



# Select the plan for a healthier you.

make **good** happen



HealthPartners®

Your medical plan benefits

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Using your plan

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State of Wisconsin Employees 2016  
visit: [www.healthpartners.com/stateofwis](http://www.healthpartners.com/stateofwis)  
for network information



You make **good** happen every day.

For your family.

For your community.

For yourself.

We're here to partner with you  
to make **good** happen for your health.

That's not just a slogan.

It's a commitment.



make  
**good**  
happen





# Choosing a plan

Finding the right health plan can feel like a challenge.  
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:

### **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.

### **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/networks](http://healthpartners.com/networks) and select *Find a doctor or dentist* or select *Find a clinic or hospital*.

## 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, call Member Services or log on to your *myHealthPartners* account.



# Open Access 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.

## About your plan

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

- Convenience and online care
- Specialty care — no referrals needed
- Prescription medications
- 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/networks](http://healthpartners.com/networks) and search Open Access. Search for doctors and clinics, by specialty and more.
- Learn how doctors rate on cost and quality.

## 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

Your network — where can I go to the doctor?	Open Access network SBC Page 1
Your deductible — if I have a deductible, how much is it?	SBC Page 1
Your annual out-of-pocket limit — what's the most I will pay for health care?	SBC Page 1
Your office visit costs — how much will I pay for office visits?	SBC Page 2
Your tests — how much will I pay for MRIs, CT scans and X-rays?	SBC Page 2
Your emergency needs — 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?

Call Member Services or log on to your *myHealthPartners* account.



# Get healthy. We'll help.

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.

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 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 activity tracker to keep track of steps on-the-go.







# virtuwell — your 24/7 online clinic

Certified nurse practitioners make a diagnosis, create a personalized treatment and send you a prescription if needed.

## Get real treatment from real people, really fast.

After a simple, guided interview about your symptoms, you'll get a personalized treatment plan and a prescription if you need one, in 30 minutes or less.

### 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

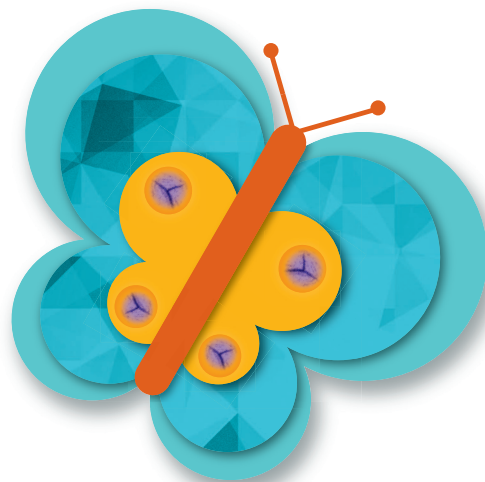
virtuwell only treats conditions that can be safely treated online:

- Bladder infections
- Pink eye
- Rashes and other skin irritations
- Sinus infections
- Upper respiratory infections
- 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*

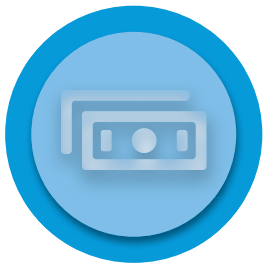




# We're here to help

Contact us 24/7 when you have questions about your coverage or health — we're here to help.

IF YOU HAVE QUESTIONS ABOUT	CONTACT
<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> <li>• How Health Care Reform might impact you</li> </ul>	<p><b>Member Services</b></p> <p>Monday – Friday, 7 a.m. – 7 p.m. CST            Call the number on the back of your member ID card or <b>800-883-2177</b>.</p> <p>Español: <b>866-398-9119</b>            Interpreters are available if you need one.</p> <p><a href="http://healthpartners.com">healthpartners.com</a></p>
<ul style="list-style-type: none"> <li>• Whether you should see a doctor</li> <li>• Home treatment options</li> <li>• A medication you're taking</li> </ul>	<p><b>CareLine<sup>SM</sup> service — nurse line</b></p> <p>24/7, 365 days a year  <b>800-551-0859</b></p> <p><a href="http://healthpartners.com/healthlibrary">healthpartners.com/healthlibrary</a></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></p> <p>Monday – Friday, 7 a.m. – 7 p.m. CST            Call the Member Services number on the back of your member ID card.</p> <p><a href="http://healthpartners.com/decisionsupport">healthpartners.com/decisionsupport</a></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></p> <p>24/7, 365 days a year  <b>800-845-9297</b></p> <p><a href="http://healthpartners.com/healthlibrary">healthpartners.com/healthlibrary</a></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></p> <p>Monday – Friday, 8 a.m. – 5 p.m. CST  <b>888-638-8787</b></p> <p><a href="http://healthpartners.com">healthpartners.com</a></p>



# Know your care costs

If you're looking for health plan support, this information will help you get the best care while managing your out-of-pocket costs.

WHEN YOU NEED	GO TO	AVERAGE COST	AVERAGE TIME SPENT
<p>Health advice from a nurse.</p> <p>For example, if you have questions about:</p> <ul style="list-style-type: none"> <li>• Medications</li> <li>• Cold or cough</li> <li>• Upset stomach</li> </ul>	<p><b>CareLine<sup>SM</sup> service</b> —</p> <p>Call CareLine 24/7 at <b>612-339-3663</b> or <b>800-551-0859</b></p>	Free	
<p>Treatment and prescriptions for minor medical issues.</p> <p>For example:</p> <ul style="list-style-type: none"> <li>• Sinus infection</li> <li>• Yeast and bladder infections</li> <li>• Pinkeye</li> </ul>	<p><b>virtuwell<sup>®</sup></b></p> <p>(a 24/7 online clinic) or convenience clinics (found in retail and grocery stores)</p>	\$	
<p>A regular checkup or care for urgent problems during the day.</p> <p>For example:</p> <ul style="list-style-type: none"> <li>• Diabetes management</li> <li>• Ear infection</li> <li>• Strep throat</li> </ul>	Primary care clinics	\$\$	
<p>Care for urgent problems when primary care clinics are closed.</p> <p>For example:</p> <ul style="list-style-type: none"> <li>• Cuts that need stitches</li> <li>• Possible broken bones</li> <li>• Sprains</li> </ul>	Urgent care clinics	\$\$\$	
<p>Help in an emergency.</p> <p>For example:</p> <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

It's easy to manage your plan and feel confident when you get care. Whether it's online, on your mobile device or via text.

WHEN YOU WANT TO	ONLINE	MOBILE	TEXT
See your benefits and specific plan information.	•		
See your past care including claims and explanations of benefits (EOBs).	•		
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.	•		•

## 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](http://healthpartners.com) 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.



# Travel anywhere – worry free

Together with Assist America, we're bringing you support for your health care needs when you need it most, no matter where in the world you are, we've got you covered

## Unmatched support

Focus on your travel plans, not your health care needs. It's easy to get the support you need when you're away from home. If something unexpected happens, simply call Member Services or call the number on your Assist America ID card.

Assist America is available 24/7 to help you with:

- Filling lost prescriptions
- Finding quality providers and doctors
- Hospital admission
- Pre-trip information, such as immunization or visa requirements
- Sending health updates to loved ones at home
- Tracking down lost luggage
- Translator referrals
- And more!

Learn more at [healthpartners.com/getcareeverywhere](http://healthpartners.com/getcareeverywhere).

Once you're there, download the Assist America ID card to carry with you when you travel.

## Help when you're on-the-go

With the Assist America mobile app you've got support at your fingertips no matter where you are. Download Assist America Mobile from the iTunes app store or Google Play store by searching Assist America Mobile. Just use your Assist America ID number to get started.





# Get healthy savings

Want to save money while doing something great for your health?  
Get special discounts while getting healthy!

## 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
- YMCA
- LA Fitness\*
- Life Time Fitness
- Snap Fitness\*
- And 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
- Healthy mom and baby products
- Recreational equipment
- Spa services
- Swim lessons

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.

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The HealthPartners family of health plans is underwritten and/or administered by HealthPartners, Inc., Group Health, Inc., HealthPartners Insurance Company or HealthPartners Administrators, Inc. Fully insured Wisconsin plans are underwritten by HealthPartners Insurance Company.





# Save at the gym

Try our Frequent Fitness gym savings program to save up to \$20 per person on your monthly health club membership when you work out 12 or more days each month.

## 1. Find a health club

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

Some participating health clubs include:

- Anytime Fitness
- CorePower Yoga
- YMCA
- LA Fitness\*
- Life Time Fitness
- Snap Fitness\*
- And 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.

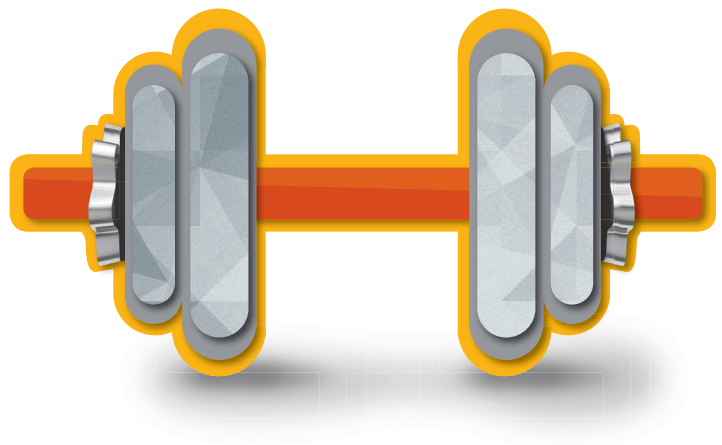
## 3. Work out

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.



# Your guide to well-being

As a HealthPartners member, you'll get the tools, support and resources you need to be a healthier, happier 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.

## 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**.

### 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**.

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



## 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.



## 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 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** or call Member Services at 952-883-5000 or 800-883-2177.

**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.



### Want tips for eating better?

Check out HealthPartners yumPower—it's all about finding tasty, good-for-you foods that power your body and help you live the best life possible. After all, when you eat better, you feel better! Get started at **yumpower.com** — your mind, body and taste buds will thank you.

