

## Wisconsin Plans – Fast Facts

<p style="text-align: center;"><b>About HealthPartners Wisconsin Plans</b></p>	<p><b>Now Wisconsin employers have another option – easy-to-use, cost-effective medical and dental coverage from a leader in quality care: HealthPartners.</b></p> <p><b>As the region’s top-rated health plan, HealthPartners delivers the results employers are looking for:</b></p> <ul style="list-style-type: none"> <li>• Flexible plan designs to meet unique needs</li> <li>• #1 rated, cost-saving disease management and health improvement programs</li> <li>• Easy administration and reports to help employers understand the value they’re getting</li> <li>• Value-add programs to ensure employees are happy, healthy and productive</li> <li>• Ease of access to care – members can see the doctors they want with no referrals</li> </ul>
<p style="text-align: center;"><b>Medical Plans</b></p>	<p>◆ <b>NationalONE</b> Employers choose from copay plans, deductible plans and plans that combine both – all featuring access to a national network of providers and out-of-network coverage to give employees more choices and more control.</p> <p>◆ <b>Empower NationalONE</b> – Pairs a high-deductible plan with an HSA, HRA or VEBA</p> <ul style="list-style-type: none"> <li>• <b>Health Savings Account (HSA)</b> – Employees own the account and use it to pay for current and future health expenses with tax-free dollars. <i>Saves money for employers – and helps employees save money now and plan for the future.</i></li> <li>• <b>Health Reimbursement Account (HRA)</b> – Employer owns and funds the HRA account. Employees use the tax-free money to reimburse themselves for eligible medical expenses. <i>Puts employers in the driver’s seat – they help employees understand the true costs of their health care decisions.</i></li> <li>• <b>Voluntary Employees’ Beneficiary Association (VEBA)</b> – Employers contribute to an interest-bearing trust account on behalf of employees. Funds can be used now, rolled over for future expenses, and are accessible across jobs and into retirement. <i>Great for schools and government groups with an account employers own – and employees can trust!</i></li> <li>• <b>Flexible Spending Account (FSA)</b> – FSAs let employers or employees to set aside money tax-free to pay for health and dependent care expenses. No income or employment taxes means employers save \$.0765 in FICA taxes for every dollar contributed by employees. <i>An easy-to-add perk that saves money for both employers and employees.</i></li> </ul> <p>◆ <b>National Choice</b> Plans designed for small groups with employees who live outside of Wisconsin and Minnesota.</p>
<p style="text-align: center;"><b>Medical Networks</b></p>	<p><b>Large, wide-open networks make employee access easy.</b></p> <p>For employees living in Wisconsin and Minnesota, we offer the HealthPartners network of providers combined with the Associates for Healthcare (AHC) network:</p> <ul style="list-style-type: none"> <li>• HealthPartners network features 173 hospitals and 28,000 physicians</li> <li>• AHC features 139 hospitals, 245 facilities, 15,000 physician locations</li> <li>• Multiplan is used as the travel network</li> </ul> <p>For employees living outside of Wisconsin and Minnesota, we offer the Multiplan network:</p> <ul style="list-style-type: none"> <li>• Features 4,500 acute care hospitals, 84,000 ancillary facilities, 400,000 health care practitioners</li> </ul>

<p><b>Dental Plans &amp; Networks</b></p>	<p>◆ <b>Open Access Dental Plans</b></p> <ul style="list-style-type: none"> <li>• Employers design the plan that fits their needs</li> <li>• Stable rates due to pooled claims</li> <li>• No waiting periods or other cost-shifting gimmicks</li> <li>• Members are free to see any dentist</li> </ul> <p>Built-in dental plan features:</p> <ul style="list-style-type: none"> <li>• No network restrictions &amp; discounts with Premier Network providers</li> <li>• 100% Preventive coverage on all plans</li> <li>• Orthodontia for all ages</li> <li>• Voluntary plan options</li> <li>• Rates starting at \$17.76</li> </ul>
<p><b>Value-Added Resources</b></p>	<p><b>Only HealthPartners offers such a wide array of resources for employers and their employees — and most are built right into every HealthPartners plan!</b></p> <ul style="list-style-type: none"> <li>• Employer &amp; member Web site tools &amp; resources</li> <li>• CareSpan<sup>SM</sup> Disease Management programs</li> <li>• Helpful phone lines for members: CareLine<sup>SM</sup> Service, BabyLine<sup>SM</sup> Service, Behavioral Health Personalized Assistance Line (PAL) and Nurse Navigators</li> </ul> <p><b>Achieve Health Improvement Programs – available to all members:</b></p> <ul style="list-style-type: none"> <li>• Frequent Fitness (for fully insured groups)</li> <li>• 10,000 Steps<sup>SM</sup> program</li> <li>• Healthy Discounts like Weight Watchers</li> <li>• Phone courses <ul style="list-style-type: none"> <li>• Tobacco Cessation – A Call to Change...Partners in Quitting<sup>SM</sup></li> <li>• Healthy Pregnancy – A Call to Change...Healthy Choices, Healthy Baby<sup>SM</sup></li> <li>• Healthy Backs – A Call to Change...Back to Health<sup>SM</sup></li> <li>• Weight Management – A Call to Change...Healthy Lifestyles, Healthy Weight<sup>SM</sup></li> </ul> </li> </ul> <p><b>Programs employers may choose to purchase and offer:</b></p> <ul style="list-style-type: none"> <li>• Frequent Fitness (for self-insured groups)</li> <li>• Employee Assistance Program (EAP)</li> <li>• Worksite Health-e-Kit<sup>SM</sup> Programs (free)</li> <li>• Influenza Prevention Program</li> <li>• Health Assessment/Health Investment<sup>SM</sup> Program</li> <li>• Disability Intervention and Prevention <ul style="list-style-type: none"> <li>• Return-to-work Case Management</li> <li>• Workers' Compensation Bill Review and Provider Payment</li> <li>• Occupational Medicine Services</li> <li>• Consulting Services</li> </ul> </li> </ul>