

EmpowerSM HRA Plan

Open Access Perform Network

About your plan

With HealthPartners EmpowerSM HRA plan, you get full benefit coverage with a deductible plan and health reimbursement account (HRA). Plus, the lower monthly premiums help you save money all year long!

You also have network access to many services like:

- Convenience and online care
- Hospital care
- Specialty care—no referrals needed
- Prescription medicines
- Preventive care

This plan includes a deductible and an out-of-pocket limit

How your plan works

Think of your HRA as a special bank account for medical costs. Your employer puts money into your HRA, which you can use to pay for eligible medical expenses determined by your employer! Once you use your HRA money, you are responsible for any costs up to your deductible.

After you reach your deductible, you may need to pay coinsurance on anything your plan doesn't fully cover. Most employers allow you to use your HRA to pay for expenses like:

- Office visits
- Prescriptions
- Lab work
- Urgent care



Your Empower HRA plan benefits

Learn more about how the Empower HRA plan works by using this chart with your Summary of Benefits and Coverage (SBC). This chart highlights SBC information people find most useful when picking their health plan.

Your Empower HRA plan	
Your network - where can I go to the doctor?	Open Access Perform network SBC Page 1
Your deductible - if I have a deductible, how much is it?	SBC Page 1
Your out-of-pocket limit - what's the most I will pay for health care?	SBC Page 1
Your office visit costs - how much will I pay for office visits?	SBC Page 2
Your special tests - how much will I pay for MRIs, CT Scans and X-rays?	SBC Page 2
Your emergency needs - how much does it cost to go to urgent care or the emergency room?	SBC Page 3

Plus, routine preventive care is typically covered at 100 percent. Please check Page 2 of your SBC for more details.

Need help with your plan?
Check out HealthPartners cost calculators and other helpful tools at healthpartners.com/smartshopper.

Find a doctor in your Open Access Perform network

When it comes to your health care, finding the right doctor is really important. To see if your doctor is in the Open Access Perform network or to find a new one, you can:

- Visit **healthpartners.com** and search the Open Access Perform network. Search for doctors by name, clinic name, specialty, language, gender, hours of business, and more.
- Learn how doctors rate on cost and quality, so you can make the best choice for you.
- Choose from more than 700,000 doctors and other care providers, plus 6,000 hospitals in the United States.



Watch the HRA plan video to learn more!

Use your smart phone to scan this code or visit **healthpartners.com/simple**. To download a code reader, go to **QRstuff.com** and click *Phone Software*.

Using your HRA is easy

It's easy to tap into your HRA. Whenever you have an eligible expense and have money in your HRA, you'll be paid back for the expense.



Your employer puts money into your HRA



You see your doctor.



Your doctor submits the claim to us.



We verify the amount in your HRA.



You pay the bill from your doctor if you didn't pay at the time of your visit. Then, your HRA pays you back.