medicine

Guide to choosing your plan level

Now that you’ve found a network you like, it’s time to choose the plan level that works best for you.

GOLD	\$	\$	\$	\$	\$
SILVER	\$	\$	\$	\$	\$
BRONZE	\$	\$	\$	\$	\$
CATASTROPHIC	\$	\$	\$	\$	\$

What you pay each month (premium)

What you pay for care (deductible and copay)

Gold plans

You'll have higher premiums, but you'll pay less when you get care. These plans might be a good choice if you think you'll use your health care coverage frequently, like if you have conditions that need ongoing management.

Silver plans

A perfect balance between your monthly premium amount and your out-of-pocket costs. These plans are great if you visit the doctor a few times each year or you're unsure what care you'll need.

Bronze plans

You'll have lower monthly premiums, but you'll need to pay more when you get care before your plan starts to pay. These plans are great if you don't think you'll go to the doctor often, but still want basic coverage.

More plan types

Health Savings Account (HSA)

An HSA is a savings account that allows you to put money aside and withdraw it tax free for certain health care costs, like deductibles and copays. You can contribute to an HSA when you're enrolled in a high-deductible health plan (HDHP), a type of plan where monthly premiums are lower, but you pay more when you need care.

Catastrophic plans

You must be under 30 years old, or have an Affordability or Hardship Certificate of Exemption to enroll in a Catastrophic plan. These plans usually have the lowest monthly premium and the highest yearly deductible. They may be a good choice if you're very healthy and only want a very basic level of health insurance protection.

Summary of Benefits

2025 plan information

Amounts shown are what the member pays for services with in-network providers.

2025 plan information Amounts shown are what the member pays for services with in-network providers.	Gold		
	\$1,000 Gold (Peak and Apex only)	\$2,000 Gold (Peak and Apex only)	HealthPartners Easy Compare Gold Rx Copay (Apex only)
Calendar year deductible What you pay for services before your plan begins to pay	\$1,000 per person \$2,000 per family	\$2,000 per person \$4,000 per family	\$1,500 per person \$3,000 per family
Calendar year out-of-pocket maximum The most you'll pay for covered services in a calendar year	\$8,250 per person \$16,500 per family	\$8,550 per person \$17,100 per family	\$7,800 per person \$15,600 per family
Coinsurance	20%		
Doctor Visits			
Office visit	Primary care: \$15 Specialty care: \$35	\$20	Primary care: \$30 Specialty care: \$60
Convenience care**	\$5	\$10	\$15
Behavioral health	\$15	\$20	\$30
Virtuwell®	No charge		
Emergency and Urgent Care			
Emergency room	20%		
Urgent care	\$35	\$20	\$45
Other Special Health Needs			
Inpatient/Outpatient hospital	20%		
MRI/CT/X-ray			
Laboratory services	No charge		20%
Prescription Drug Coverage			
Generic drugs	Low-cost: \$5 High-cost: \$25		\$15
Preferred brand drugs	20%		\$30
Non-preferred brand drugs	30%		\$90
Oral chemotherapy drugs	20%		\$360
Specialty drugs	50%		

Additional Benefit Details			
- Office visit and prescription copays are not subject to the deductible, unless otherwise noted			
- Preventive care is covered 100% for in-network services			
- All plans have out-of-network coverage:			
- Deductible: Individual \$20,000 / Family \$40,000			
- Members pay 50% after the deductible			
- Out-of- pocket maximum: Unlimited			

*For in-network services, each family member may receive up to a combined total of three office visits, convenience care, urgent care and behavioral health visits each year where the physician's services are covered at 100 percent. All charges for office procedures, laboratory, radiology, day treatment services, group visits, chiropractic care, physical, occupational, and speech therapy services are subject to the deductible and coinsurance.

**Select network does not include convenience care.

***Off-Exchange only

Silver			
\$2,700 Silver	\$2,900 Plus Silver	HealthPartners Easy Compare Silver Rx Copay (Apex only)	\$4,150 Plus Silver***
\$2,700 per person \$5,400 per family	\$2,900 per person \$5,800 per family	\$4,000 per person \$8,000 per family	\$4,150 per person \$8,300 per family
\$9,200 per person \$18,400 per family	\$9,200 per person \$18,400 per family	\$8,700 per person \$17,400 per family	\$8,500 per person \$17,000 per family
25%	20%	30%	20%
Primary care: \$25 Specialty care: \$75	First three combined visits are free, then 20%*	Primary care: \$40 Specialty care: \$80	First three combined visits are free, then 20%*
\$10		\$20	
\$25		\$40	
No charge			
25%	20%	30%	20%
\$75	First three combined visits are free, then 20%*	\$60	First three combined visits are free, then 20%*
25%	20%	30%	20%
Low-cost: \$5 High-cost: \$25		\$20	Low-cost: \$5 High-cost: \$25
25%	20%	\$40	20%
35%	30%	\$120	30%
25%	20%	\$480	20%
50%			50%

Summary of Benefits

2025 plan information Amounts shown are what the member pays for services with in-network providers.	Bronze	
	\$6,500 Plus Bronze	HealthPartners Easy Compare Bronze (Apex only)
Calendar year deductible What you pay for services before your plan begins to pay	\$6,500 per person \$13,000 per family	\$7,000 per person \$14,000 per family
Calendar year out-of-pocket maximum The most you'll pay for covered services in a calendar year	\$9,200 per person \$18,400 per family	\$9,200 per person \$18,400 per family
Coinsurance	30%	50%
Doctor Visits		
Office visit	First three combined visits are free, then 30%*	Primary care: \$50 Specialty care: \$100
Convenience care**		\$25
Behavioral health		\$50
Virtuwell®	No charge	
Emergency and Urgent Care		
Emergency room	30%	50%
Urgent care	First three combined visits are free, then 30%*	\$75
Other Special Health Needs		
Inpatient/Outpatient hospital	30%	50%
MRI/CT/X-ray		
Laboratory services		
Prescription Drug Coverage		
Generic drugs	Low-cost: \$5 High-cost: \$25	\$25
Preferred brand drugs	30%	50%
Non-preferred brand drugs	40%	
Oral chemotherapy drugs	30%	
Specialty drugs	50%	
Additional Benefit Details		
<div>- Office visit and prescription copays are not subject to the deductible, unless otherwise noted</div> <div>- Preventive care is covered 100% for in-network services</div> <div>- All plans have out-of-network coverage:<div>- Deductible: Individual \$20,000 / Family \$40,000</div><div>- Members pay 50% after the deductible</div><div>- Out-of- pocket maximum: Unlimited</div></div>		

*For in-network services, each family member may receive up to a combined total of three office visits, convenience care, urgent care and behavioral health visits each year where the physician's services are covered at 100 percent. All charges for office procedures, laboratory, radiology, day treatment services, group visits, chiropractic care, physical, occupational, and speech therapy services are subject to the deductible and coinsurance.

**Select network does not include convenience care.

Summary of Benefits

2025 plan information

Amounts shown are what the member pays for services with in-network providers.

2025 plan information Amounts shown are what the member pays for services with in-network providers.	High-Deductible Health Plan (HDHP) – HSA	
	\$3,500 HSA Silver	\$8,000 HSA Bronze
Calendar year deductible What you pay for services before your plan begins to pay	\$3,500 per person \$7,000 per family	\$8,000 per person \$16,000 per family
Calendar year out-of-pocket maximum The most you'll pay for covered services in a calendar year	\$7,500 per person \$15,000 per family	\$8,000 per person \$16,000 per family
Coinsurance	20%	0%
Doctor Visits		
Office visit	20%	0%
Convenience care**		
Behavioral health		
Virtuwell®	No charge after deductible	
Emergency and Urgent Care		
Emergency room	20%	0%
Urgent care		
Other Special Health Needs		
Inpatient/Outpatient hospital	20%	0%
MRI/CT/X-ray		
Laboratory services		
Prescription Drug Coverage		
Generic drugs	20%	0%
Preferred brand drugs		
Non-preferred brand drugs	30%	
Oral chemotherapy drugs	20%	
Specialty drugs	50%	
Additional benefit details		
- Preventive care is covered 100% for in-network services - All plans have out-of-network coverage: - Deductible: Individual \$20,000 / Family \$40,000 - Members pay 50% after the deductible - Out-of-pocket maximum: Unlimited		

*For in-network services, each family member may receive a total of three primary care office visits each year where the physician's services are subject to the copay. All charges for specialist visits, office procedures, laboratory, radiology, day treatment services, group visits, chiropractic care, physical, occupational, and speech therapy services are subject to the deductible and coinsurance.

**Select network does not include convenience care.

Catastrophic
\$9,200 Catastrophic (Peak and Apex only)
\$9,200 per person \$18,400 per family
\$9,200 per person \$18,400 per family
0%
First three primary care visits \$30 copay, then 0%*
0%
First three visits are covered at no additional cost, then 0%
0%
0%
0%

Personal dental plans

Here's how it works

1. Pick one of three plans:

- **Maintenance** for regular checkups and fillings
- **Major** for work like root canals and crowns – perfect if you already have preventive services through another plan
- **Comprehensive** for preventive services and root canals or crowns

2. Choose a network.

You can choose between the HealthPartners Open Access network with more than 2,900 providers throughout Minnesota and bordering communities and 85,000 nationwide, or the HealthPartners Dental Group (HPDG) with several dentists and specialists at clinics throughout the Twin Cities. Visit healthpartners.com/personaldental-openaccess or healthpartners.com/dentalHPDG to find a dentist.

2025 plan information

Coverage	Maintenance plan		Major plan		Comprehensive plan	
	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network
Preventive (checkups and X-rays)	100%	80%	No coverage	No coverage	100%	80%
Sealants	100%	80%	100%	80%	100%	80%
Fillings	80%	50%	80%	50%	80%	50%
White fillings on back teeth	50%	50%	50%	50%	50%	50%
Basic services	No coverage	No coverage	50%	50%	50%	50%
Surgical services	No coverage	No coverage	After six months			
			50%	50%	50%	50%
Major restorative (crowns, bridges, etc.)	No coverage	No coverage	After 12 months			
			50%	25%	50%	25%
Annual benefit	\$1,250	\$750	\$1,250	\$750	\$1,250	\$750
Annual deductible	\$50	\$75	\$50	\$75	\$50	\$75

2025 rates* details

Maintenance plan		Major plan		Comprehensive plan	
HealthPartners Dental Group		HealthPartners Dental Group		HealthPartners Dental Group	
Under age 50	\$31.43	Under age 50	\$23.88	Under age 50	\$42.84
Age 50 and over	\$37.67	Age 50 and over	\$28.68	Age 50 and over	\$51.43
Dependent rates		Dependent rates		Dependent rates	
1 child	\$29.85	1 child	\$22.68	1 child	\$40.73
2 children	\$59.70	2 children	\$45.36	2 children	\$81.46
3 or more children	\$89.55	3 or more children	\$68.04	3 or more children	\$122.19
Open Access		Open Access		Open Access	
Under age 50	\$35.55	Under age 50	\$29.23	Under age 50	\$48.57
Age 50 and over	\$41.25	Age 50 and over	\$35.10	Age 50 and over	\$58.30
Dependent rates		Dependent rates		Dependent rates	
1 child	\$33.77	1 child	\$27.77	1 child	\$46.14
2 children	\$67.54	2 children	\$55.54	2 children	\$92.28
3 or more children	\$101.31	3 or more children	\$83.31	3 or more children	\$138.42

Prescription drug coverage

Knowing what you'll pay for your medicine is important. Use these tools and resources to understand your costs and get support if your medicine isn't working for you.

Check the formulary

A formulary, also called a drug list, tells you what medicines are covered by your health plan and generally how much you'll pay. You'll also learn if there are any requirements before you can start a medicine.

Your formulary is called PreferredRx.

1. Go to healthpartners.com/preferredrx.
2. Search by the name or type of medicine.
3. Use your Summary of Benefits and Coverage (SBC) in your enrollment materials to understand how each type of medicine is covered.

Try generics

Generics are just as safe and effective as brand-name medicines, but cost a lot less. Talk to your doctor or pharmacist about switching to a generic medicine.

Search for the lowest cost

Medicine prices can change from pharmacy to pharmacy. Shop around. See what your costs are at different pharmacies. Members can get started with the prescription shopping tool at healthpartners.com/pharmacy.

Other prescription benefits

- ACA preventive drugs are covered at no cost. Visit healthpartners.com/formulary to view the Commercial ACA preventive drug list
- Pay no more than \$25 per month for prescription insulin

Benefits beyond your prescriptions

- Opportunity to meet with a pharmacist through the medication therapy management program
- Connect with a pharmacy navigator
- Get prescriptions sent right to your mailbox with our mail order pharmacy, WellDyneRx

Member resources and tools

Get help with general health questions, understanding treatment options, caring for your family and more.

→ **Member Services**

We're here to answer questions about health and dental plan coverage and claims, finding a doctor and more.

→ **Member Assistance Program (MAP)**

Free 24/7 support and resources to help you manage stressful situations at work and home.

→ **HealthPartners online account and mobile app**

Go online to check claims and balances, search for doctors, view your ID card and more.

→ **Where to go for care**

We can help you find where to get care at the best cost.

Member resources

Our teams are ready to help if you have questions about your health or what your plan covers.

Member Services

For questions about:

- Your coverage, claims or plan balances
- Finding a doctor, dentist or specialist in your network
- Finding care when you're away from home
- Health plan services, programs and discounts

Nurse NavigatorSM program

For questions about:

- Understanding your health care and benefits
- How to choose a treatment option

Pharmacy navigators

For questions about:

- Your medicines or how much they cost
- Doctor approvals to take a medicine (prior authorization)
- Your pharmacy benefits
- Transferring medicine to a mail order pharmacy

Behavioral health navigators

For questions about:

- Finding a mental or chemical health care professional in your network
- Your behavioral health benefits

CareLineSM service nurse line

24/7 support for questions about:

- Whether you should see a doctor
- Home remedies
- A medicine you're taking

BabyLineSM phone service

24/7 support for questions about:

- Your pregnancy
- The contractions you're having
- Your new baby

Medication therapy management (MTM)

For questions about:

- How your medications are working together
- Identifying alternatives that help reduce side effects
- Finding more affordable options

Disease and case management

Support for questions about chronic conditions like:

- Asthma
- Cancer
- COPD
- Diabetes
- Low back pain
- Pregnancy

To learn more, visit healthpartners.com/insurance/members/support

Member Assistance Program (MAP)

When big events happen in your life, it's good to know someone is in your corner. Get unlimited access to resources to help you with a variety of stressful, everyday situations. It's free and completely confidential.

MAP has your back 24/7

Get support with:

- Adopting a child
- Challenges at work
- Finding child care
- Grieving
- Knowing your legal options
- Making a budget
- Managing stress
- Parenting tips and resources
- Supporting sick parents
- And more

Three ways to use MAP

- Over the phone
- Through instant messages
- Online with articles and tips

HealthPartners online and mobile app

You go online to research, plan and follow up on big decisions. A HealthPartners online account makes it just as easy to stay on top of your health care and insurance.

Get personalized information when and where you need it

With an online account, you have real-time access to your personal health plan information in one simple place. No more guessing or waiting until business hours to get answers to your questions.

Sign in to your account

Manage your health and your plan at **healthpartners.com** or with the HealthPartners mobile app.

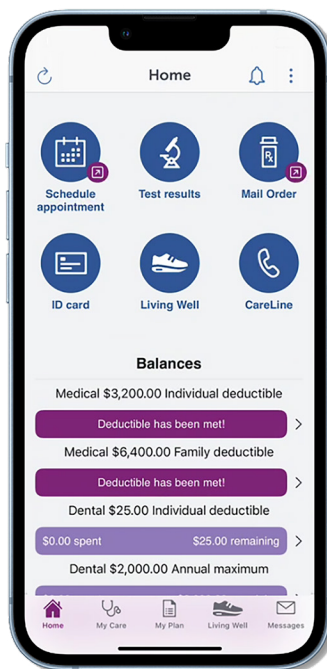
Don't have an account yet? It's quick and easy to sign up – you'll just need your member ID card.

Need help?

Visit **healthpartners.com/getconnectedvideo** for a quick tutorial on creating and using an online account.






Top 3 ways to use your online account

1. Visit My dashboard through a web browser on your phone or computer for personalized preventive care reminders, helpful tips about your plan and more.
2. Search for in-network doctors, clinics and hospitals and get cost estimates for services specific to your plan using the web or mobile app.
3. Open the HealthPartners mobile app for on-the-go access to claims details, your member ID card and Member Services contact information.



Where to go for care

Your health plan covers lots of options when you need care. Knowing the differences between the options can help you choose where to get care at the best cost.

When you need	Go to	Average cost	Average time spent
Health advice from a registered nurse for: <ul style="list-style-type: none">• At-home remedies• When to go in for care	CareLine SM service	Free	
Treatment and prescriptions for minor medical issues, like: <ul style="list-style-type: none">• Bladder infection• Pink eye• Upper respiratory infections	Virtuwell [®] * online care	\$	
	Convenience clinics (found in retail and grocery stores)		
A regular checkup or special care during the day for things like: <ul style="list-style-type: none">• Diabetes management• Vaccines	Primary care clinics (includes both in-person and telehealth visits)	\$\$	
Care for urgent problems when your doctor's office is closed, like: <ul style="list-style-type: none">• Cuts that need stitches• Joint or muscle pain	Urgent care clinics	\$\$\$	
Help in an emergency, such as: <ul style="list-style-type: none">• Chest pain or shortness of breath• Head injury	Emergency room	\$\$\$\$	

Virtuwell[®] online care

- Visit **virtuwell.com**
- Unlimited visits covered at 100%*
- Expert care from nurse practitioners
- Personalized treatment plans
- Prescriptions sent directly to pharmacy

*For HSA and Catastrophic plans, 100% coverage applies after you've met your deductible

Extra perks tailored to you

In addition to great coverage and benefits, you have access to a variety of extra perks. Learn more about how these perks can help you stay healthy and happy.

→ **Assist America[®]**

Get 24/7 emergency assistance when you're away from home.

→ **Healthy DiscountsSM**

Save money on a wide range of items and services. Plus, get access to fitness programs, digital activities and resources designed to help you live healthy every day.

→ **Healthy pregnancy**

Personalized support for members during pregnancy helps families stay healthy and make informed decisions before, during and after delivery.

Assist America®

Travel anywhere, worry free, whether you're heading abroad or just out of town for the weekend. You can feel confident you're in good hands when the unexpected happens.

Get 24/7 help

Assist America provides all the support you need when you're more than 100 miles from home, including coordinating transport to care facilities or back home. Other travel support services include:

- Filling lost prescriptions
- Finding good doctors
- Getting admitted to the hospital
- Pre-trip info, like immunization and visa requirements
- Tracking down lost luggage
- Translator referrals
- And more

Download your Assist America ID card before you leave. Visit healthpartners.com/getcareeverywhere or get the Assist America app.

Healthy DiscountsSM

Get special savings from handpicked retailers as a HealthPartners member. There are lots of products and services available to you at a discounted rate – all designed to help you live healthy every day.

Save big by showing your member ID card to participating retailers

Save money on:

- Eating well
- Exercise equipment
- Eyewear
- Fitness and well-being classes
- Healthy mom and baby products
- Hearing aids
- Orthodontics
- Pet insurance
- And more

Discounts on gym memberships

Active&Fit Direct™ program

Access more than 11,900 fitness centers nationwide. Members pay a flat monthly fee, plus an initial one-time enrollment fee.

Living Well

Explore digital activities and resources.

Wellbeats

Get access to 200 free workout videos across all fitness levels, featuring top fitness brands and names.

See where you can save

Visit healthpartners.com/discounts for a list of participating retailers and discounts.

Healthy pregnancy

If you're pregnant or thinking about it, we have lots of resources to support you – all available at no cost for HealthPartners members.

Planning and pregnancy support

Start by taking the online assessment at **healthpartners.com/pregnancysupport**. Based on your answers, you may choose to get a call from a nurse or sign up for educational emails. We'll work with you over the phone to answer questions and give advice when you're between doctor visits.

Personalized, digital support

After you take the assessment, you'll have access to digital pregnancy content in your HealthPartners account and through email. It's all written by our health experts and timed to where you're at in your pregnancy. Topics include staying healthy, what to expect in each trimester, health plan coverage, caring for a newborn and much more.

Other resources during pregnancy

- 24/7 phone support from a nurse whenever you need it – even at 3 a.m.
- Get pregnancy tips texted to your phone by texting BABY to 511411 (BEBE for Spanish).

Online resources

Visit **healthpartners.com/pregnancysupport** for videos, blogs and more.

Important information about HealthPartners individual plans

Summary of utilization management programs

HealthPartners utilization management programs help ensure effective, accessible and high-quality health care. These programs are based on the most up-to-date medical evidence to evaluate appropriate levels of care and establish guidelines for medical practices. Our programs include activities to reduce the underuse, overuse and misuse of health services. These programs include:

- Inpatient concurrent review and care coordination to support timely care and ensure a safe and timely transition from the hospital
- “Best practice” care guidelines for selected kinds of care
- Outpatient case management to provide care coordination

Our approach to protecting personal information

HealthPartners complies with federal and state laws regarding the confidentiality of medical records and personal information about our members and former members. Our policies and procedures help ensure that the collection, use and disclosure of information complies with the law. When needed, we get consent or authorization from our members (or an approved member representative when the member is unable to give consent or authorization) for release of personal information.

We give members access to their own information consistent with applicable law and standards. Our policies and practices support appropriate and effective use of information, internally and externally, and enable us to serve and improve the health of our members, our patients and the community, while being sensitive to privacy. For a copy of our privacy notice, please visit healthpartners.com or call Member Services at **952-967-7540** or **866-232-1166**. Please contact your provider for a copy of the HealthPartners privacy notice.

Appropriate use and coverage of prescription medicines

We provide our members with coverage for high-quality, safe and cost-effective medicines. To help us do this, we use:

- A formulary, which is a preferred list of prescription medicines that has been reviewed and approved for coverage based on quality, safety, effectiveness and value.
- A special program that helps members who use many different medicines avoid unintended medicine interactions.

The preferred medicine list is available on healthpartners.com, along with information on how medicines are reviewed, the criteria used to determine which medicines are added to the list, and more. You may also get this information from Member Services.

Services not covered

After you enroll, you will receive a Membership Contract that explains exact coverage terms and conditions. This plan does not cover all health care expenses. In general, services not provided or directed by a licensed physician are not covered. Services not covered include, but are not limited to:

- Weight loss drugs
- Treatment, services or procedures which are experimental, investigative or are not medically necessary
- Adult dental care or oral surgery, including orthognathic[†]
- Non-rehabilitative chiropractic services
- Eyeglasses and contact lenses
- Private-duty nursing, rest, respite and custodial care[†]
- Cosmetic surgery[†]
- Vocational rehabilitation, recreational or educational therapy
- Sterilization reversal and artificial conception processes[†]

- Physical, mental or substance-abuse examinations done for or ordered by third parties[†]

[†] *except as specifically described in your Membership Contract.*

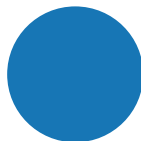
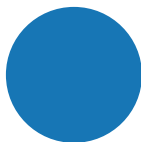
READ YOUR MEMBERSHIP CONTRACT CAREFULLY TO DETERMINE WHICH EXPENSES ARE COVERED.

For details about benefits and services, call Member Services at **952-967-7540** or **866-232-1166**.

HealthPartners negotiates with some providers to pay discounted rates. In those cases, coinsurance (a specific percentage of the charge) is based on that discounted amount. Copayments (flat amounts specified in advance for categories of service, such as office visits or prescriptions) are based on an aggregate of billed charges for that type of service. Our mission is to improve health and well-being in partnership with our members, patients and community.

This plan is subject to changes required by state and federal law, including changes to maintain a certain actuarial value or metal level. This and other factors may affect changes in premium rates.

To find additional HealthPartners Individual plans, please visit healthpartners.com or mnsure.org.



Nationally rated, locally minded

HealthPartners has one of the top-rated private commercial plans in the nation. Is customer satisfaction a part of that score? You betcha.

Earning **4.5 out of 5** from the National Committee for Quality Assurance (NCQA)

Enroll or call us with questions

Visit healthpartners.com/individual.

Call Individual Sales at **952-883-5599** or toll free **877-838-4949**, or contact your agent or broker.

The HealthPartners family of health plans is underwritten and/or administered by HealthPartners Inc., HealthPartners Insurance Company or HealthPartners Administrators, Inc. Fully insured Wisconsin plans are underwritten by HealthPartners Insurance Company.