

Distinctions III

Benefit tiers make it easy for you to find a high-quality doctor at the lowest cost.

Choose care from three benefit levels

All the doctors we partner with are experts in their field. But some are better for your health and wallet. We've split doctors into three benefit levels based on patient surveys, claims info and overall health care data to help you find one that's right for you. Tiers 1 and 2 are more affordable, while Tier 3 adds more options at a slightly higher cost. Enjoy the flexibility and value of a big network with budget-friendly options. The choice is yours.

Benefit Level	Quality	Cost
Benefit level 1	★★★	\$
Benefit level 2	★★	\$\$
Benefit level 3	★	\$\$\$

Benefit level 1 doctors consistently have happier, healthier patients at a lower overall cost.

In- vs. out-of-network care

Your plan covers a specific network, which is a group of clinics, hospitals, pharmacies and doctors connected to your specific plan. When you get care in network, you can be confident that you're being charged a fair price for high-quality care and experience. You'll get the best coverage from your health plan benefits by going to in-network providers, so you'll pay the least out of pocket.

Going to a doctor out of network almost always costs more than staying in network. In some cases, you can end up paying full price if your insurance plan doesn't have out-of-network benefits.

Get started

- **Learn how health insurance works**, plus get tips and support at healthpartners.com/insurance101
- **See plan details** in your **Summary of Benefits and Coverage (SBC)** in your enrollment materials
- **Sign in or create your account** to explore your personalized plan resources at healthpartners.com/members
- **Search your plan's network** at healthpartners.com/distinctions3-2026

TIP: Know before you go. You'll get the most value with in-network care. Your doctor's office may not be able to confirm your specific coverage, so it's best to check your plan first. Create or sign in to your account on our website, or call the number on your ID card.