



*HealthPartners®*  
*Empower Individual Health Plan*  
Summary of Benefits

Your health plan for  
choice, control and flexibility



### Get affordable, comprehensive health care coverage with a HealthPartners Empower individual plan

With HealthPartners, you and your family have coverage for the care you need:

- Preventive care and immunizations
- Office visits
- Prescription medications
- Emergency care
- Hospital visits
- X-rays and lab work
- And much more

### Pair your Empower plan with a Health Savings Account (HSA) for financial control, savings and tax advantages

Contribute to an HSA and use the tax-free funds to pay for your family's qualified health care expenses. With an HSA, you get to decide how and when your health care dollars are spent.

### See the doctors you prefer

As a HealthPartners member, you have the freedom and convenience to seeing the doctors you choose with no need for referrals!

Receive the most benefit from your plan when you see a network provider. Select from more than 700,000 providers and more than 5,800 hospitals nationwide.

Finding a network provider is easy. Visit

**healthpartners.com/individual** and use the online provider search or contact us for a CD directory.

### Access your Healthy Discounts and resources

Enjoy health care savings and resources available exclusively to HealthPartners members:

- Fitness club discounts
- Savings on exercise classes and sporting equipment
- Eyewear discounts
- Health coaching by phone
- Online health information library and cost calculators
- After-hours nurse advice phone lines

### Manage your health care online

Log on to **healthpartners.com** and get secure access to:

- Check your plan benefits
- View claims and Explanation of Benefits details
- Get test results
- Track immunization records
- Create a directory of favorite providers
- Schedule appointments

### Apply for a HealthPartners plan today

When you're ready to apply for a HealthPartners Empower plan, visit **healthpartners.com/individual** to apply online or talk to your broker. You can also complete an application and submit via mail or fax.

You must reside in Minnesota to apply for this plan.

### Learn about other HealthPartners individual plans

We realize your health care needs change over time, and we have other plans to help to meet those needs:

**Traditional** – comprehensive coverage with a range of deductibles to help you manage your budget

**Short Term** – affordable, temporary coverage when you need immediate protection

**Dental** – customizable and budget-friendly plan options

## Find help with your questions and decision

We understand that choosing a health plan for you and your family may be confusing. It's important to us that you get the help you need, so we have resources you can use to help make your decision:



Contact our friendly sales consultants Monday – Friday 8 a.m. to 6 p.m.  
Call at 952-883-5599 or 877-838-4949 or email [individualsales@healthpartners.com](mailto:individualsales@healthpartners.com).



Visit [healthpartners.com/individual](http://healthpartners.com/individual) and try our interactive plan selection tool. We'll ask you a few simple questions and, based on your responses, provide a quick recommendation for a plan we think best meets your needs.

## A winning combination: HealthPartners Empower health plan and Health Savings Accounts

The HealthPartners Empower plan provides affordable coverage for the health care you need. Because it's a high deductible plan, monthly premiums are generally lower than those of traditional plans.

If you choose to enroll in a tax-deferred HSA, you can use it to save money for current or future medical expenses. Every dollar you deposit into your HSA reduces your taxable salary by one dollar. That means you pay less in taxes!

Paired together, this is a smart option that gives you control over your health care dollars. However, you may decide to use the Empower plan without opening an HSA.



## How does the HealthPartners Empower plan work with a Health Savings Account?

Once you're approved for a HealthPartners Empower individual plan, contact your preferred financial institution (such as a bank or credit union) to open your HSA and begin contributing funds.

### How much can you contribute?

Federal law limits how much you can contribute to your HSA each year. Call HealthPartners or check with your broker or financial advisor to learn more.

### How do I use an HSA?

Whenever you need medical care, visit any doctor, specialist, clinic or hospital in our large nationwide network – no referrals required!

You pay providers for the care you receive; then use your HSA funds to get reimbursed for the qualified health care expenses. HSA dollars are perfect for paying your Empower plan's deductible or coinsurance.

## The advantages of an HSA

**Tax savings** – Reduce your taxable income by contributing to your HSA. Your savings grow tax-free and withdrawals for qualified medical expenses are also tax-free.

**Investment** – Like an IRA, contributions to your HSA earn tax-free interest and you have a variety of investment options.

**Control** – You decide how much to contribute and how to spend it.

**Flexibility** – Use your funds to pay current medical expenses or save for future needs.

**Family friendly** – Pay expenses for your spouse and dependent children, even if they're not covered by our Empower plan.

**Funds are never lost** – Carry over unused funds year to year and build savings over time.

**Take it with you** – The money you save in an HSA is yours. You can take your unused balance with you wherever you go.

## Use your HSA to pay for health care expenses

Use your HSA to pay for these expenses:

- Routine health care – doctor's office visits, X-rays, lab work, prescriptions
- Hospital expenses – room and board, surgery, supplies
- Dental care – cleaning, fillings, crowns, X-rays
- Vision care – eye exams, eyeglasses, contacts
- Copays and coinsurance (the portions of medical bills paid by you, not the health plan)

HSA funds can also be used for expenses not normally covered by health plans:

- LASIK surgery
- Braces
- Hearing aids
- Tobacco cessation programs
- Chiropractic services
- Long term care insurance

For a detailed list of medical expenses that qualify for HSA coverage, visit [irs.gov](http://irs.gov).



## Snapshot – How one person uses his HealthPartners Empower plan and HSA

Bob Anderson’s Empower plan has a single deductible of \$3,050. Bob contributes \$2,500 into his HSA every year – about \$210 per month.

### Year 1

Bob spends about \$1,000 in health care. He uses his HSA funds to pay for the qualified expenses. Because his medical expenses are less than his HSA balance, the extra funds are carried over to the next year.

### Year 2

Bob has his tonsils removed, which is a \$3,000 expense. In addition, he incurs \$1,500 in other health care spending. This totals \$4,500 in annual expenses.

Bob uses his HSA to cover his \$3,050 deductible. Then, HealthPartners pays 100 percent of the remaining \$1,450.

### Year 3

Bob has \$950 left in HSA funds that carry over from the previous year.

Year 1	Expense Activity	HSA Balance
	Bob’s contribution	\$2,500
	Health care expenses paid from HSA	\$1,000
	Year-end	\$1,500
Year 2	Expense Activity	HSA Balance
	Roll over from Year 1	\$1,500
	Bob’s contribution - \$2,500	\$4,000
	Bob’s tonsils removed	\$3,000
	Other health care expenses	\$1,500
	Single deductible paid from HSA	\$3,050
	HSA balance after deductible	\$950
	Remaining expenses to be paid	\$1,450
	HealthPartners 100% coverage	\$1,450
	HSA balance after coinsurance	\$950
Year 3	Expense Activity	HSA Balance
	Roll over from Year 2	\$950

Note: This is an example. Your actual plan benefit details and HSA contribution may vary.

# Summary of Benefits

The following is a brief summary of the HealthPartners Empower individual coverage. For a detailed description of terms and conditions, refer to a HealthPartners Insurance Certificate or call 952-883-5599 or 877-838-4949.

Network	Deductible	Out-of-pocket maximum
Individual Calendar year deductible	\$3,050	\$3,050
Out-of-pocket maximum	\$5,950	\$5,950
Family Calendar year deductible	\$6,100	\$6,100
Out-of-pocket maximum	\$11,900	\$11,900
Preventive care - Includes immunizations	100% (deductible does not apply)	
Office visits - Illness or injury - Chiropractic care - Mental health care - Chemical health care Emergency and urgent care Inpatient and outpatient hospital care Outpatient MRI and CT Laboratory services Prescription medications Physical, occupational and speech therapy Inpatient Behavioral health care Durable medical equipment	100% after deductible is met	
Home health care	100% after deductible is met, maximum of 120 visits per year	
Well child services to age 6	100% (deductible does not apply)	
Prenatal care		
Maternity - Labor and delivery	No coverage for the first 18 months. Beginning with the 19th month of coverage: 100% after deductible is met.	
Lifetime maximum per person in-network	No maximum	No maximum
Out-of-Network	Deductible	Out-of-pocket maximum
Individual Out-of-network Calendar year deductible	\$6,100 \$11,900	No maximum
Out-of-pocket maximum		
Family Out-of-network Calendar year deductible	\$12,200 \$23,800	No maximum
Out-of-pocket maximum		
Out-of-network coverage	50% after deductible is met	
Lifetime maximum per person out-of-network	\$500,000	\$500,000
<i>Please note: Individuals under age 19 cannot be policyholders on this product.</i>		



## Three simple steps to apply for a HealthPartners individual health plan

### 1. Choose a deductible that fits your needs and budget.

A deductible is the amount that you pay upfront each year. If you choose coverage for your family, a family deductible applies. Once you have paid the deductible amount in medical expenses each year, HealthPartners pays 100 percent of network expenses. Generally, higher deductible plans have lower monthly premiums.

If you're not sure which deductible is right for you and your family, contact HealthPartners. We're here to help you understand your options.

### 2. Complete an application online, via mail or fax or talk to your broker.

Visit [healthpartners.com/individual](http://healthpartners.com/individual) for details.

It's helpful to have the following information handy while you complete your application:

- Current and previous health insurance information
- Doctor's contact information
- Information about your health history and medications
- Payment information (payment for your first month's premium is due with your application)

### 3. Learn about the review process.

Applications for the HealthPartners Empower individual plan are reviewed by our underwriters, and you will be notified of a decision in one to two weeks. A decision on your application may take longer if additional medical information is needed. For full details on the application process, visit [healthpartners.com/individual](http://healthpartners.com/individual).



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