

# 2022 Summary of Benefits

North Dakota and South Dakota

## HealthPartners® Freedom (Cost) Plans

HealthPartners® Freedom Base (Cost)

HealthPartners® Freedom Plains (Cost)

HealthPartners® Freedom Prairie (Cost)

HealthPartners® Freedom Crest (Cost)

**January 1, 2022 – December 31, 2022**





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# A Medicare partner that makes things simple and affordable

When you enroll in a HealthPartners Medicare plan, you're teaming up with Medicare experts who know how to keep you healthy. Your doctor, clinic and support teams are all right here in the Midwest.



## Our promise to you

At HealthPartners, we believe in making Medicare simple and affordable. That means low out-of-pocket costs, low copays and low monthly premiums. We also take pride in giving you a strong network of doctors to choose from.

# HealthPartners Freedom Medicare plans

Use this booklet to help you get to know the four plans we offer:

- **Freedom Base**
- **Freedom Plains**
- **Freedom Prairie**
- **Freedom Crest**

Inside, you'll find information about our plans, network, key features, and a summary of the benefits we cover and what you'll pay.

You can join if you have Medicare Parts A and/or B and live within the service area.

# Your plan has it all – a strong network with your trusted care systems and doctors

Here's a closer look at the HealthPartners Freedom network:

## It's easy to get the care you need

You deserve a network that gives you access to the care you need – from the doctor you want – right when you need it.

- Get access to over 59,000 doctors and clinicians, and over 5,000 care locations. Find a covered provider at **[healthpartners.com/dakotadoc22](https://healthpartners.com/dakotadoc22)**.
- Coverage that includes major care systems in your area so you can continue to receive care from the doctors, clinics, and hospitals you know and trust.
- Care is available from the comfort of your home. Members have unlimited 24/7 online care and phone or video visits.
- No referrals are needed to see specialists.

## Featured care systems

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

### North Dakota

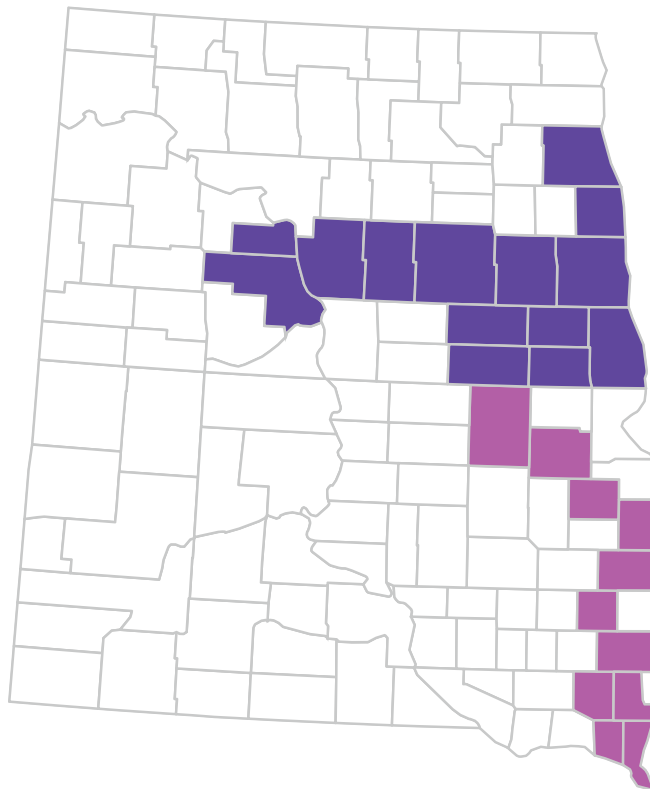
- ✓ Sanford Health
- ✓ Altru
- ✓ Essentia
- ✓ Mid Dakota Clinic and more

### South Dakota

- ✓ Sanford Health
- ✓ Prairie Lakes Health Care System
- ✓ Brookings Health System and more

## Coverage in your area

HealthPartners Freedom plans are available to you in these North Dakota and South Dakota counties:



### NORTH DAKOTA

Barnes  
Burleigh  
Cass  
Dickey  
Grand Forks  
Kidder  
LaMoure  
Morton  
Oliver  
Ransom  
Richland  
Sargent  
Stutsman  
Traill

### SOUTH DAKOTA

Brookings  
Brown  
Clay  
Codington  
Day  
Deuel  
Lake  
Lincoln  
Minnehaha  
Turner  
Union



## Stay active and healthy with SilverSneakers®

With a SilverSneakers membership, you'll have access to 16,000+ fitness locations nationwide – and you can visit as many as you'd like. Don't like the gym? Stream live, online classes or use on-demand workout videos from the comfort of home. Or join a SilverSneakers FLEX® class at a nearby park or community center. All this at no additional cost to you.

Learn more at  
[silversneakers.com](https://silversneakers.com)





## Dental benefits with bite

Dental health is important. With the Prairie plan you'll have a \$400 annual benefit allowance that can be used for preventive care like cleanings, exams and X-rays, as well as fillings, simple tooth extractions and non-surgical periodontics. The best part? You can use any dental provider and there's no waiting period.

See page 12  
to learn more






## Vision and hearing benefits

Your eyes and ears deserve only the best. Benefits include \$0 copays for routine eye and hearing exams. Plus, most plans include an eyewear allowance to use toward the purchase of contacts or frames with standard lenses.

And, we've partnered with TruHearing® to offer high-quality hearing aids to help you hear what matters most. Choose from a variety of Advanced and Premium models with low copays.

(Benefits described not applicable to Base plan)



See page 12  
to learn more





## Travel benefits that soar

Get back to traveling with confidence – whether you're staying close to home or jetting far across the globe. Our enhanced travel coverage includes in-network cost sharing for services when traveling within the U.S. (up to nine months) using the Extended Absence Benefit and worldwide emergency and urgent care. Before traveling overseas,

a medical consultation will prepare you with health advice tailored to your upcoming trip.

Plus, you'll get a full range of travel-related services from Assist America®, the nation's largest provider of global emergency services. (Not all of the benefits described are available with the Base Plan)\*

See all  
Assist America  
offers at  
[healthpartners.com/  
getcareeverywhere](https://healthpartners.com/getcareeverywhere)

\*Assist America® offers support when you're over 100 miles from home or in a foreign country. Services are only available during the first 90 consecutive days that you're away from your home. All arrangements must be made through Assist America.

[healthpartners.com/medicare](https://healthpartners.com/medicare) or call **800-247-7015** (TTY: 711)

# HealthPartners Freedom plans

## 2022 Plan information

		Base
<b>Your costs</b>		
<b>Monthly premium</b>	What you pay each month for your plan	\$35.70
<b>Deductible</b>	What you pay out of pocket for services before your plan begins to pay	None
<b>Maximum out-of-pocket</b>	The most you'll pay for covered services for the year. Certain services do not count toward this amount.	None
<b>Hospital</b>	<b>Common needs may include</b>	
<b>Inpatient hospital coverage<sup>1</sup></b>	Cost per benefit period	\$600
<b>Outpatient hospital coverage<sup>1</sup></b>	Observation stay and non-surgical services	20%
	Outpatient surgery	20%
<b>Ambulatory surgery center<sup>1</sup></b>		20%
<b>Doctor Visits and Preventive Care</b>		
<b>Doctor visits</b>	Includes virtual consultation, diagnosis, and treatment via video visits	
Primary		20%
Specialist		20%
Additional telehealth services	Includes scheduled telephone visits, e-visits, and online clinic visits, including Virtuwell®	\$0
<b>Preventive care</b>	Medicare-covered services includes "Welcome to Medicare" preventive visit (one-time), annual wellness visit, certain screenings and counseling visits, immunizations for pneumonia and influenza and other Medicare-covered preventive services	\$0
	Routine physical exams (once a year)	Not covered
<b>Emergency and Urgent Care</b>		
<b>Emergency care</b>	In U.S. / Worldwide	\$100 / Not covered
<b>Urgently needed services</b>	In U.S. / Worldwide	20% / Not covered

<sup>1</sup>Prior authorization may be required for certain services.

Plains	Prairie	Crest
\$39.70	\$73.30	\$159
None	None	None
\$3,400	\$3,000	\$3,000
\$400	\$200	\$100
\$0	\$0	\$0
\$150	\$100	\$50
\$150	\$100	\$50
\$0	\$0	\$0
\$40	\$15	\$0
\$0	\$0	\$0
\$0	\$0	\$0
\$0	\$0	\$0
\$90 / 20%	\$75 / 20%	\$50 / 20%
\$40 / 20%	\$25 / 20%	\$0 / 20%

## 2022 Plan information

		Base
<b>Outpatient Diagnostic Tests, Radiation Therapy, X-rays and Labs</b>		
<b>Diagnostic services/ Labs/Imaging</b>	Diagnostic radiology (e.g.: MRI, CT, PET)	20%
	Labs	\$0
	Diagnostic tests and procedures	20%
	X-rays	20%
	Therapeutic radiology	20%
<b>Hearing / Dental / Vision</b>	<b>Common needs may include</b>	
<b>Hearing services</b>	Routine exam	Not covered
	Diagnostic exam	20%
	Hearing aids through TruHearing®	Not covered
<b>Dental services</b>	Preventive and comprehensive dental	Not covered
	Medicare-covered non-routine dental	20%
<b>Vision services</b>	Routine exam	Not covered
	Diagnostic exam	20%
	Non-Medicare covered prescription eyewear	Not covered
<b>Mental Health Services</b>		
<b>Therapy visits</b>	Individual	20%
	Group	20%
<b>Inpatient visit</b>	Cost per benefit period	\$600
<b>Skilled Nursing Facility (SNF) / Physical Therapy</b>		
<b>Skilled nursing facility</b>	Cost per benefit period	Days 1-20: \$0 Days 21-100: \$188 per day
<b>Physical therapy</b>		20%
<b>Medical Transportation</b>		
<b>Ambulance</b>	Cost per one-way trip (Air / Ground in U.S.)	20%
<b>Medicare Part B Drugs</b>		
<b>Medicare Part B drugs<sup>1</sup></b>	Chemotherapy and other Part B drugs that must be administered by a health professional	20%

<sup>1</sup>Prior authorization may be required for certain services.



Plains	Prairie	Crest
\$150	\$0	\$0
\$0	\$0	\$0
\$0	\$0	\$0
10%	\$0	\$0
10%	\$0	\$0
\$0	\$0	\$0
\$40	\$15	\$0
\$699 / \$999 per aid; up to two per year	\$699 / \$999 per aid; up to two per year	\$699 / \$999 per aid; up to two per year
Not covered	\$400 benefit allowance per year	Not covered
\$0	\$0	\$0
\$0	\$0	\$0
\$40	\$15	\$0
\$75 benefit allowance per year	\$200 benefit allowance per year	\$200 benefit allowance per year
\$40	\$15	\$0
\$20	\$7.50	\$0
\$400	\$200	\$100
Days 1-20: \$0 Days 21-100: \$188 per day	Days 1-20: \$0 Days 21-100: \$188 per day	Days 1-100: \$0
\$40	\$15	\$0
20% / \$200	\$100	\$0
20%	20%	20%

# Additional benefits / perks

## 2022 Plan information

		Base
<b>Acupuncture</b>	Medicare-covered	20%
	Non-Medicare covered	Not covered
<b>Assist America®</b>	Travel related services and support when traveling more than 100 miles from home or in foreign country	Available
<b>Chiropractic care</b>		20%
<b>Extended absence benefit</b>	Coverage for care when traveling out of the service area for up to 9 months	Not covered
<b>Fitness benefit</b>	SilverSneakers Fitness Program (See page 6)	Not covered
<b>Medical equipment / supplies<sup>1</sup></b>	Durable medical equipment	20%
	Prosthetics	
	Diabetes supplies	
<b>Travel counseling</b>	Health advice before traveling internationally	Not covered

<sup>1</sup>Prior authorization may be required for certain services

**This is a medical plan only. If you want Part D coverage, you'll need to enroll in a Part D plan.**



Plains	Prairie	Crest
\$40	\$15	\$0
\$40	\$15	\$0
Available	Available	Available
\$15	\$15	\$0
\$0	\$0	\$0
\$0	\$0	\$0
20%	20%	10%
\$0	\$0	\$0
\$0	\$0	\$0

## Healthy Discounts<sup>SM</sup> program

**Healthy discounts. Healthy savings. Healthy lifestyle.**

Our members enjoy savings and discounts on many products and services that promote a healthy and active lifestyle.

From healthy meal kits to exercise equipment to essential health products, there are discounts for retailers and services that will help you feel better and achieve the health you want.

### Eat healthy, eat well

#### **Fruitshare**

FruitShare brings the farm to your table with organic fruit delivery.

- ✓ 5% off any fruit box

#### **Healthy For Life Meals**

Healthy For Life Meals is a fresh, nutritionally controlled meal service designed for weight loss, weight maintenance, and those looking to eat healthy without having to cook. Menus focus on clean, whole, real foods, with a huge amount of variety – over 105 meals with traditional and vegetarian options.

- ✓ \$5 discount per week on full-week orders

### Great fitness starts at home

#### **Johnson Fitness & Wellness**

Johnson Fitness & Wellness has nearly 100 retail showrooms and carries the top brands in home fitness. Bring your running shoes and try out their huge selection of new and used treadmills, ellipticals, exercise bikes, rowers and strength machines in person.

- ✓ 20% off MSRP of any new fitness equipment
- ✓ Free delivery to room of your choice for any new fitness equipment

## Save on essential health products

### HealthPartners Home Medical Equipment

HealthPartners Home Medical Equipment offers many products for your health care needs.

- ✓ CPAP and Bi-Level supplies
- ✓ Light boxes
- ✓ Nebulizers and accessories and more!
- ✓ 15% off any item

## Take a look at eyewear savings

### Eyewear Discounts

Show your EyeMed discount card to save money on eyeglass frames, lenses, contacts, retinal imaging and more at participating retail stores nationwide.

- ✓ Up to 35% off eyewear and services at participating locations

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Learn more at  
**[healthpartners.com/healthydiscounts](https://healthpartners.com/healthydiscounts)**

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*The additional products and services described are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the HealthPartners grievance process.*

## Frequently asked questions

### How do you select which doctors are in network?

Our network includes specific doctors, clinics and other care providers – ones that deliver high-quality care at a lower cost. So, if your doctor is in the network, or you're willing to pick one from the clinics included, our plans could be a great fit for you.

### Do I have to pay for preventive care?

Many of our health plans cover the cost of preventive services. And as a HealthPartners member, you'll pay \$0 for things like your Welcome to Medicare visit or Annual Wellness Visit, routine physical exam, colon cancer screening and annual mammogram. Keep in mind, if you get treated for an illness or injury, you may have costs related to that portion of your visit.

### Why is preventive care so important?

Screenings help catch potential issues early on so you can stay as healthy as possible. Yearly physicals and preventive visits give you an opportunity to have honest conversations about your health with a doctor you trust.

### What other types of care and support are included?

Our health plans offer support for things like tobacco and alcohol use. These services can help you make positive lifestyle changes. Immunizations like the flu shot can help keep you and those around you healthy.

## Sign up today or get more information

### Are you ready to sign up? Here's how:

- Visit [healthpartners.com/enrolldakota22](https://healthpartners.com/enrolldakota22)
- Call us at **877-240-8311** (TTY: **711**)
- Fill out and send in the paper application using the prepaid envelope in your enrollment kit. You can also fax it to us at **952-853-8746**.

Completed enrollment forms we receive by the last day of the month are generally effective for the first day of the next calendar month.

After you enroll, you'll get a welcome packet with your member ID card and other helpful materials.

### When to sign up

#### Annual Enrollment Period (AEP)

Join or switch your Medicare plan Oct. 15 to Dec. 7 for coverage starting Jan. 1.

#### Initial Enrollment Period (IEP)

Three months before to three months after your 65th birthday month (seven months total).

#### Special Enrollment Period (SEP)

During special life events, like moving or retiring. Check with HealthPartners or [medicare.gov](https://www.medicare.gov) for details.

### Attend a Medicare meeting to learn more

You're invited to learn about the basics of Medicare and your HealthPartners Freedom plan options at an informational meeting.

Visit [healthpartners.com/mymeetings](https://healthpartners.com/mymeetings) to see the full list of meetings and reserve your seat.

### Questions?

Give us a call at **800-247-7015** (TTY: **711**).

Oct. 1 through March 31: 8 a.m. to 8 p.m. CT, seven days a week

April 1 through Sept. 30: 8 a.m. to 8 p.m. CT, Monday through Friday

### Check out our educational blog [healthpartners.com/education](https://healthpartners.com/education)

### Chat with us online [healthpartners.com/medicare](https://healthpartners.com/medicare)

### Send us a note by email [medicaresales@healthpartners.com](mailto:medicaresales@healthpartners.com)

### Contact your broker



Enroll in Parts A and/or B before you sign up for a private plan. And have your Medicare card ready when you enroll.

## Pre-enrollment checklist

Before making an enrollment decision, it's important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a Sales representative at **800-247-7015** (TTY: **711**).

### Understanding the benefits

- ☐ Review the full list of benefits found in the Evidence of Coverage (EOC), especially for those services for which you routinely see a doctor. Visit **healthpartners.com/eoc22** or call **800-247-7015** (TTY: **711**) to view a copy of the EOC.
- ☐ Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
- ☐ Review the pharmacy directory to make sure the pharmacy you use for any prescription medicines is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.

### Understanding important rules

- ☐ In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- ☐ Benefits, premiums and/or copayments/coinsurance may change on Jan. 1, 2023.
- ☐ Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).

## Notes



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To learn about what Original Medicare covers and what it costs, read through your "Medicare & You" handbook. Or, visit **medicare.gov** to view it online. Don't have one? Call 800-MEDICARE (**800-633-4227**) to get yours. They're available 24 hours a day, seven days a week (TTY: **877-486-2048**).

Your information is protected. For information on how HealthPartners manages and protects Health Information and Personal Information that you give us, how we will use and share that information, and how you may exercise your rights with regard to your Personal Information and Health Information, visit **healthpartners.com/public/privacy**.

HealthPartners is a Cost plan with a Medicare contract. Enrollment in HealthPartners depends on contract renewal.

For accommodations of persons with special needs at meetings, call **800-247-7015** (TTY: **711**).

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This booklet doesn't list everything we cover, or every limitation or exclusion. For a full list of covered services, check the Evidence of Coverage (EOC) at **healthpartners.com/eoc22** or call the numbers on page 19.



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