

# MORE POWER TO YOU

Feel confident and in control when you get care.



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# 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).





# 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	
Get cost estimates specific to your plan, benefits and deductible when you search for a treatment or procedure	
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).

## TEXT TO CONNECT

Check your plan balances by setting up your mobile phone to get texts from HealthPartners. Go to [healthpartners.com/3M](http://healthpartners.com/3M) and log on to your *myHealthPartners* account to enter your phone number. Once you verify your phone number, text us to get your balance.

## 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.



# 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., CST            Call <b>952-883-5144</b> or <b>877-435-7613</b> toll-free            Español: <b>952-883-7050</b> or <b>866-398-9119</b>            Interpreters are available if you need one.</p>	<p>Log on to <b>healthpartners.com/3M</b></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>612-339-3663</b>, <b>800-551-0859</b> or <b>952-883-5474</b> (TTY)</p>	<p>Visit <b>healthpartners.com/healthlibrary</b></p>
<ul style="list-style-type: none"> <li>Managing your health</li> <li>Understanding your health care and benefits</li> <li>How to choose a treatment option</li> <li>Prepare for and recovering from hospital stay or surgery</li> </ul>	<p><b>Your Health Advocate</b>            Monday - Friday, 8 a.m. - 5 p.m., CST            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>612-333-2229</b> or <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 Personalized Assistance Line (PAL)</b>            Monday - Friday, 8 a.m. - 5 p.m., CST            Call <b>952-883-5811</b> or <b>888-638-8787</b></p>	<p>Log on to <b>healthpartners.com/3M</b></p>



When your 5-year-old wakes up with a fever at 2 a.m., call CareLine<sup>SM</sup> Service for help. The nurses will be there to help you get his fever down, even in the middle of the night.



# Health advocates—at your service

Navigating health care can be difficult – but you don’t have to go it alone. Whether you’re dealing with a simple health issue, something complicated, or something chronic, you have someone who’s available to support and guide you in your journey: your nurse health advocate.

Your health advocate is a nurse and a key part of your health advocate team – and is specially trained to work with 3M members. In much the same way that a financial planner helps you manage your money and investments, your nurse health advocate can help you understand and manage your health care, your health care benefits and can connect you to other 3M resources like your Employee Assistance Program, health coaches or registered dietitians, and more. They help you see the big picture and manage all the little details.

Think of your nurse health advocate as your personal health advisor. Your nurse health advocate can help you with:

<b>Understanding your benefits</b>	<ul style="list-style-type: none"> <li>• What’s covered?</li> <li>• How much will I pay?</li> <li>• Do I need a referral or prior approval?</li> <li>• What doctors are in my network?</li> </ul>
<b>Getting care and treatment</b>	<ul style="list-style-type: none"> <li>• I need to do something about my knee pain—is physical therapy or surgery my best option?</li> <li>• What type of doctor do I need to see for my low back pain?</li> <li>• Can you help me find a provider in my network?</li> <li>• How do I coordinate care with multiple providers for my child who has a complex condition?</li> <li>• What preventive care is appropriate for my age, gender and health status?</li> </ul>
<b>Managing your health</b>	<ul style="list-style-type: none"> <li>• How do I manage my health risks—like cholesterol, blood pressure, weight and diabetes on a daily basis?</li> <li>• I’d like support during my pregnancy—can you help?</li> <li>• Can you help me manage my medications?</li> <li>• Should I continue working while I have chemotherapy?</li> </ul>
<b>Preparing for and recovering from hospital stays or surgery</b>	<ul style="list-style-type: none"> <li>• How do I prepare for a doctor visit or surgery?</li> <li>• How do I find the surgeon or hospital that’s best for me?</li> <li>• What if I have questions when I get home from the hospital?</li> <li>• How can I help prepare my caregivers for my return home?</li> </ul>

Personal, confidential support for real life challenges.

## AS CLOSE AS YOUR PHONE

To reach your nurse health advocate, simply call **877-435-7613**, Monday – Friday from 7 a.m. – 7 p.m. CT. Once you begin a relationship, you’ll talk with the same person each time you call.

*“This program made managing my family’s health care needs easier than ever. Talking to a real nurse whenever I had a question gave me the confidence and knowledge I needed to make decisions for my family. ”*

**- Health advocate participant**



# Healthy pregnancy support

If you're pregnant, or thinking about becoming pregnant, wouldn't it be great to have a personal registered nurse to answer all of your questions? HealthPartners healthy pregnancy support offers just that. Plus, it's free!

## TAKE THE SURVEY TODAY!

This simple, confidential survey helps us to better understand your needs. If you're planning to become pregnant, there's a separate survey just for you.

To take the survey, log on to [healthpartners.com/3M](http://healthpartners.com/3M). Then go to the Health & Well-being Tab and click on the blue *Healthy Pregnancy Survey* button. If you have questions, call Member Services at **877-435-7613**.

## GET HELP ONLINE

After you complete the survey, you can choose to get helpful emails with tips about eating right, what to expect and how to stay healthy throughout your planning and pregnancy. You can also find more information and helpful tools in the Health Information Library at [healthpartners.com/healthlibrary](http://healthpartners.com/healthlibrary).

## NURSE SUPPORT WHEN YOU NEED IT

If you're at risk for a difficult pregnancy, you'll get a call from an experienced nurse trained to work with pregnant women and their families. They'll give you the help you want, working with you and your family so you can have the best pregnancy possible. They'll also help you feel more informed and understand your options. Plus, you'll get connected to valuable resources for a happy, healthy pregnancy.

## MORE RESOURCES FOR YOUR PREGNANCY

### Get your questions answered 24/7

If you're pregnant or have a new baby who's six weeks old or younger, call the BabyLine phone service to get quick answers about morning sickness, pre-term labor and more. Call **612-333-2229** or **800-845-9297**.

### Sign up for free texts

With text4baby<sup>SM</sup>, you'll get helpful weekly texts throughout your pregnancy and your baby's first year. All texts are free, even if you don't have a text messaging plan on your phone. Sign up by texting **BABY** to **511411** (or **BEBE** for Spanish). For more information, visit [text4baby.org](http://text4baby.org).

Take the survey today. Log on to [healthpartners.com/3M](http://healthpartners.com/3M) and click on the Health & Well-being Tab to begin.



# 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>	CareLine <sup>SM</sup> Service — 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> <li>Ear infection</li> </ul>	virtuwell <sup>®</sup> (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>Immunizations</li> <li>Strep throat</li> <li>Minor injury</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	\$\$\$\$	



No matter where you're traveling, you can count on HealthPartners.

Whether you're getting ready for a trip or not feeling your best, we can

help. Visit [healthpartners.com/careanywhere](http://healthpartners.com/careanywhere) to learn more.



# Earn up to \$480

## Assess your health.



Complete an online health assessment to learn how healthy you are and how healthy you could be.

## Follow your path.



Take action based on your results with a plan made just for you. Complete the activities on your path to earn your up to \$480 off your 2016 3M Medical Plan premium.\*

## Live your best.



Keep working on improving or maintaining your health to make sure you're ready for your next wellness screening in 2016.

For more details, be sure to join us for:

**Event:** *Learn how to earn your 2016 Healthy Living incentive employee presentation*

**Date:** Tuesday, Dec. 2

**Time:** 11:30 a.m.-12:30 p.m. CT

**Location:** Corporate Auditorium;

225-2N (seating is limited) or view the live webstream at

**[webstream.mmm.com/ws/router.aspx?WebcastID=12531](http://webstream.mmm.com/ws/router.aspx?WebcastID=12531)**

\*\*We are committed to helping you achieve your best health. Incentives for participating in a wellness program are available to all employees. If you think you might be unable to meet a standard for receiving a discount on your 2016 premiums under this wellness program, you might qualify for an opportunity to earn the same incentive by different means. Contact JourneyWell at (877) 222-2054 and we will work with you (and, if you wish, with your doctor) to find a wellness program with the same incentive that is right for you in light of your health status.

\*Employees covered under a 3M Medical Plan are eligible to earn \$40 per month - up to \$480 a year - off their 2016 3M Medical Plan premium for completing program requirements. \*The incentive is available to all employees who are participating in one of the following 3M Medical Plans: Basic PPO Plan (BCBS), Basic PPO Plan (HealthPartners), Prime Advantage Plan, Choice Advantage Plan and 3M HMSA Preferred Provider Plan (Hawaii).



# More perks for you

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

## 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.

### 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**.

## BEING TOBACCO FREE PAYS OFF

3M partners with HealthPartners to offer you the Partners in Quitting tobacco cessation program. This program is available without any charges to all 3M employees and their dependents enrolled in the HealthPartners plan.

Plus, if you enroll in the program and it is determined that over-the-counter Nicotine Replacement Therapy is right for you, 3M will cover the cost of the patch, gum or lozenge to support your quitting efforts.

This program will give you the tools and personal guidance you need to break your nicotine dependence and smoking habits — for good! To get started, call **800-311-1052**.

## HEALTHY DISCOUNTS<sup>SM</sup> FOR YOU

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 (Your first source for eye care is VSP. HealthPartners offers discounts to complement your VSP coverage.)
- 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 companies 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.



# Save at the gym

Try our Frequent Fitness gym savings program to get healthy and save money. With approximately 5,000 clubs to choose from nationwide, you're sure to find a club near you. Save up to \$20 per person on your monthly health club membership when you work out 12 or more days each month. Here's how:

## 1. FIND A HEALTH CLUB

Go to [healthpartners.com/discounts](http://healthpartners.com/discounts) and click on *Frequent Fitness* to get a list of all participating clubs.

Some participating health clubs include:

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

## 2. SIGN UP

Sign up for Frequent Fitness when you join a participating health club. Show your HealthPartners Member ID card at the front desk.

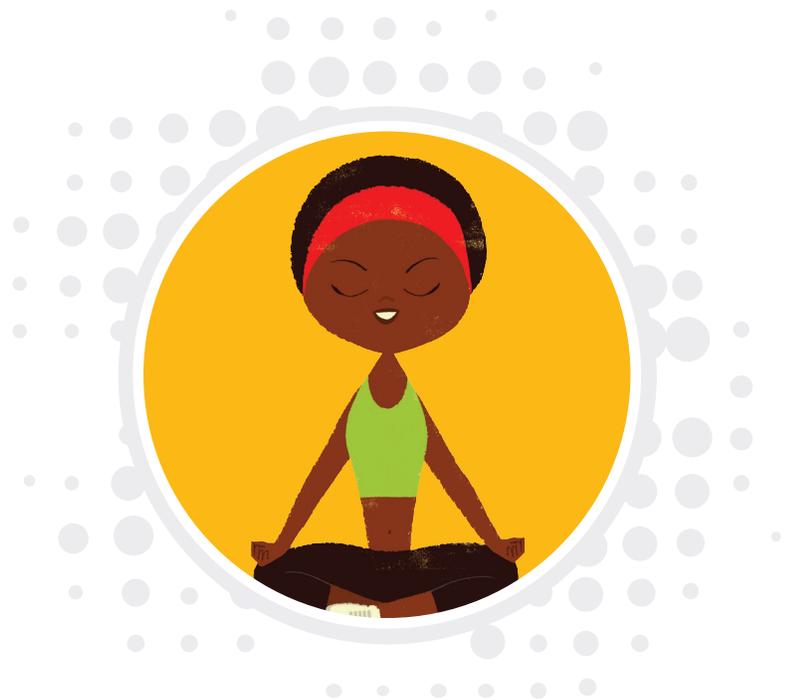
## 3. WORK OUT

Exercise at least 12 days each month.

## 4. GET PAID

Your health club membership account is reimbursed six to eight weeks after your monthly workouts.

Up to two people on your plan, 18 years or older, can participate, for a total reimbursement of up to \$40 each month.



\*Not all locations apply. Frequent Fitness program is limited to members, age 18 years or older, 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.

## Summary of utilization management programs

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](http://healthpartners.com) 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.

## 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](http://healthpartners.com) or call Member Services at 952-883-5000 or 800-883-2177.

## Appropriate use and coverage of prescription medications

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.

**THIS PLAN 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 800-883-2177.

## Provider reimbursement information for medical plans

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 providers. All are designed to achieve that goal.

- Some 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 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.
- Sometimes we have “**case rate**” arrangements with providers, 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 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.
  - » Occasionally our reimbursement arrangements with providers include some **combination** of the methods described above. For example, 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. In addition, although we may pay a provider such as a medical 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.