

Empower plan

Why should I choose Empower?

The HealthPartners® Empower plan is a great fit for individuals or families who want choice and flexibility.

- **Take financial control.** When paired with a health savings account (HSA), Empower lets you use tax free funds to pay for health care expenses. You decide how and when the dollars are spent.
- **Coverage you need.** You and your family are covered for essentials like office and hospital visits, medicines, emergency care, X-rays and lab work.
- **Choose your doctor.** With 700,000 doctors and 6,000 hospitals nationwide, it's likely your favorite doctor is in our network. Plus, you're covered when you travel.
- **Get support.** In addition to award-winning customer service that makes your plan easy to use, we give you perks to support your health goals, like fitness club and well-being discounts.

Maximize your savings with virtuwell®

A good way to get the most out of your pre-deductible spending is by using virtuwell. virtuwell is a convenient online clinic that treats everyday medical conditions such as colds, sinus infections or pink eye, all from the comfort of your home. Available from any computer, it gives you 24/7 access to nurse practitioners with no appointment necessary. All visits are \$40 or less and count towards your plan deductible. Visit virtuwell.com to learn more.

Prescription medicines

As a HealthPartners member, you have the advantage of our contracted discounts at more than 65,000 pharmacies nationwide. Visit healthpartners.com/formulary and click on "PreferredRx Formulary" to see what medicines are covered.

Want more examples and tools?

Visit healthpartners.com/smartsopper for medicine and medical care cost calculators, as well as tools to help compare your plans and find your doctor in our network.

How does Empower work?

Here is a typical scenario: Mike, 37, chose the Empower Single plan with a \$3,050 yearly deductible. He contributes \$2,500 into his HSA every year – or about \$210 per month.

Year 1	Health expense	HSA balance
Mike's contribution		\$2,500
Office visit and generic prescription for sinus infection	\$175	\$2,325
Monthly blood pressure medication prescription	\$250	\$2,075
Eye exam and new glasses	\$500	\$1,575
Yearly preventive care visit	\$0 (covered by the plan)	\$1,575
Year 2		ROLL OVER = \$1,575
Mike's contribution (\$2,500)		\$4,075
ER visit and follow up for broken arm from skiing	\$3,000	\$1,075
Yearly preventive care visit	\$0 (covered by the plan)	\$1,075
Monthly blood pressure medication prescription	\$250 Mike pays \$50, (Mike has reached his \$3,050 yearly deductible!) Plan pays \$200	\$1,025
Office visit and generic prescription for strep throat	\$175 Mike pays \$0, plan pays \$175	\$1,025

Note: These are examples. Your actual plan deductible and cost may vary.

The bottom line

Mike has financial flexibility and savings to get the coverage he needs, and is protected from the high cost of catastrophic illnesses and accidents.

Empower Summary of Benefits

For a detailed description of terms and conditions or other questions, our Individual Sales staff is ready to help: email individualsales@healthpartners.com or call **952-883-5599** or **877-838-4949**.

	Empower Single	Empower Family
Calendar year deductible and out-of-pocket maximum	A - \$3,050 B - \$5,950	A - \$6,100 B - \$11,900
Lifetime maximum per person	No maximum	
Coinsurance	You pay nothing after deductible is met	
Preventive care Includes yearly check-ups and immunizations to stay healthy, and well-child services up to age six	You pay nothing	
Office visits Coverage for illness or injury, chiropractic care, outpatient mental care and chemical dependency care (if elected)	You pay nothing after deductible is met	
Emergency and urgent care Inpatient and outpatient hospital care Outpatient MRI and CT Laboratory services Physical, occupational and speech therapy Inpatient mental health care Durable medical equipment	You pay nothing after deductible is met	
Prescription medicines PreferredRx formulary	You pay nothing after deductible is met	
Maternity	Prenatal care: You pay nothing Labor and delivery: No coverage for the first 18 months. Beginning with the 19th month of coverage: You pay nothing after deductible is met	
Home health care	You pay nothing after deductible is met, maximum of 120 visits per year	

See page 7 for more information on eligibility and pricing.

Remember: You will get the highest benefit level and lowest out-of-pocket costs when you see a network provider for your care. For out-of-network costs and deductibles, please contact Individual Sales.

How does the family deductible work?

If your plan covers multiple people, your entire family's medical costs are combined towards the deductible.