

HealthPartners Group Retiree Plans

We've got you and your retirees covered.

Support for you and your employees

Providing health care benefits shows your commitment to your retirees — but it can also be expensive over time. Continue supporting them throughout their retirement with health coverage that fits their needs, without risking your bottom line. HealthPartners helps you achieve both priorities.

No matter which plan you or your retirees are interested in, you'll receive HealthPartners superior quality and service. We'll help with plan administration, direct billing, reference guides, personal support and more. We even offer group billing so your retirees have the comfort of knowing their plan is provided by the employer they trust, while saving you the administrative cost.



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Care for your retirees and lower costs for your company

HealthPartners lets you tailor medical and prescription drug benefits to meet the needs of your employees and your business.

With HealthPartners® Freedom Group (Cost) plan, your retirees will get:

- More than 51,000 providers to choose from – so it's likely their doctor is covered.
- Dedicated Member Services representatives – your retirees can speak with the same person each time they call.
- Health club membership through Silver&Fit® Exercise & Healthy Aging Program. Plus, other healthy discounts.
- virtuwell®, the convenient online clinic that treats common conditions from any computer.
- 24/7 CareLineSM service, as well as Nurse NavigatorsSM for complex questions.
- Nine months of travel coverage inside the U.S., plus worldwide emergency and urgently needed care.
- Online tools to schedule appointments, review claims, track health information and more.
- Prescriptions delivered right to their door with HealthPartners myMailRx.
- The flexibility of scheduled telephone and e-visits.



Find helpful resources at healthpartners.com/groupmedicare.

Medical and prescription drug coverage for your retirees

- **Part D prescription drug coverage:** HealthPartners offers customizable prescription drug coverage depending on your budget and employees' needs. Prescription drug coverage can be equal to or richer than the Standard Part D benefit. Richer coverage can be used to reduce retiree drug costs in any phase of the Part D benefit, including the coverage gap.
- **Medical coverage:** A group retiree plan with medical coverage only is ideal for employers who use a pharmacy benefit manager, or do not want to offer retiree drug coverage at all.
- **National solution:** Have retirees living outside Minnesota or Western Wisconsin? We've got them covered, too. HealthPartners offers a Medical plan paired with our Part D plan to support your retirees wherever they live, within the U.S.

Individual coverage

(if you have less than five retirees)

Your 65+ retirees can choose from five medical plans, prescription drug pairings and optional dental coverage to find the coverage that fits them best.

HealthPartners has options for your retirees under 65 as well. You can see all our plan options at healthpartners.com/individual.



READY TO GET STARTED?

Call us at **952-883-7428** or **866-993-7428** between 8 a.m. and 6 p.m., Monday through Friday. Or, contact your HealthPartners account representative or broker.

A closer look at your options

Below are examples of plans with a wide range of medical and prescription drug benefit levels. We offer many options that fall between these, including customized benefits for groups of 50 or more.

BENEFIT	FREEDOM PLAN A	FREEDOM PLAN B	FREEDOM PLAN C
Annual deductible	None	None	None
Annual out of pocket maximum	\$3,000	\$3,000	\$3,000
Doctor's visits (primary and specialty)	100 percent coverage	\$20 copay	\$20 primary copay \$40 specialty copay
Convenience care	100 percent coverage	\$10 copay	\$10 copay
virtuwell®	Unlimited visits	Unlimited visits	Unlimited visits
Preventive care and cancer screenings	100 percent coverage	100 percent coverage	100 percent coverage
Emergency care	\$30 copay	\$50 copay	\$100 copay
Urgently needed care	100 percent coverage	\$20 copay	\$40 copay
Inpatient hospital care	100 percent coverage	\$100 copay	\$500 copay
Skilled nursing care	100 percent coverage up to 100 days	100 percent coverage up to 100 days	100 percent coverage up to 100 days
Outpatient care (chiropractic, therapy, outpatient surgery, etc.)	100 percent coverage	\$20 copay for most services	\$40 copay for most services
Diabetes supplies and training	100 percent coverage for training; 90 percent coverage for supplies	100 percent coverage for training; 90 percent coverage for supplies	100 percent coverage for training; 80 percent coverage for supplies
Durable medical equipment and prosthetics	90 percent coverage	90 percent coverage	80 percent coverage
Preventive dental	100 percent coverage	\$20 copay	No coverage
Prescription drugs Options in the coverage gap include no coverage or supplemental drug coverage that takes advantage of pharmaceutical manufacturer discount on brand drugs	\$10 for generic, preferred brand and non-preferred brand drugs and 25 percent for specialty drugs per 30 day supply	\$12 for generic drugs, \$24 for preferred brand and non-preferred brand drugs and 25 percent for specialty drugs per 30 day supply	\$15 for generic drugs, \$30 for preferred brand, \$60 for non-preferred brand drugs and 33 percent for specialty drugs per 30 day supply
HealthPartners Mail Order Pharmacy	Brand and generic drugs available at two copays for 90 day supply	Brand and generic drugs available at two copays for 90 day supply	Brand and generic drugs available at two copays for 90 day supply

*Pricing available upon request



WAYS TO SAVE!

- Primary/specialty copay split
- Adjusting inpatient and outpatient cost-sharing
- Adding drug tiers