

Link90

Affordable,
online and
convenient
coverage,
plus perks



90-day Individual short term coverage

 HealthPartners®

Link90 = coverage + peace of mind

Link90 is ideal for those in transition, just out of school or between jobs. There are two deductible options and both give coverage in the event of a medical emergency, including prescription drug coverage, emergency and urgent care, hospitalization, X-rays and lab work.

Link90 = coverage + convenience

For quick access to short term coverage without all the paperwork, you need a plan designed to be that way. HealthPartners Link90 short term plan gives you a paperless and online experience, from the application process to accessing medical care.

Link90 at a glance:

- **Affordable.** 90 days of immediate coverage starting at less than \$100.
- **Convenient.** You get three free visits to *virtuwell*®, a 24/7 online clinic. That's one visit for every month of coverage.
- **Online.** No paper needed! Access all plan materials, services and your Member ID card on your *myHealthPartners* account.

Link90 = coverage + perks

In addition to three free visits to *virtuwell* to treat everyday medical conditions (see below), all Link90 members have exclusive access to a coupon for up to 70 percent off a comprehensive dental visit. Find out more when you enroll.

Stretch your health care dollars even further with great health and well-being discounts, including:

- Savings on exercise equipment, classes, snowboard and ski equipment
- Discounted spa and well-being services

Visit healthpartners.com/healthydiscounts for full details.

Link90 = coverage + simple enrollment

Getting started with Link90 is easy. Simply go online and start the enrollment process at healthpartners.com/link90. If you have questions, our friendly team is here to help – call **952-883-5599** or **877-838-4949**, 8 a.m. to 6 p.m., Monday to Friday.

virtuwell®
by HealthPartners

Visit *virtuwell* – and get well

Link90 gives you three free visits to *virtuwell*. *virtuwell* is a simple, convenient online clinic that treats everyday medical conditions such as colds, coughs, sinus infections, pink eye or urinary tract infections without leaving your home.

Available from any computer, the clinic features 24/7 online access to nurse practitioners, with no appointment necessary. After a quick online interview, you receive a personalized diagnosis, a treatment plan and, if needed, a prescription sent to the pharmacy of your choice. Satisfaction is guaranteed! Visit virtuwell.com to learn more.

Link90 Summary of Benefits

For a detailed description of terms and conditions or other questions, our Individual Sales staff is ready to help: email individualsales@healthpartners.com or call 952-883-5599 or 877-838-4949.

	Option 1	Option 2
Coverage length	90 days	
-Network deductible per person Network is HealthPartners medical clinics in the Twin Cities	\$500	\$2,000
-Network out-of-pocket maximum per person	\$1,500	\$2,000
-virtuwell 24/7 online clinic for everyday medical conditions such as colds, coughs, sinus infections, pink eye or urinary tract infections	First three visits per year are FREE, then 100% coverage after deductible is met	First three visits per year are FREE, then 100% coverage after deductible is met
-Office visits -Prescription medicines -Emergency room visits -Inpatient and outpatient hospital care -Outpatient MRI and CT -Laboratory services -Home health care	80% coverage after deductible is met	100% coverage after deductible is met
-Out-of-network deductible per person	\$1,500	\$6,000
-Out-of-network coverage	40% coverage after deductible is met	50% coverage after deductible is met
-Lifetime maximum	Network and out-of-network – \$1,000,000*	
-Dental	Members get a coupon for up to 70% off a comprehensive dental visit to a HealthPartners dental clinic. Includes cleaning, X-rays (bitewing and/or panoramic) and exam.	

The fine print

Remember: You'll get the highest benefit level and lowest out-of-pocket costs when you see a network provider for your care. For out-of-network costs and deductibles, please contact Individual Sales.

** Short term, limited duration plans are not subject to certain provisions of federal health care reform, including provisions related to lifetime limits, dependent coverage, preventive care and pre-existing conditions. If you have questions about how health care reform impacted our plans, please contact Individual Sales.*

*Services not covered: After you enroll, you will receive a Membership Contract that explains exact coverage terms and conditions. This plan does not cover all health care expenses. In general, services not provided or directed by a licensed physician are not covered. Services not covered include, but are not limited to: treatment, services or procedures which are experimental, investigative or are not medically necessary; dental care or oral surgery, including orthognathic**; non-rehabilitative chiropractic services; eyeglasses, contact lenses, hearing aids and their fittings; private-duty nursing (rest, respite and custodial care)**; cosmetic surgery**; vocational rehabilitation (recreational or educational therapy); sterilization reversal and artificial conception processes**; physical, mental or substance-abuse examinations done for, or ordered by third parties.***

***except as specifically described in your Membership Contract*

Clear savings

After you reach your deductible, HealthPartners pays for 80 or 100 percent of all covered medical expenses, depending on your plan. Here is an example, for Caleb, 24:

Caleb's plan: \$500 deductible, 80% coinsurance for 90 days	Caleb's accident: Caleb breaks his arm and the total cost of care is \$2,600. Whoa!	Caleb pays: \$1,061	HealthPartners pays: \$1,680
		Plan premium - \$141	
		Deductible - \$500	
		20% coinsurance - \$420	80% coinsurance - \$1,680
		CALEB SAVES \$1,680	

Enrollment is easy as 1 - 2 - 3

- 1) Go to healthpartners.com/link90.
- 2) Choose your deductible amount, fill out the easy online application and pay the non-refundable application fee of \$20.
- 3) Your coverage begins immediately after your application is accepted and we receive your full payment!
(Unless you select a later effective date.)

Remember, Link90 is available to residents of Anoka, Dakota, Washington, Ramsey and Hennepin counties, as well as the following ZIP codes: 55330, 55379, 55372 and 55378. Coverage is available on a single basis for applicants age 19 to 64. After you enroll, you will receive a welcome email from us explaining how to access your Member ID and set up your *myHealthPartners* account. On *myHealthPartners*, you can access all your plan materials, view your electronic Member ID card, find a clinic or doctor and print out the Link90 Dental Coupon.

Options for changing needs

Short term plans don't take the place of comprehensive medical plans. Like all short term plans, Link90 doesn't cover pre-existing conditions, including pregnancy. As your health care needs change over time, you may need a more permanent plan. HealthPartners offers affordable and comprehensive long term plans. Visit healthpartners.com/individual to browse all our plan options.



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HealthPartners Link90 Short Term Health Plan

Underwritten by HealthPartners Insurance Company

This worksheet shows premium rates for HealthPartners Link90 Short Term Health Plan.

Coverage is available on a single only basis for applicants age 19 to 64.

Please note there is a \$20 application fee due upon enrollment. Link90 can only be purchased in 90-day segments.

The entire 90-day premium, including application fee, is due upon enrollment. Applications will not be accepted without full payment. If you are ineligible for coverage, your entire payment will be returned to you.

Link90 Premiums (90 days)

Age	\$500 - 80%	\$2,000 - 100%
19-24	\$141.84	\$96.21
25-29	\$141.84	\$96.21
30-34	\$159.00	\$108.18
35-39	\$166.14	\$113.16
40-44	\$188.55	\$128.79
45-49	\$240.03	\$164.73
50-54	\$324.15	\$223.44
55-59	\$415.44	\$287.13
60-64	\$425.52	\$288.66

Rates are subject to change.

Rates for this plan are calculated based on your deductible choice and age. If you have a birthday during the length of your coverage, and it moves you into a different age bracket, your premium will be adjusted accordingly. For questions, call HealthPartners Individual Sales at 952-883-5599 or 877-838-4949 between 8 a.m. and 6 p.m., Monday through Friday.

Link90 Short Term is available to residents of Anoka, Dakota, Hennepin, Ramsey and Washington counties, as well as ZIP codes 55330, 55372, 55378 and 55379.

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Important Information about HealthPartners Individual plans

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** 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 approved 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** or call Member Services at **952-967-7540** or **866-232-1166**. Please contact your provider for a copy of the HealthPartners privacy notice.

Appropriate use and coverage of prescription medicines

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

- A formulary is a preferred list of prescription medicines 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 medicines avoid unintended drug interactions.

The preferred drug list is available on **healthpartners.com**, along with information on how medicines are reviewed; the criteria used to determine which medicines are added to the list, and more. You may also get this information from Member Services.

Services not covered

After you enroll, you will receive a Membership Contract that explains exact coverage terms and conditions. This plan does not cover all health care expenses. In general, services not provided or directed by a licensed physician are not covered. Services not covered include, but are not limited to:

- Treatment, services or procedures which are experimental, investigative or are not medically necessary
- Dental care or oral surgery, including orthognathic[†]
- Non-rehabilitative chiropractic services
- Eyeglasses, contact lenses, hearing aids and their fittings
- Private-duty nursing; rest, respite and custodial care[†]
- Cosmetic Surgery[†]
- Vocational rehabilitation; recreational or educational therapy
- Sterilization reversal and artificial conception processes[†]
- Physical, mental or substance-abuse examinations done for, or ordered by third parties[†]

[†] except as specifically described in your Membership Contract.

READ YOUR MEMBERSHIP CONTRACT CAREFULLY TO DETERMINE WHICH EXPENSES ARE COVERED.

For details about benefits and services, call Member Services at **952-967-7540** or **866-232-1166**.

HealthPartners negotiates with some providers to pay discounted rates. In those cases, coinsurance (a specific percentage of the charge) is based on that discounted amount. Copayments (flat amounts specified in advance for categories of service, such as office visits or prescriptions) are based on an aggregate of billed charges for that type of service. Our mission is to improve the health of our members, our patients and the community.