It’s time to do more of what you love.

INFORMATION ABOUT HEALTH CARE COVERAGE AFTER 65
Find your freedom.
You know the things you want to do in retirement. Relax on the beach. Travel. Sip coffee on your porch in the mornings. Roll around on the floor with your grandchildren.

Maybe you don’t see it as “retirement” — maybe it’s finally your chance to do what you really want. Start a new career or business. Give back to the community. Get that degree you’ve always wanted.

We’ve got you covered.
Whether you decide to fully retire or not, you become eligible for Medicare at age 65. HealthPartners® Freedom (Cost) lets you live your life to the fullest by providing a Medicare plan that fits your needs and budget.

This guide will help you understand Medicare and choose the plan that’s right for you. You’re well on your way to finding freedom.
About HealthPartners® Freedom (Cost) Plans ............. 4

Perks to help you do what you love ................... 4-5

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- Parts A, B & D
- Enrollment periods & other important dates
- FAQs
- Get more information or enroll

Helpful resources ......................... 11
Welcome to Freedom

Get the care and coverage you need to start your next adventure. Choose from four medical plan options and pair with Part D prescription drug coverage to get the best value. Our Part D coverage is available with Freedom Vital, Balance and Ultimate; Enhanced Part D coverage is available with Freedom Ultimate.

As your health care needs evolve over time, you’re able to make changes to your medical or Part D plans annually. Build a plan that fits your needs and budget today, and get the flexibility to plan for the future.

Perks to help you do what you love

You don’t have to change doctors

Love your doctor? So do we. With more than 45,000 doctors in your network, chances are yours is covered. To search the Freedom network, visit healthpartners.com/finddr.

And, you’re not limited to HealthPartners Medical Clinics.

You can also go to any provider in the plan’s network, and more than 379 hospitals. All without a referral.

To check if your doctor is in our network, visit healthpartners.com/finddr.

Get your meds your way

Skip the trip to the pharmacy. With mail order, get your prescriptions delivered right to your door. There’s no additional cost and shipping is free. Typically, you can expect to receive your prescription drugs within five to eight business days from the time that the mail order pharmacy receives the order.

Or, you can choose to get your medicines at one of our other pharmacies. To find a pharmacy near you, visit healthpartners.com/partdpharmacy.

SAVE BIG! Most HealthPartners members get a three-month supply for just two copays.

HealthPartners covers a wide range of medicines. It’s likely your prescriptions are covered or we have a generic alternative available.

To check if your medicines are covered, visit healthpartners.com/medicarerx to search the Freedom formulary.

The provider and pharmacy network may change at any time. You will receive notice when necessary.
Get care anywhere – and pay nothing

From home: virtuwell® is convenient online care that treats everyday medical conditions – such as colds, coughs, ear pain or flu. All from the comfort of your home. Get 24/7 access to nurse practitioners who will give you personalized care and a treatment plan. And, if needed, a prescription sent right to your pharmacy. You’ll get unlimited access at no cost. Visit virtuwell.com to learn more.

Across the U.S.: Travel with peace of mind. You’re covered nine months out of the year when you travel in the U.S. You also get worldwide emergency and urgently needed care.

Plus, virtuwell® travels with you. Whether you’re in your neighborhood or miles away, you have access to the same convenient online care anywhere you go.

Get quick advice from our trusted team

Don’t spend time searching the Web for answers. Call CareLine℠ Service or Nurse Navigators℠ to talk to a registered nurse. They’ll be there when you need them. Need support for mental or chemical health? Call Behavioral Health Navigators to get support from one of our experts.

Our team is dedicated to helping you get the most from your plan.

Choose how to stay active

The Silver&Fit® Exercise & Healthy Aging Program improves your health with education and exercise. Get a membership at a participating club for just $25 a year. Or, if you prefer to work out at home, you can choose the Home Fitness Program for $10 a year.

For more information or to find participating clubs, visit silverandfit.com.

The Silver&Fit program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). All programs and services are not available in all areas. Silver&Fit and the Silver&Fit logo are federally registered trademarks of ASH and are used with permission herein.

DID YOU KNOW?

You get unlimited access to and pay nothing for:

- virtuwell®
- Electronic visits (e-visit)
- Scheduled Telephone Visits
## Compare your options

<table>
<thead>
<tr>
<th>MEDICAL COVERAGE</th>
<th>FREEDOM BASIC (COST)</th>
<th>FREEDOM VITAL WITH RX (COST)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Premium</td>
<td>Medical: $37.60</td>
<td>Medical: $38.90</td>
</tr>
<tr>
<td></td>
<td>Drug: Not offered</td>
<td>Drug: $24.40</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Total: $63.30</td>
</tr>
<tr>
<td>Doctor Office Visit</td>
<td>You pay 20% of the cost.</td>
<td>You pay $15 per visit for primary care and $40 per visit for specialty care.</td>
</tr>
<tr>
<td>Preventive Care</td>
<td>100% coverage.</td>
<td>100% coverage.</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>You pay $600 per benefit period.</td>
<td>You pay $400 per benefit period.</td>
</tr>
<tr>
<td>Emergency Care</td>
<td>You pay $100 per visit.</td>
<td>You pay $75 per visit.</td>
</tr>
<tr>
<td>Preventive Dental Care</td>
<td>Not covered.</td>
<td>Available for an additional premium.</td>
</tr>
<tr>
<td>Travel Coverage</td>
<td>Coverage for up to 9 months within U.S.</td>
<td>Coverage for up to 9 months within U.S.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PRESCRIPTION DRUG (PART D) COVERAGE AT IN-NETWORK PHARMACIES</th>
<th>FREEDOM BASIC (COST)</th>
<th>FREEDOM VITAL WITH RX (COST)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>Not offered.</td>
<td>Tiers 1-5: $195</td>
</tr>
<tr>
<td>Copays/Coinsurance</td>
<td>Not offered.</td>
<td>Tier 1: $8; Tier 2: $20; Tier 3: $47; Tier 4: $100; Tier 5: 28%</td>
</tr>
<tr>
<td>Coverage Gap</td>
<td>Not offered.</td>
<td>You pay 58% for generics and 45% for brand drugs.</td>
</tr>
<tr>
<td>Catastrophic Coverage</td>
<td>Not offered.</td>
<td>You pay 5% or $2.95 for generics and 5% or $7.40 for all brand drugs, whichever is greater.</td>
</tr>
</tbody>
</table>

Members must use network pharmacies to access their prescription drug benefits, except under non-routine circumstances, and quantity limitations and restrictions may apply. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments and restrictions may apply. Benefits, premiums, and/or co-payments/co-insurance may change on January 1 of each year. The formulary may change at any time. You will receive notice when necessary.
<table>
<thead>
<tr>
<th>FREEDOM BALANCE WITH RX (COST)</th>
<th>FREEDOM ULTIMATE WITH RX (COST)</th>
<th>FREEDOM ULTIMATE WITH ENHANCED RX (COST)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical: $93.10</td>
<td>Medical: $155.60</td>
<td>Medical: $155.60</td>
</tr>
<tr>
<td>Drug: $41.10</td>
<td>Drug: $56.90</td>
<td>Drug: $198.50</td>
</tr>
<tr>
<td>Total: $134.20</td>
<td>Total: $212.50</td>
<td>Total: $354.10</td>
</tr>
<tr>
<td>You pay $15 per visit.</td>
<td>You pay nothing.</td>
<td></td>
</tr>
<tr>
<td>100% coverage.</td>
<td>100% coverage.</td>
<td>100% coverage.</td>
</tr>
<tr>
<td>You pay $200 per benefit period.</td>
<td>You pay $100 per benefit period.</td>
<td></td>
</tr>
<tr>
<td>You pay $65 per visit.</td>
<td>You pay $50 per visit.</td>
<td></td>
</tr>
<tr>
<td>You pay nothing for one preventive exam, cleaning and X-ray per year.</td>
<td>You pay nothing for one preventive exam, cleaning and X-ray per year.</td>
<td>You pay nothing for one preventive exam, cleaning and X-ray per year.</td>
</tr>
<tr>
<td>Coverage for up to 9 months within U.S.</td>
<td>Coverage for up to 9 months within U.S.</td>
<td>Coverage for up to 9 months within U.S.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>FREEDOM BALANCE WITH RX (COST)</th>
<th>FREEDOM ULTIMATE WITH RX (COST)</th>
<th>FREEDOM ULTIMATE WITH ENHANCED RX (COST)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tiers 1-5: $195</td>
<td>Tiers 1-5: $175</td>
<td>Tiers 1-5: $150</td>
</tr>
<tr>
<td>Tier 1: $7; Tier 2: $18; Tier 3: $47; Tier 4: $100; Tier 5: 29%</td>
<td>Tier 1: $7; Tier 2: $16; Tier 3: $47; Tier 4: $100; Tier 5: 29%</td>
<td>Tier 1: $7; Tier 2: $15; Tier 3: $40; Tier 4: $85; Tier 5: 29%</td>
</tr>
<tr>
<td>You pay 58% for generics and 45% for brand drugs.</td>
<td>You pay 58% for generics and 45% for brand drugs.</td>
<td>Tier 1: $7; Tier 2: $15; Tier 3: 50%* and costs are further reduced by 50%</td>
</tr>
<tr>
<td>You pay 5% or $2.95 for generics and 5% or $7.40 for all brand drugs, whichever is greater.</td>
<td>You pay 5% or $2.95 for generics and 5% or $7.40 for all brand drugs, whichever is greater.</td>
<td></td>
</tr>
</tbody>
</table>

*Tier 1: $7; Tier 2: $15; Tier 3: $40; Tier 4: $85; Tier 5: 29%* and costs are further reduced by 50%.

PLAN SERVICE AREA
These plan options are available for all Minnesota residents. Call Medicare Sales at the numbers on page 11 for Wisconsin plan options.
A quick look at Medicare

Medicare is a federal health insurance program for people age 65 and older, people under age 65 with certain disabilities and people of all ages with end-stage renal disease (ESRD). Medicare is divided into parts:

**PART A**
Hospital coverage for inpatient hospital care, including care in skilled nursing facilities, hospice and some home health care.

**PART B**
Medical coverage for doctor’s services and outpatient care.

**PART D**
Prescription drug coverage. It’s only available from private health insurance companies.

Enrollment Periods

You can enroll in a Cost plan, like HealthPartners® Freedom, any time. However, there may be limitations if you’re currently enrolled in another Medicare plan or a Cost plan with prescription drug coverage. Visit medicare.gov for more information. You can enroll in a Medicare plan during these times:

1. **The Annual Election Period (AEP)**
   October 15 to December 7. During the AEP:
   - All Medicare-eligible individuals can make changes to medical and prescription drug coverage.
   - All enrollment and disenrollment options are available.
   - Changes are effective January 1 of the next year.

2. **The Initial Enrollment Period (IEP)**
   The 7-month window beginning three months before, and ending three months after your 65th birthday month. During the IEP, you can sign up for Medicare Parts A, B and D.

3. **The Special Enrollment Period (SEP)**
   For special circumstances. Check with HealthPartners or medicare.gov for more information about this enrollment period.

WHAT ISN’T COVERED UNDER ORIGINAL MEDICARE?

(Certain private health plans may cover some or all of the services listed below.)

- Deductibles, coinsurance and copays for covered services
- Most dental care
- Diabetic syringes/insulin
- Most prescription drugs
- Routine eye care
- Routine hearing exams
- Health care services outside the U.S.
- Acupuncture
Q: What determines my Medicare Part B and Part D premiums?
Your Part B and Part D premiums depend on your yearly income. Use the tables below to see what you’ll pay.

<table>
<thead>
<tr>
<th>INDIVIDUALS</th>
<th>COUPLES</th>
<th>Your Part B monthly premium</th>
<th>Your Part D monthly premium in addition to your plan premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equal to or less</td>
<td>Equal to or less</td>
<td>$104.90</td>
<td>$0</td>
</tr>
<tr>
<td>$85,000</td>
<td>$170,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$85,000-$107,000</td>
<td>$170,001-$214,000</td>
<td>$146.90</td>
<td>$12.30</td>
</tr>
<tr>
<td>$107,001-$160,000</td>
<td>$214,001-$320,000</td>
<td>$209.80</td>
<td>$31.80</td>
</tr>
<tr>
<td>$160,001-$214,000</td>
<td>$320,001-$428,000</td>
<td>$272.70</td>
<td>$51.30</td>
</tr>
<tr>
<td>More than $214,000</td>
<td>More than 428,000</td>
<td>$335.70</td>
<td>$70.80</td>
</tr>
</tbody>
</table>

The information above is based on 2015 figures. These numbers are subject to change each year.

Q: When I enroll in a HealthPartners plan, do I just pay one monthly premium?
No. You must continue to pay your monthly Part B premium to the Federal Government. You pay an additional monthly premium to HealthPartners for the plan you choose.

Q: How do I get Medicare Parts A and B?
You become eligible for Medicare by paying Social Security taxes during employment or by having a spouse who has paid. Since you’ve essentially “prepaid” with those taxes, you won’t need to pay a premium for Medicare Part A. And, you’ll likely be automatically enrolled on the first day of the month of your 65th birthday.

Most people pay a monthly premium to the Federal Government for Medicare Part B. In 2015, it’s $104.90 for people with incomes less than $85,000 ($170,000 for couples). People with higher incomes may pay more.

Q: If I get Medicare from the Federal Government, why do I need a plan from HealthPartners?
There are a number of services that Original Medicare doesn’t cover. Many people choose to buy additional coverage, which is what HealthPartners provides. Freedom covers most of the Original Medicare coinsurances and copays that you would otherwise pay out of your own pocket. Plus, you’ll get one contact from our dedicated Member Services team for all your questions.
**Q: How are Social Security and Medicare connected?**

Medicare is a program through the U.S. Department of Health and Human Services. The Centers for Medicare & Medicaid Services is the agency in charge of the Medicare program, but you apply for Medicare through Social Security. You become eligible by paying, or having a spouse who paid, Social Security taxes. When you sign up for Medicare Part B, your monthly premium will be deducted from your benefit payment.

You become eligible for Medicare when you turn 65. However, full Social Security benefits are currently not available until age 66 or 67, depending on your year of birth. For more information, visit [ssa.gov](http://ssa.gov).

**Q: What if I plan to keep working after I turn 65?**

You can take steps today to set yourself up for an easy transition to Medicare in the future.

1. Contact Social Security Administration at the number on page 11. They can tell you if it would be a good idea to enroll in Medicare even as you continue to work.

2. Call HealthPartners Medicare Sales at the numbers on page 11. Let us know when you’re planning to retire. We’ll contact you around that time with the most current Medicare plan information and help you enroll.

3. Keep track of health care spending, like your medicine usage and out-of-pocket medical expenses. This will help you choose a plan that fits your needs.

The Medicare checklist we sent you is a helpful planning tool. Keep it handy for when you do decide to retire.

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WHERE CAN I GET MORE INFORMATION?

- Come to an informational meeting. A sales representative will tell you more about Medicare, explain your plan options and hand out enrollment materials. It’s a great place to ask questions, take notes and spend time with our Medicare experts. You can find the list of upcoming meetings at [healthpartners.com/meetings](http://healthpartners.com/meetings).

HOW CAN I SIGN UP?

- Call HealthPartners to request an enrollment kit. Our number is on page 11.

- Visit [healthpartnersmedicare.com](http://healthpartnersmedicare.com) to shop and compare plans. If you find one you like, you can enroll using our easy online tool.

- You can sign up for our medical plans at any time, but can only sign up for Part D plan options at specific times. Contact HealthPartners and we’ll walk you through your options.
Your Medicare Resources

HealthPartners Medicare Sales
To answer your questions and walk through your HealthPartners plan options:
952-883-5601 or 800-247-7015
TTY 952-883-6060 or 800-443-0156
October 1 through February 14,
8 a.m. to 8 p.m., seven days a week
February 15 to September 30,
8 a.m. to 8 p.m., Monday through Friday
medicaresales@healthpartners.com
healthpartnersmedicare.com

Centers for Medicare and Medicaid Services
For information from the Federal Government agency that administers Original Medicare:
800-MEDICARE (800-633-4227)
TTY 877-486-2048
24 hours a day, seven days a week
medicare.gov

Social Security Administration
For information about extra financial assistance programs:
800-772-1213
TTY 800-325-0778
7 a.m. to 7 p.m., Monday through Friday
ssa.gov

Senior LinkAge Line®
A State of Minnesota resource center for Medicare-eligible retirees:
800-333-2433
TTY/Minnesota Relay Service at 7-1-1
8 a.m. to 4:30 p.m., Monday through Friday
mnaging.org

For information from the Federal Government agency that administers Medicare:
800-MEDICARE (800-633-4227)
TTY 877-486-2048
24 hours a day, seven days a week
medicare.gov
HealthPartners is a Cost plan with a Medicare contract. Enrollment in HealthPartners depends on contract renewal.

If you attend a community meeting, a sales person will be present with information and applications. For accommodation of persons with special needs at community meetings, call HealthPartners Medicare Sales at the numbers on page 11.