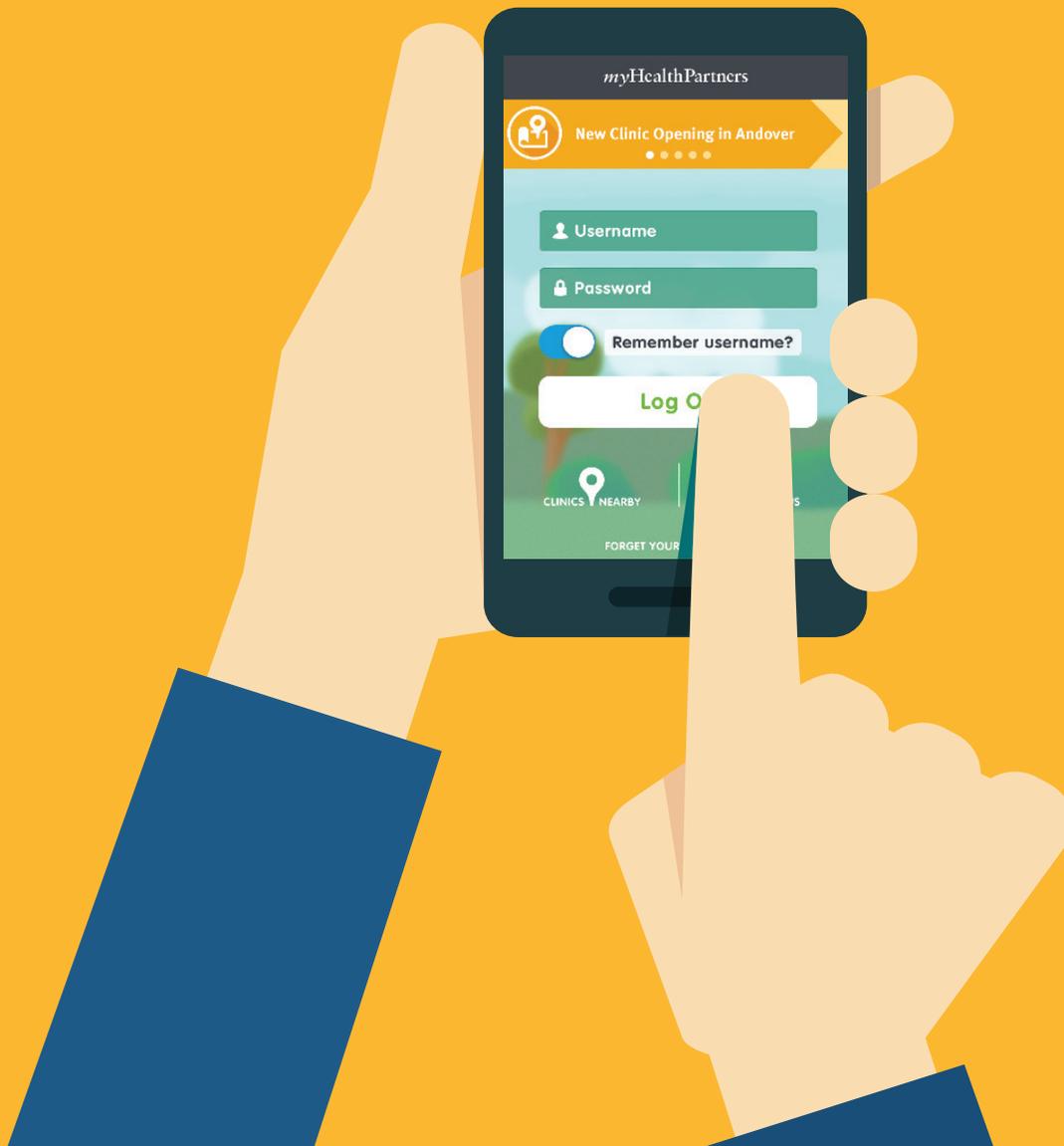


# MORE POWER TO YOU



Feel confident and in control when you get care.



Your medical plan benefits	2
Your dental plan benefits	5
Tools and resources	6
Health and well-being	7
Using your plan	10



# Choosing a plan

Finding the right health plan can feel like a challenge. There's a lot of information to look at, and the terms and language may seem unfamiliar. To get started, ask these questions as you review your options.

## WHAT WILL MY COSTS BE?

There are two types of costs you should look at:

**1. The premium that comes out of your paycheck.**

Your employer will probably charge you a portion of the cost of your health plan. Check with them to see how much the plan will cost you.

**2. Your out-of-pocket costs throughout the year.**

Out-of-pocket costs usually include your deductible, coinsurance and/or copays. Think about how often you go to the doctor and what you go for. How are those services covered?

## CAN I KEEP MY DOCTOR AND HOSPITAL?

As a HealthPartners member, chances are your doctor and hospital are in the network. To check, visit [healthpartners.com/stateofwis](http://healthpartners.com/stateofwis) and click *Find a doctor, dentist or specialist*.

## WHAT ELSE SHOULD I KNOW?

You can get more from your health plan than you may think. Whether you're dealing with a health condition or looking to get in shape, HealthPartners has programs and discounts you can use.



## Looking for your benefits information?

Find it in a separate document called your Summary of Benefits and Coverage (SBC). SBCs include your deductible, office visit costs, cost for tests and much more. You'll get an SBC for each plan your employer offers.

Use your SBCs with this book to understand your options. To learn more, visit [healthpartners.com/stateofwis](http://healthpartners.com/stateofwis).



# Open Access plan

## ABOUT YOUR PLAN

With HealthPartners® Open Access plan, choose from the doctors in your network, and get care wherever and whenever it's best for you. It's that simple.

You'll also have network access to many services like:

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

## FIND A DOCTOR IN YOUR 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/stateofwis](http://healthpartners.com/stateofwis) and search the **Open Access** network. Search for doctors, clinics, specialty and more.
- Learn how doctors rate on cost and quality.
- Choose from more than 950,000 doctors and other care providers, plus 6,000 hospitals in the United States.

## HOW YOUR PLAN WORKS

Learn more about how the Open Access plan works by using this chart with your Summary of Benefits and Coverage (SBC).

YOUR OPEN ACCESS 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?	SBC Page 1
<b>Your annual out-of-pocket limit</b> - what's the most I will pay for health care?	SBC Page 1
<b>Your office visit costs</b> - how much will I pay for office visits?	SBC Page 2
<b>Your 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.

### Need help with your plan?

Check out all the helpful tools at [healthpartners.com/stateofwis](http://healthpartners.com/stateofwis).



# virtuwell® - your 24/7 online clinic

## GET REAL TREATMENT BY REAL PEOPLE, REALLY FAST.

virtuwell® is an online clinic connecting you with safe and convenient care. After a simple, guided interview about your symptoms, a nurse practitioner will make a diagnosis. In about 30 minutes or less, you'll get a personalized treatment plan and a prescription if you need one.

## TRY VIRTUWELL AND SAVE TIME

1. A virtuwell visit starts with a **quick online interview** that checks your history and makes sure the problem isn't serious.
2. Next, a **certified nurse practitioner** will make a diagnosis and write your treatment plan. You'll get an email or text the moment your plan is ready - usually within 30 minutes or less.
3. If you need a **prescription**, we'll send it to your favorite pharmacy.
4. If you need to speak with a nurse practitioner about your plan, they're **available 24/7**.

Get started at [virtuwell.com](http://virtuwell.com).

## SAVES YOU MONEY

virtuwell costs \$45, or the amount of your copay, depending on your plan. You're only charged if you can be treated, and if you're not completely satisfied you'll get your money back. Still not feeling better? Call virtuwell at anytime for free follow-up care.

Let's get you better. [virtuwell.com](http://virtuwell.com).

## TREATS MANY COMMON CONDITIONS

virtuwell only treats conditions that can be safely treated online:

- Sinus infections
- Pink eye
- Bladder infections
- Upper respiratory infections
- Rashes and other skin irritations
- And more...

Find the full list at [virtuwell.com/conditions](http://virtuwell.com/conditions).



98 percent of customers highly recommend virtuwell®.

Source: *virtuwell patient satisfaction survey*



# Dental Open Access plan

Give your smile the care it deserves with a dental plan. After all, a healthier smile can equal a healthier you.

## ABOUT YOUR UNIFORM DENTAL PLAN\*

A HealthPartners dental plan will help you get the care you need at a price you can afford. With your plan, you'll get:

- 100 percent coverage for most preventive dental services.
- Extra exams, cleanings and more if you're pregnant or have diabetes, and are at risk for gum disease. These are covered at 100 percent when you see a network dentist.
- Discounts on braces at some of the top orthodontic providers in the Twin Cities Metro in addition to your orthodontic benefit through Uniform Dental.

## HOW YOUR PLAN WORKS

Get what's important to you when it comes to your dental care with HealthPartners® Dental Open Access plan. It's great coverage at an affordable price. This plan gives you:

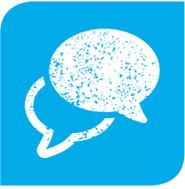
- **Access to a large network**  
Choose from 2,400 dentists in Minnesota and 62,000 dentists at 140,000 locations nationwide.
- **Flexible coverage**  
Although most preventive services are covered at 100 percent, you may pay part of the cost for other services. Your cost depends on if you see a network dentist or an out-of-network dentist. You'll pay less when you see a dentist in the HealthPartners network.

## FIND A DENTIST IN YOUR NETWORK

Seeing if your dentist is in the network is easy. Just visit **healthpartners.com** and search the HealthPartners Dental Open Access network. Search for dentists by name, clinic name, city or ZIP code.

Learn more about your dental plan by visiting [healthpartners.com/stateofwis](http://healthpartners.com/stateofwis).

\*Dental isn't included in benefits for local government employees.



# Your questions answered

As a HealthPartners member, you have personal support when you need it. Contact us when you have questions about your coverage or health — we're here to help.

If you have questions about:	Call:	Go online:
<ul style="list-style-type: none"> <li>Your coverage, claims or account balances</li> <li>Finding a doctor, dentist or specialist in your network</li> <li>Finding care when you're away from home</li> <li>Immunizations and paperwork needed for travel</li> </ul>	<p><b>Member Services</b>            Monday – Friday, 7 a.m. – 7 p.m., CT            Call the number on the back of your Member ID card or <b>888-883-2177</b>            Español: <b>866-398-9119</b>            Interpreters are available if you need one.</p>	<p>Log on to <b>healthpartners.com/stateofwis</b> to chat with Member Services</p>
<ul style="list-style-type: none"> <li>Whether you should see a doctor</li> <li>Home treatment options</li> <li>A medicine you're taking</li> </ul>	<p><b>CareLine<sup>SM</sup> service — nurse line</b>            24/7, 365 days a year            Call <b>800-551-0859</b></p>	<p>Visit <b>healthpartners.com/healthlibrary</b></p>
<ul style="list-style-type: none"> <li>Understanding your health care and benefits</li> <li>How to choose a treatment option</li> </ul>	<p><b>HealthPartners<sup>®</sup> Nurse Navigator program</b>            Monday – Friday, 7 a.m. – 7 p.m., CT            Call the Member Services number on the back of your Member ID card.</p>	<p>Visit <b>healthpartners.com/decisionsupport</b></p>
<ul style="list-style-type: none"> <li>Your pregnancy</li> <li>The contractions you're having</li> <li>Your new baby</li> </ul>	<p><b>BabyLine phone service</b>            24/7, 365 days a year            Call <b>800-845-9297</b></p>	<p>Visit <b>healthpartners.com/healthlibrary</b></p>
<ul style="list-style-type: none"> <li>Finding a mental or chemical health care professional in your network</li> <li>Your behavioral health benefits</li> </ul>	<p><b>Behavioral Health Navigators</b>            Monday – Friday, 8 a.m. – 5 p.m., CT            Call <b>888-638-8787</b></p>	<p>Log on to <b>healthpartners.com/stateofwis</b></p>
<ul style="list-style-type: none"> <li>How health care reform might impact you</li> </ul>	<p><b>Member Services</b>            Monday – Friday, 7 a.m. – 7 p.m., CT            Call the number on the back of your Member ID card or <b>888-883-2177</b>            Español: <b>866-398-9119</b>            Or talk to your employer.</p>	<p>Visit <b>healthpartners.com/reform</b></p>



# Your guide to well-being

Want to live a healthier life? We can help. As a HealthPartners member, you'll get the tools, support and resources you need to be a healthier, happier you. We'll help you focus on what's important to you.

## GET HEALTHY

- **Get one-on-one support.**
  - Sign up with a health coach for help living tobacco free. Call **800-311-1052**.
  - Get advice 24/7 from a nurse. Call our CareLine<sup>SM</sup> service at **800-551-0859**.
- **Make the right decision for you.**

It can be hard to know which treatment option is best for you. Get help making the right decision based on what's important to you. Just call Member Services at the number on the back of your Member ID card and ask for a Nurse Navigator.
- **Watch, listen and interact online.**

Our virtual coaching can help you eat better, be active and stress less.

## STAY HEALTHY

- **Discover the Healthy Discounts<sup>SM</sup> program.**

Just for being a HealthPartners member, you'll save on exercise equipment, spa services and more.
- **Stay up-to-date.**

Find out when you and your family are due for vaccines, lab tests, screenings and routine checkups.
- **Get group support.**

Take a class or attend a group session. Topics include asthma, car seat clinics, weight loss and more.

Visit [healthpartners.com/healthyliving](http://healthpartners.com/healthyliving) to check out these tools and more.

## KNOW HEALTHY

- **Find information about your health.**

Visit the Health Information Library to search health topics, try out the symptom checker and use other great tools.
- **Discover yumPower.**

Find tasty tips and useful resources to eat better and get power at [yumpower.com](http://yumpower.com).
- **Sign up for weekly texts.**

Get helpful tips to help you and your family on your way to better health.

To sign up, text one of the following commands to **77199**:

- **FAMILY** for ideas to support your family's health
- **QUITNOW** for tips to help you quit smoking
- **YUM** for better-for-you eating tips from yumPower

Plus, you can get helpful tips for you and your baby's health. Text **BABY** (or **BEBE** for Spanish) to **511411**.





# Get healthy. We'll help.

Good health starts with support from HealthPartners. Learn how to be a healthier, happier you. No matter where you are on the path to better health, we have a program that fits your busy life.

## WELL WISCONSIN

Get started on the path to better health and earn a \$150 prepaid Mastercard®. Take your first step with the health assessment. This quick, online assessment asks you questions about your diet, exercise, sleep, stress and more. In just 15 minutes, you'll discover how you can be healthier. Once you know your health, you'll learn what steps you can take to maintain or improve it.

After taking the assessment, attend an on-site health screening or visit your doctor to complete a health screening biometric form. Once you complete these two steps, you'll earn your reward!\*

For more information, visit [healthpartners.com/stateofwis](http://healthpartners.com/stateofwis).

## GET HEALTHY WITH A PERSONAL COACH

Do you need extra support? Do you prefer talking to a person more than being online? Get the support of a health coach to help you reach your goals. You'll work with a registered dietitian, health educator or exercise specialist. You can schedule phone calls when it's convenient for you.

## GET HEALTHY WITH A VIRTUAL COACH

Tailored and unique to you, virtual coaching helps you achieve your health goals. Watch, listen and interact online with these motivating and fun activities. Each topic contains three "conversations" that take about 20 minutes each.

## GET HEALTHY ONLINE

Are you self-motivated? Love being online? If so, our online programs are perfect for you. They're available anytime, anywhere, and only take eight weeks to complete. Just long enough for you to see results.

## GET HEALTHY WITH A MOBILE APP

With the MePlus mobile app, you can track steps, sleep and tobacco use at your fingertips. And, sync your Fitbit to keep track of steps on-the-go.

Watch for your invitation to get started on your way to well-being. Details will be coming soon!

\*Your employer is required to report health plan incentives issued to you and your enrolled family members as taxable income. HealthPartners is required to report incentive payment information to your employer. Your health information is protected by federal privacy laws and will never be shared with your employer.



# Get healthy savings

Want to save money while doing something great for your health? Get special discounts while getting healthy just for being a HealthPartners member! Save on health club memberships and at popular retailers.

## FREQUENT FITNESS

Work out 12 days or more each month and you'll save up to \$20 per person on your monthly health club membership. With our growing list of participating locations nationwide, you're sure to find a club near your home or work\*\*.

Participating health clubs include:

- Anytime Fitness
- CorePower Yoga
- Curves
- LA Fitness\*
- Life Time Fitness
- Snap Fitness
- YMCA and YWCA\*
- Local community centers and many more!

## HEALTHY DISCOUNTS<sup>SM</sup> PROGRAM

Use your HealthPartners Member ID card to get discounts at many popular local and national retailers of health and well-being products and services. Discounts include:

- Eyewear
- Fitness and wellness classes
- Healthy eating programs and delivery services
- Recreational equipment
- Spa services
- Swim lessons
- Healthy mom and baby products

For a list of participating retailers and details on discounts, go to [healthpartners.com/discounts](http://healthpartners.com/discounts).



## For your eyes only

Save up to 35 percent on eyeglasses at thousands of retailers including LensCrafters®, Pearle Vision®, Target Optical® and more. Plus, get great deals on contact lenses.

\*Not all locations apply. Frequent Fitness program is limited to employees and covered spouses of HealthPartners senior or individual medical plans and members of participating employer groups. Some restrictions apply. Termination of club membership may result in forfeiture of any unpaid incentive. See participating club locations for program details. The information here should not be used as medical advice. \*\*Your employer is required to report health plan incentives issued to you and your enrolled family members as taxable income. HealthPartners is required to report incentive payment information to your employer. Your health information is protected by federal privacy laws and will never be shared with your employer.



# Using your plan

At home, work or on-the-go, it's easy to manage your health care with *myHealthPartners* online and mobile tools. Here's a guide to help you get started.

## CREATE AN ACCOUNT

1. Go to [healthpartners.com/signupnow](http://healthpartners.com/signupnow).
2. Under *Get started with a myHealthPartners account*, click on *I have HealthPartners insurance*.
3. Enter your eight-digit Member ID number and date of birth; then click *Continue*.
4. Create a username and password, and enter the email address you'd like tied to your account.
5. Choose three security questions and click *Continue*.
6. Congratulations! You've created a *myHealthPartners* account.

You can also view plan balances on the myHP mobile app! Learn more at [healthpartners.com/gomobile](http://healthpartners.com/gomobile).

## MANAGE YOUR HEALTH CARE COSTS

It's easy to manage your health care costs and plan for future expenses with your *myHealthPartners* account:

- Track your spending and view what's left in your HSA, HRA or FSA.
- Search for a treatment or procedure, and get cost estimates specific to your plan, benefits and deductible.
- View past claims or explanations of benefits (EOB) with the new *My activity* timeline. You'll get a real-time look at how the care you receive works with your plan.

Learn more about what your *myHealthPartners* account can do for you at [healthpartners.com/signupnow](http://healthpartners.com/signupnow).





# Know your care costs

When you choose a health plan, you want to know how much you'll pay for care. With so many options, it can be confusing to know where to go. Use this information to help you get the best care while managing your out-of-pocket costs.

When you need:	Go to:	Average cost:	Average time spent:
<b>Health advice from a nurse. For example, if you have questions about:</b> <ul style="list-style-type: none"> <li>Medicines</li> <li>Cold or cough</li> <li>Upset stomach</li> </ul>	<b>CareLine<sup>SM</sup> service</b> — Call CareLine 24/7 at <b>612-339-3663</b> or <b>800-551-0859</b>	Free	
<b>Treatment and prescriptions for minor medical issues. For example:</b> <ul style="list-style-type: none"> <li>Sinus infection</li> <li>Yeast and bladder infections</li> <li>Pinkeye</li> </ul>	<b>virtuwell<sup>®</sup></b> (a 24/7 online clinic) or convenience clinics (found in retail and grocery stores)	\$	
<b>A regular checkup or care for urgent problems during the day. For example:</b> <ul style="list-style-type: none"> <li>Diabetes management</li> <li>Ear infection</li> <li>Strep throat</li> </ul>	Primary care clinics	\$\$	
<b>Care for urgent problems when primary care clinics are closed. For example:</b> <ul style="list-style-type: none"> <li>Cuts that need stitches</li> <li>Possible broken bones</li> <li>Sprains</li> </ul>	Urgent care clinics	\$\$\$	
<b>Help in an emergency. For example:</b> <ul style="list-style-type: none"> <li>Chest pain or shortness of breath</li> <li>Serious cuts and burns</li> <li>Head injury</li> </ul>	Emergency room	\$\$\$\$	



# Your plan made easy

As a HealthPartners member, it's easy to manage your plan and feel confident when you get care. Whatever your preference, you can stay connected—online, on your mobile device or via text.

When you want to:	Find it:
See your benefits and specific plan information	
See your past care including claims, explanations of benefits (EOBs), test results and immunizations	
Check your plan balances, including your deductible, out-of-pocket maximum and more	
Search for doctors in your network or near your current location	
Compare providers and get cost estimates specific to your plan, benefits and deductible when you search	
View your HealthPartners Member ID card and fax it to your doctor's office	
Find tips for getting and staying healthy	



\*HealthPartners patients only

## CONNECT ONLINE

With a *myHealthPartners* account, your specific benefits, claims and tips for living healthy are just a click away. You'll even get cost saving tips based on your claims! Learn more about what your *myHealthPartners* account can do for you at [healthpartners.com/getmyinfo](http://healthpartners.com/getmyinfo).

## CONNECT ON YOUR MOBILE DEVICE

Whether you're at home or on-the-go, your plan information is right at your fingertips. With the *myHP* mobile app and mobile site, using your plan is easy wherever you are. Visit [healthpartners.com/gomobile](http://healthpartners.com/gomobile) or text **MOBILE** to **77199** to learn more.

## TEXT TO CONNECT

Check your plan balances by setting up your mobile phone to get texts from HealthPartners. Go to [healthpartners.com/stateofwis](http://healthpartners.com/stateofwis) and log on to your *myHealthPartners* account to enter your phone number. Once you verify your phone number, text us to get your balance.



# Understand your medicines

When it comes to your prescriptions, it's important to have options that work for you and your wallet. HealthPartners can help with these tips.

## FIND THE RIGHT MEDICINE FOR YOU

### 1. Check interactions

Do you ever wonder how the things you eat and drink might interact with your medicines? Visit [healthpartners.com/pharmacy](http://healthpartners.com/pharmacy) and use the Drug Interaction Checker to see how your medicines interact with each other.

### 2. Search for medicine information

Visit [healthpartners.com/healthlibrary](http://healthpartners.com/healthlibrary) to find all the medicine information you need. Learn how to take your medicine, what it should look like, what to do if you miss a dose and more.

### 3. Participate in RxCheckup

Are your medicines right for your lifestyle? In a one-on-one appointment with a pharmacist, you'll review your medicines to make sure they're safe, effective and right for you. For more information, visit [healthpartners.com/rxcheckup](http://healthpartners.com/rxcheckup).

Learn more about these tools and ways to save at [healthpartners.com/pharmacy](http://healthpartners.com/pharmacy). Once you're there, log on to your [myHealthPartners](#) account.

## FIND WAYS TO SAVE

### 1. Use the formulary

Choose the formulary that matches your benefits to see if your medicine is listed. If it isn't, do a quick search to find other options. Formulary medicines are usually less expensive. Just type the name of your medicine and click "Go." Share the list with your doctor to see if you can switch.

### 2. Choose generics

Generic medicines are just as safe and effective as brand name medicines but cost less. To see if you're taking a generic, look for a "G" next to your medicine when you search the formulary.

### 3. Calculate your costs

The cost of your medicine depends on the pharmacy you choose. Use HealthPartners Drug Cost Calculator to find the pharmacy with the best price. You can also see if a 30-day or 90-day supply is less expensive.

### 4. Get your medicines in the mail

Skip the trip to the pharmacy and use myMailRx, HealthPartners Mail Order Pharmacy. Shipping is free and you can save money!

### 5. Get your questions answered

Let our Pharmacy Navigators help you with pharmacy costs, benefits, changes, formularies and more. Call the Member Services number on the back of your Member ID card and ask to talk to a Pharmacy Navigator.

## Assist America

## Helping you travel anywhere—worry-free



The last thing you want to worry about when you're away from home is where to find care. That's why we're here to help. HealthPartners has partnered with Assist America, Inc. (AAI), a global emergency services expert, to bring travel support and solutions when you need it most. From an ear infection to a broken leg, no matter where in the world you are, we've got you covered.

### Together with Assist America we're bringing you:

#### Unmatched support

Focus on your travel plans, not your health care needs. It's easy to find the right care when you're away from home. If you have an unexpected health care need, simply call Member Services or call the number on your Assist America ID card. Assist America is available 24/7 all year round. We'll help find quality providers and doctors. We'll also help find lost luggage or documents, and provide translator referrals—giving you peace of mind.

#### Helpful answers

When you're traveling, searching for answers to unexpected health care needs can be a struggle. We're here to get you the help you need fast. This includes assisting with hospital admission and help filling lost prescriptions. Plus, we answer questions about which immunizations and paperwork are needed, before you travel.

#### Comfort that counts

When something unexpected happens, you can count on us to help work through tough times. This includes providing medical consultation and referrals, and sending health updates to loved ones.

<b>assist america®</b> Global Emergency Services	
<b>Reference Number 01-AA-HPT-05133</b>	
If you require medical assistance and are more than 100 miles from your permanent residence, or in another country for less than 90 days, call Assist America's Operations Center at:	Attention: This card is not a medical insurance card. All services must be provided by Assist America. No claims for reimbursement will be accepted. The holder of this card is a member of Assist America and is entitled to its medical and personal services.
<b>1-800-872-1414</b> (inside USA)	
<b>+1-609-986-1234</b> (outside USA)	
Or e-mail at: <b>medservices@assistamerica.com</b>	

Cut out the Assist America ID card and carry with you when you travel. 

**Have questions?** Call Member Services at **952-883-5000** or **800-883-2177**.

## Summary of utilization management programs for medical plans

HealthPartners® utilization management programs help ensure effective, accessible and high quality health care. These programs are based on the most up-to-date medical evidence to evaluate appropriate levels of care and establish guidelines for medical practices. Our programs include activities to reduce the underuse, overuse and misuse of health services. These programs include:

- Inpatient concurrent review and care coordination to support timely care and ensure a safe and timely transition from the hospital
- “Best practice” care guidelines for selected kinds of care
- Outpatient case management to provide care coordination
- The CareCheck® program to coordinate out-of-network hospitalizations and certain services.

We require prior approval for a small number of services and procedures. For a complete list, go to [healthpartners.com/stateofwis](http://healthpartners.com/stateofwis) or call Member Services. You must call CareCheck® at 952-883-5800 or 800-942-4872 to receive maximum benefits when using out-of-network providers for in-patient hospital stays; same-day surgery; new or experimental or reconstructive outpatient technologies or procedures; durable medical equipment or prosthetics costing more than \$3,000; home health services after your visits exceed 30; and skilled nursing facility stays. We will review your proposed treatment plan, determine length of stay, approve additional days when needed and review the quality and appropriateness of the care you receive. Benefits will be reduced by 20 percent if CareCheck® is not notified.

## Appropriate use and coverage of prescription medications for medical plans

We provide our members with coverage for high quality, safe and cost-effective medications. To help us do this, we use:

- A formulary of prescription medications that has been reviewed and approved for coverage based on quality, safety, effectiveness and value.
- A special program that helps members who use many different medications avoid unintended medication interactions.

The formulary is available at [healthpartners.com/pharmacy](http://healthpartners.com/pharmacy), along with information on how medications are reviewed, the criteria used to determine which medications are added to the list and more. You may also get this information from Member Services.

## Our approach to protecting personal information

HealthPartners complies with federal and state laws regarding the confidentiality of medical records and personal information about our members and former members. Our policies and procedures help ensure that the collection, use and disclosure of information complies with the law. When needed, we get consent or authorization from our members (or an authorized member representative when the member is unable to give consent or authorization) for release of personal information. We give members access to their own information consistent with applicable law and standards. Our policies and practices support appropriate and effective use of information, internally and externally, and enable us to serve and improve the health of our members, our patients and the community, while being sensitive to privacy. For a copy of our privacy notice, please visit [healthpartners.com/stateofwis](http://healthpartners.com/stateofwis) or call Member Services at 952-883-5000, 888-883-2177.

## Important information about your coverage

*After you enroll, you will receive plan materials that explain exact coverage terms and conditions. This plan does not cover all health care expenses. In general, services not provided or directed by a licensed provider are not covered. The following is a summary of excluded or limited items for dental plans:*

### Dental Plan: Benefit Limitations

- Coverage for dental exams limited to twice each calendar year
- Coverage for dental cleanings (prophylaxis or periodontal maintenance) limited to twice each calendar year
- Sealants limited to one application per tooth once every three years
- Coverage for professionally applied topical fluoride limited to once each calendar year, for members under age 19
- Coverage for bitewing x-rays limited to once each calendar year
- Full mouth or panoramic x-rays limited to once every three years
- Oral hygiene instruction limited to once per enrollee per lifetime
- Coverage for space maintainers limited to replacement of prematurely lost primary teeth for dependent members under age 19
- Replacement of crowns and fixed or removable prosthetic appliances limited to once every five years
- Certain limitations apply to repair, rebase and relining of dentures
- Dental services related to the replacement of any teeth missing prior to the member’s effective date are covered when services are performed by a provider in the HealthPartners dental network
- Non-surgical and surgical periodontics limited to once every two years

**THESE PLANS MAY NOT COVER ALL YOUR HEALTH CARE EXPENSES. READ YOUR PLAN MATERIALS AND SUMMARY OF BENEFITS AND COVERAGE (SBC) CAREFULLY TO DETERMINE WHICH EXPENSES ARE COVERED.**

For details about benefits and services, call Member Services at 952-883-5000 or 888-883-2177.

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## Important information on provider reimbursement

Our goal in reimbursing providers is to provide affordable care for our members while encouraging quality care through best care practices and rewarding providers for meeting the needs of our members. Several different types of reimbursement arrangements are used with medical and dental providers. All are designed to achieve that goal.

Occasionally, our reimbursement arrangements with providers include some combination of the methods described below. For example, for a medical provider, we may pay a case rate to a provider for a selected set of services needed during an agreed upon period of time, or for services needed up to an agreed upon maximum amount of services, and pay that same provider on a fee-for-service basis for services that are not provided within the time period or that exceed the maximum amount of services. For dental providers, we may capitate a provider for certain types of care and pay that same provider on a fee-for-service basis for other types of care. In addition, although we may pay a provider, such as a clinic, using one type of reimbursement method, that clinic may pay its employed providers using another reimbursement method. Check with your individual provider if you wish to know the basis on which he or she is paid.

### Arrangements used for medical plans

Some medical providers are paid using “**case rate**” arrangements, which means that for a selected set of services the provider receives a set fee, or a “case rate,” for services needed up to an agreed upon maximum amount of services for a designated period of time.

Alternatively, we may pay a “case rate” to a provider for all of the selected set of services needed during an agreed upon period of time.

Sometimes we have “**withhold**” arrangements with medical providers, which means that a portion of the provider’s payment is set aside until the end of the year. The year-end reconciliation can happen in one or more of the following ways:

- Withholds are sometimes used to pay specialty, referral or hospital providers who furnish services to members. The provider usually receives all or a portion of the withhold based on performance of agreed upon criteria, which may include patient satisfaction levels, quality of care and/or care management measures.
- Some providers—usually hospitals—are paid on the “**basis of the diagnosis**” that they are treating; in other words, they are paid a set fee to treat certain kinds of conditions. Sometimes we pay hospitals and other institutional providers a set fee, or “**per diem**,” according to the number of days the patient spent in the facility.
- Some providers — usually hospitals — are paid according to Ambulatory Payment Classifications (APCs) for outpatient services. This means that we have negotiated a payment level based on the resources and intensity of the services provided. In other words, hospitals are paid a set fee for certain kinds of services and that set fee is based on the resources utilized to provide that service.

Some medical providers are paid on a “**fee-for-service**” basis, which means that the health plan pays the provider a certain set amount that corresponds to each type of service furnished by the provider. Some medical providers are paid on a “**discount**” basis, which means that when a provider sends us a bill, we have negotiated a reduced rate on behalf of our members. We pay a predetermined percentage of the total bill for services.

### Arrangements used for dental plans

Some dental providers are paid a “**salary**” with a possible additional payment made based on performance criteria such as quality of care and patient satisfaction measures. We pay some groups of dental providers on a “**capitated**” basis, which means that the provider group receives a set fee each month for each member enrolled in the provider group’s clinic, regardless of how many or what type of services the member actually receives. Provider groups are, therefore, required to manage the budget for their entire patient panel appropriately. Some dental providers are paid on a “**fee-for-service**” basis, which means that the health plan pays the provider a certain set amount that corresponds to each type of service furnished by the provider. Some dental providers are paid on a “**discount**” basis, which means that when a provider sends us a bill, we have negotiated a reduced rate on behalf of our members. We pay a predetermined percentage of the total bill for services.