

EmpowerSM HSA Plan

Open Access Network

About your plan

With HealthPartners EmpowerSM HSA plan, you can save money all year long! Not only will you save on the lower monthly premiums, but you'll also be covered with a health savings account (HSA) and high-deductible health plan (HDHP). Plus, none of the money you put in your HSA is taxed, saving you even more.

With this plan, you also have network access to many services like:

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

How your plan works

Think of your HSA as a special bank account for medical costs. You can put money into your HSA either through pretax payroll or direct deposits. As this amount grows over time, you can save it or spend it on eligible medical expenses. The money in your HSA is yours to keep, even if you switch jobs.

You can use the money in your HSA to pay for expenses like:

- Plan deductible or coinsurance
- Dental care
- Braces
- Vision care and LASIK surgery
- And more!

The HDHP provides you with the extra benefits you need to manage your health. This includes a deductible and an out-of-pocket limit.

Your Empower HSA plan benefits

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

Your Empower HSA plan	
Your network - where can I go to the doctor?	Open Access 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 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 network or to find a new one, you can:

- Visit **healthpartners.com** and search the Open Access 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 HSA 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*.



Here's an example of how an HSA works:



During your plan year, you put \$1,000 in your HSA. This money is not taxed! Direct deposits are allowed until April 15th of the next year.



Throughout the year, you and your family spend \$400 on medical expenses. You pay your bills using your HSA.



\$600 is left in your HSA at the end of the year.



Next year you deposit another \$1,000 into your HSA. You now have \$1,600 to spend!



If you don't use it all up this year, you can rest easy knowing it will be there for next year's expenses.