

# Three For Free Plan — \$500/75% Open Access Perform Network

## About your plan

With HealthPartners® Three for Free plan, saving is easy! Your first three office, urgent care or convenience care visits are free! So what does “free” really mean? It means HealthPartners pays the doctor’s fees for each of your family members’ first three visits. Now you have one less thing to worry about.

Plus, you 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

For each of your family members’ first three office visits, you don’t have to pay the doctor’s fees. That’s typically a savings of around \$100 per visit! If you need other services—like an X-ray, lab test or some types of therapy—you’ll be responsible for the costs up to your deductible.

After your first three visits, the amount you pay depends on your deductible and coinsurance. Once you reach your out-of-pocket limit, you won’t need to pay any more.

### Example 1 - Leslie went to the doctor and was diagnosed with pinkeye.

Cost of care	What you pay per service	Your total cost
\$100 doctor fee	No cost to you	\$12
\$22 eye drops	\$12 generic copay	

### Example 2 - Jack has had stomach pains for more than a month. The doctor orders basic blood work and a CT scan of the abdomen.

Cost of care	What you pay per service	Your total cost
\$100 doctor fee	No cost to you	\$265
\$15 blood work	\$15	
\$250 CT scan	\$250	

### Example 3 - Mark’s active lifestyle has worn down his knee. He decides to have damaged cartilage removed from his knee.

Cost of care	What you pay per service	Your total cost
\$4,000 surgery	\$500 (deductible) + \$875 (25% coinsurance)	\$1,375

*This is an example to help you understand your plan. Actual medical costs, copays and coinsurances may vary.*

## Your Three for Free plan benefits

Learn more about how your Three for Free 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 Three for Free plan	
<b>Your network</b> - where can I go to the doctor?	Open Access network SBC Page 1
<b>Your deductible</b> - if I have a deductible, how much is it?	<b>\$500</b> SBC Page 1
<b>Your out-of-pocket limit</b> - what's the most I will pay for health care?	<b>\$3,500</b> SBC Page 1
<b>Your office visit costs</b> - how much will I pay for office visits?	<b>25 percent</b> SBC Page 2
<b>Your special tests</b> - how much will I pay for MRIs, CT Scans and X-rays?	SBC Page 2
<b>Your emergency needs</b> - 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.

## 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 Three for Free 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*.



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