

2022 Summary of Benefits

Minnesota

HealthPartners® Freedom (Cost) Plans

HealthPartners® Freedom Basic (Cost)

HealthPartners® Freedom Vital (Cost)

HealthPartners® Freedom Balance (Cost)

HealthPartners® Freedom Ultimate (Cost)

January 1, 2022 – December 31, 2022



What's inside

A Medicare partner that makes things simple and affordable	2
A closer look at the network	4
Featured benefits	6
HealthPartners Freedom plan information	10
Dental coverage options	14
Additional benefits and perks	16
Healthy Discounts SM program	18
Frequently asked questions	20
Sign up today or get more information	21
Pre-enrollment checklist	22

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 Basic**
- **Freedom Vital**
- **Freedom Balance**
- **Freedom Ultimate**

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 60,000 doctors and clinicians, and over 5,000 care locations. Find a covered provider at **healthpartners.com/finddr22**.
- Coverage that includes all the 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.

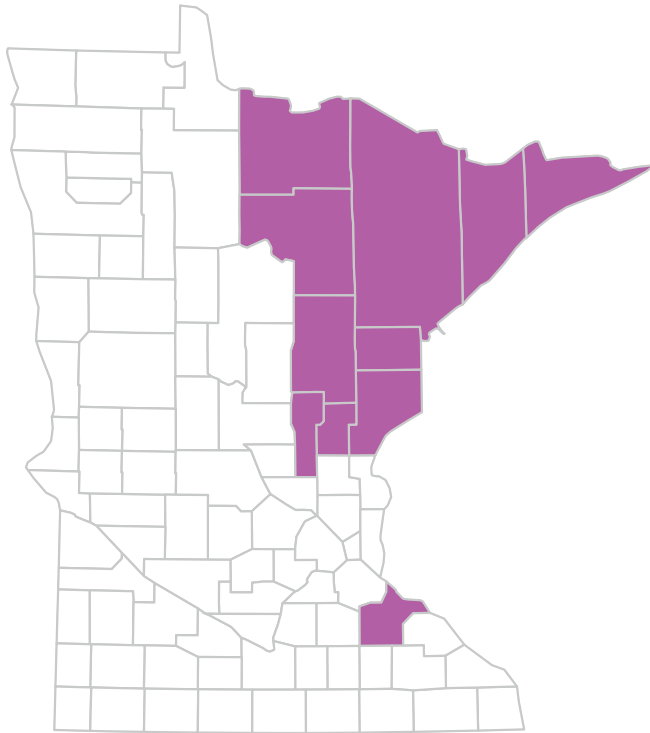
Featured care systems

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

- ✓ Essentia
- ✓ St. Luke's
- ✓ HealthPartners
- ✓ Park Nicollet and more

Coverage in your area

HealthPartners Freedom plans are available to you in these Minnesota counties:



Aitkin	Koochiching
Carlton	Lake
Cook	Mille Lacs
Goodhue	Pine
Itasca	St. Louis
Kanabec	



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



Dental benefits with bite

Dental health is important. With the Balance plan you'll have a \$750 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 pages 12-15
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 Basic 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 when you're 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 Basic 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 or call **800-247-7015** (TTY: 711)

HealthPartners® Freedom (Cost) Minnesota plans

2022 Plan information

		Basic
Monthly premium	What you pay each month for your plan	\$33.60
Deductible	What you pay out of pocket for services before your plan begins to pay	None
Maximum out-of-pocket	The most you'll pay for covered services for the year. Certain services do not count toward this amount.	None
Hospital	Common needs may include	
Inpatient hospital coverage ¹	Cost per benefit period	\$600
Outpatient hospital coverage ¹	Observation stay and non-surgical services	\$0
	Outpatient surgery	20%
Ambulatory surgery center ¹		20%
Doctor Visits and Preventive Care		
Doctor visits	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
Preventive care	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
Emergency and Urgent Care		
Emergency care	In U.S.	\$100
	Worldwide	Not covered
Urgently needed services	In U.S.	20%
	Worldwide	Not covered

¹Prior authorization may be required for certain services.

Vital	Balance	Ultimate
\$39.70	\$82.60	\$168.10
None	None	None
\$3,400	\$3,400	\$3,000
\$400	\$150	\$100
\$0	\$0	\$0
\$150	\$50	\$50
\$150	\$50	\$50
\$0	\$0	\$0
\$30	\$15	\$0
\$0	\$0	\$0
\$0	\$0	\$0
\$0	\$0	\$0
\$90	\$75	\$50
20%	20%	20%
\$40	\$20	\$0
20%	20%	20%

2022 Plan information

		Basic
Outpatient Diagnostic Tests, Radiation Therapy, X-rays and Labs		
Diagnostic services/ Labs/Imaging	Diagnostic radiology (e.g.: MRI, CT, PET)	20%
	Labs	\$0
	Diagnostic tests and procedures	\$0
	X-rays	20%
	Therapeutic radiology	20%
Hearing / Dental / Vision	Common needs may include	
Hearing services	Routine exam	Not covered
	Diagnostic exam	20%
	Hearing aids through TruHearing®	Not covered
Dental services	Medicare-covered non-routine dental	20%
	Benefit allowance	Not covered
	Preventive services	Not covered
	Comprehensive services	Not covered
	Optional supplemental dental	Not available
Vision services	Routine exam	Not covered
	Diagnostic exam	20%
	Non-Medicare covered prescription eyewear	Not covered
Mental Health Services		
Therapy visits	Individual	20%
	Group	20%
Inpatient visit	Per benefit period	\$600
Skilled nursing facility (SNF) / Physical therapy		
Skilled nursing facility	Cost per benefit period. The plan covers up to 100 days in a SNF.	Days 1-100: \$0
Physical therapy		20%
Medical Transportation		
Ambulance	Air/Ground in U.S. Cost per one-way trip	20%
Medicare Part B drugs		
Medicare Part B drugs¹	Chemotherapy and other drugs that must be administered by a health professional	20%

¹Prior authorization may be required for certain services.

Vital	Balance	Ultimate
\$300	\$200	\$0
\$0	\$0	\$0
\$0	\$0	\$0
\$10	\$0	\$0
10%	\$0	\$0
\$0	\$0	\$0
\$30	\$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
\$0	\$0	\$0
Not covered	\$750 benefit allowance per year	Not covered
Not covered	\$0	\$0
Not covered	20%-50%	Not covered
Available	Not available	Available
\$0	\$0	\$0
\$30	\$15	\$0
\$150 benefit allowance per year	\$150 benefit allowance per year	\$175 benefit allowance per year
\$30	\$15	\$0
\$15	\$7.50	\$0
\$400	\$150	\$100
Days 1-100: \$0	Days 1-100: \$0	Days 1-100: \$0
\$30	\$15	\$0
20% / \$200	\$100 / \$50	\$0
20%	20%	20%

Dental coverage options

Freedom Balance dental benefit

Balance offers an embedded preventive dental benefit allowance of up to \$750. This benefit is included with the plan at no additional cost.

	Common needs may include	In-network	Out-of-network
Benefit maximum		\$750 benefit allowance (combined in- and out-of-network)	
Deductible		None	None
Preventive and diagnostic care	Routine exams, cleanings, and X-rays	\$0	\$0
Sealants	Pit and fissure	\$0	\$0
Basic I services	Amalgam fillings	20%	20%
	Posterior composites		
	Simple extractions		
	Non-surgical periodontics		
	Endodontics		
Basic II services	Surgical periodontics	50%	50%
	Other oral surgery		

Freedom optional comprehensive dental benefit

Your mouth is just as important when it comes to your overall health. The dental coverage listed below is optional and costs an additional monthly premium. The table shows what you pay for in-network care.

	Common needs may include	Vital, Ultimate
Monthly premium		Vital: \$43.10 Ultimate: \$41.50
Deductible	Doesn't apply for preventive and diagnostic services	\$50
Maximum benefit	Vital: All services apply to the annual maximum	\$1,100 per calendar year (\$200 may be applied to out-of-network services)
Preventive and diagnostic care	Routine exams, cleanings, and X-rays	\$0
Sealants	Pit and fissure	50%
Regular and restorative care	Fillings	50%
	Oral surgery	
	Periodontics	
	Endodontics	
Special restorative care	Crowns and onlays	50%
Prosthetics	Bridges, dentures and partial dentures	50%

Additional benefits and perks

2022 Plan information

	Common needs may include
Acupuncture	Medicare-covered Non-Medicare covered
Assist America®	Travel related services and support when traveling more than 100 miles from home or in a foreign country
Chiropractic care	Medicare-covered
Extended absence benefit	Coverage for care when traveling out of the service area for up to 9 months
Fitness benefit	SilverSneakers Fitness Program (see page 6)
Medical equipment / supplies ¹	Durable medical equipment
	Prosthetics
	Diabetes supplies
Travel counseling	Medical consultations with health advice for international travel and more

¹Prior 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.

Basic	Vital	Balance	Ultimate
20%	\$30	\$15	\$0
Not covered	\$30	\$15	\$0
Available	Available	Available	Available
20%	\$15	\$15	\$0
Available	Available	Available	Available
Not covered	\$0	\$0	\$0
20%	20%	20%	20%
Not covered	\$0	\$0	\$0

Healthy DiscountsSM 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

Learn more at
healthpartners.com/healthydiscounts

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/enrollfreedom22**
- Call us at **952-883-7788** or **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** 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** to see the full list of meetings and reserve your seat.

Questions?

Give us a call at **952-883-5601** or **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

Chat with us online
healthpartners.com/medicare

Send us a note by email
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 **952-883-5601** or **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 **952-883-5601** or **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



Lined writing area with horizontal lines.

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**).

All content ©2021 TruHearing, Inc. All Rights Reserved. TruHearing® is a registered trademark of TruHearing, Inc.

SilverSneakers® and SilverSneakers FLEX are registered trademarks registered trademark of Tivity Health, Inc. © 2021 Tivity Health, Inc. All rights reserved.

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 21.



8170 33rd Ave. S
Bloomington, MN 55425

The HealthPartners family of health plans is underwritten and/or administered by HealthPartners Inc., Group Health Inc., HealthPartners Insurance Company or HealthPartners Administrators, Inc.

21-1577018-1577223 (2/22)

© 2022 HealthPartners H2462_001946_M Accepted 09/04/2021