Copay/Coinsurance plan with benefit levels

Do you like to know how the food is at a restaurant before you make a reservation? I do. I look up reviews to compare quality and price. Finding a doctor is just as easy because we’ve rated them for you.”

MARISSA, MEMBER SERVICES

Here’s what’s great about the Distinctions℠ plan

The guesswork is gone. It’s easy to find a high-quality doctor at the lowest cost with separate benefit levels. And a copay helps you plan when you’ll pay and how much it’ll cost.

It works like this

A copay is a set amount you pay when you visit the doctor or pick up a prescription. The amount depends on where you get care and on the benefit level of the doctor. The lower the level, the less your copay will be.

You might have costs for other services (like an MRI) that aren’t covered with a copay, but with a different benefit called coinsurance. For those, your plan will split the bill with you. For example, you might pay 20 percent and your plan would cover the remaining 80 percent.

An out-of-pocket maximum puts a cap on what you have to pay during the year. Once you reach that limit, all in-network care is paid for by your health plan.

Some of what your plan helps pay for:

- Preventive care (no cost to you)
- Convenience and online care
- Specialty care (no referrals needed)
- Prescriptions

DON’T MISS THIS: You can get your yearly recommended checkup, vaccines and screenings without worrying about paying out of pocket. In-network preventive care is covered 100 percent.

We help you find the best doctors

All the doctors we partner with are excellent. But some have a better effect on your health and wallet. Based on patient surveys, claims info and overall health care data, we bucket doctors into three benefit levels. Benefit level one doctors consistently have happier, healthier patients at a lower overall cost. Choose them to get the best bang for your buck.

Go to healthpartners.com/distinctions3-2019 to see what level each doctor is in.

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<thead>
<tr>
<th>BENEFIT LEVEL</th>
<th>QUALITY</th>
<th>COST</th>
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<tbody>
<tr>
<td>Benefit level 1</td>
<td>★★★</td>
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<td>Benefit level 2</td>
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<td>Benefit level 3</td>
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See how much you’ll pay and what your plan will cover in your Summary of Benefits and Coverage (SBC). And remember, we’re here to help. Call us at 952-883-5000 or 800-883-2177.