

Robin with HealthPartners Small Employer Plan Guide

Effective Jan. 1, 2019

Members can live healthier lives with a new, integrated health care option. Robin with HealthPartners represents a new way of thinking about health and gives members access to high-quality, affordable care.

Meet Robin, the sign of a healthy Wisconsin

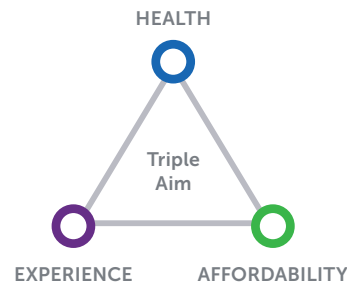
Robin represents the coming of spring. Rebirth. And the start of something new. A new way of thinking. A change in how you think about health.

HealthPartners has teamed up with Bellin Health and ThedaCare to offer a local health plan option with national reach. This relationship leverages the best of all companies: Bellin Health and ThedaCare's network of providers and HealthPartners health plan expertise.

By joining together, we will maximize our collective innovations in health care to improve the health and well-being of individuals, businesses and the communities we serve.

Transforming health care

We are dedicated to building and nurturing relationships, and connecting with you on a personal level to provide personalized support. Because we bring care and coverage together. Through collaboration, our solutions are rooted in the Triple Aim.



HEALTH

Supporting success by delivering comprehensive experiences that enable productivity and wellness.

AFFORDABILITY

Using data-driven insights to identify opportunities and intentionally build solutions that drive innovation and measurable change.

EXPERIENCE

Providing personalized support that engages and activates healthy lifestyles, and meets individual needs.

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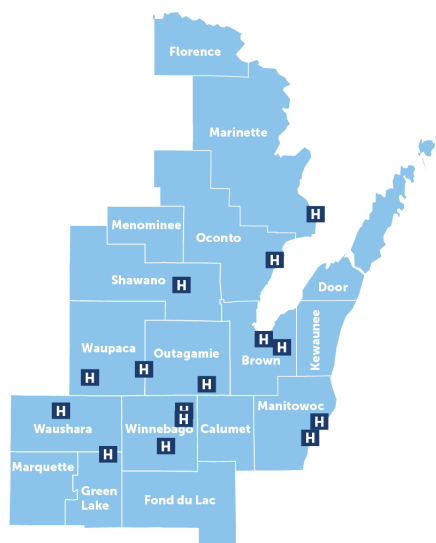
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Working together to deliver results

Bellin Health, ThedaCare and HealthPartners are centered on a common passion to improve the health and well-being of individuals, businesses and the communities we serve. We're committed to providing access to higher quality care at a lower cost.

- **Access to the best care possible.** Members can choose among high-quality, low-cost providers across northeast Wisconsin – no referral needed.
- **National coverage.** Travelers and dependents can get the care they need from a national network of more than 1 million providers and 6,000 hospitals – no referral required.
- **Fast and easy online care.** Members get unlimited visits with no cost sharing for use of virtuwell® – a 24/7 online clinic.* Plus, in-network coverage for Doctor On Demand.



Robin focused network

Providers in the Robin focused network were selected because they give high-quality, cost-effective care. The network is designed to reach Triple Aim results for the northeast Wisconsin community.

The Robin focused network includes:

- Aurora Health Care hospitals and clinics
- Bay Area Medical Center
- BayCare Clinic
- Bellin Health hospitals and clinics
- Holy Family Memorial hospital and clinics
- ThedaCare hospitals and clinics
- And more!

Search the focused network at
healthpartners.com/robin/focused.

Guiding members through the complexities of health care

Robin plans give your employees unparalleled support to improve their health.

EVERYDAY SUPPORT

Member Services	Answers questions about health and dental plan coverage or claims, finding a doctor, and more
myHealthPartners online and myHP mobile app	Check claims and balances, search for doctors, view ID card and more

DECISION SUPPORT

CareLineSM service	24/7/365 nurse help for symptom support and advice on treatment
Nurse Navigators	Help with health care needs, benefits, choosing a treatment option and more
Behavioral Health Navigators	Support for mental or chemical health needs, benefits, choosing a treatment option and more
Pharmacy Navigators	Pharmacy benefit help, including cost savings and prior authorization
BabyLine Phone Service	Nurse support to pregnant mothers and new parents 24/7/365
Online Decision Points	Resources that consider your personal values to help make medical decisions
Plan for MeSM	Tool to compare plan options and potential costs
Prescription shopping tool	Find the lowest cost of medicine, transfer pharmacies and learn ways to save

HEALTH ADVOCACY SUPPORT

Medication Therapy Management	Ensures drug safety and effectiveness for members taking multiple medicines
Assist America	Emergency assistance when away from home, available 24/7/365

RESILIENCE AND WELL-BEING

Beating the Blues	Teaches skills to decrease stress, depression and anxiety
Health assessment	Online questionnaire to learn about your current health, set goals and get recommendations on how to improve
Well-being activity	Complete an activity or work with a health coach on topics that interest you

PERSONAL HEALTH

Employee Assistance Program (EAP)	Confidential personal support for almost any need
Frequent Fitness	Work out 12 times a month at select fitness centers and receive up to \$40 off your fitness club membership dues for two adults (\$20 per person)
Healthy DiscountsSM program	Discounts just for being a HealthPartners member
Preventive care guidelines	Outlines recommendations from the experts
Interactive health tools and trackers	General health tools and symptom checker
Online care	Fast and convenient treatment for a variety of conditions

Simple solutions with an exceptional experience

- **Plan flexibility.** Employees can choose what works best for their lifestyle and budget when you mix and match among the variety of plans. Select your base plan and offer additional plan(s) with leaner or richer benefits. See *Administration* rules on page 7.
- **Plan comparison and enrollment.** Help your employees choose the right plan for them with the Plan for MeSM online tool.*
- **Communications support.** Open enrollment materials for employees, specific to your plan(s). As well as communication toolkits to engage employees in living their best life.
- **Easy implementation.** Hassle-free administration and excellent service for employers. Plus plan information at your fingertips when and where you need it through E-tools.

Additional products and pricing

- Health Reimbursement Account (HRA) cost is \$5.75 PPPM (per participant per month), or \$4.75 PPPM if the group is enrolled in electronic communication and requires direct deposit for all participants. Groups with less than 20 participants will also have a \$250 implementation fee.
- Flexible Spending Account (FSA) cost varies by group size.

Benefit details

- The drug list is GenericsAdvantageRx formulary.
- Preventive care is covered 100 percent.
- Pediatric preventive dental care is covered 100 percent for children through age 19. Basic, major and medically necessary orthodontic benefits are subject to the medical plan's deductible and coinsurance provisions, including OOP maximums.
- Members get unlimited visits with no cost sharing for use of virtuwell[®] – a 24/7 online clinic for simple and fast care (for HSA plans, coverage begins after deductible).
- All plans have out-of-network coverage. Deductible is \$10,000/\$20,000. Member pays 50 percent after deductible. Out-of-pocket maximum is \$30,000/\$60,000. Out-of-network urgent care and emergency care services are covered at in-network levels.
- To estimate the difference in premiums, divide the factor for plan A by the factor for plan B. Example: a group considering a \$4,000-\$60 plan and a \$500-\$20 plan, divide .7291 by .9112 = .8001 which is approximately 20 percent less.
- Refer to the coverage requirements at [healthpartners.com](https://www.healthpartners.com) for more details.

Discounted adult dental and supplemental family coverage

Employers save up to 25 percent when they pair a HealthPartners dental plan with their Robin small employer medical plan. Discount applies to the family tier of their dental premium only (doesn't apply to the orthodontic or medical premium).

Plan	Metal Level	SG Factors	Medicare Part D creditable coverage	IN-NETWORK										
				Deductible	OOP	Office visits	Inpatient/outpatient hospital	Lab	X-ray	MRI/CT	ER	Formulary prescriptions	Non-formulary prescriptions	Specialty prescriptions

Copay-Coinsurance and Copay-Deductible

\$25–95%	Platinum	1.000	Y	None	\$7,900/\$15,800	\$25	5%	0%	5%	5%	\$200	\$5/\$25/\$60	\$150	20%
\$500–\$20	Platinum	0.9112	Y	\$500/\$1,500	\$3,750/\$7,500	\$20	20%	0%	20%	20%	20%	\$5/\$25/\$60	\$150	20%
\$500–\$40	Gold	0.8519	Y	\$500/\$1,500	\$6,000/\$12,000	\$40	25%	0%	25%	25%	25%	\$5/\$25/\$60	\$150	20%
\$750–\$40	Gold	0.8373	Y	\$750/\$2,250	\$6,500/\$13,000	\$40	25%	0%	25%	25%	25%	\$5/\$25/\$60	\$150	20%
\$1,000–\$40	Gold	0.8240	Y	\$1,000/\$3,000	\$7,000/\$14,000	\$40	25%	0%	25%	25%	25%	\$5/\$25/\$60	\$150	20%
\$2,000–\$50	Gold	0.7817	Y	\$2,000/\$6,000	\$7,500/\$15,000	\$50	25%	0%	25%	25%	25%	\$5/\$25/\$60	\$150	20%
\$4,000–\$60	Silver	0.7291	Y	\$4,000/\$12,000	\$7,900/\$15,800	\$60	30%	0%	30%	30%	30%	\$5/\$25/\$60	\$150	20%

Formulary prescriptions are \$5 low-cost generic/\$25 high-cost generic/\$60 brand.

All-Copay

\$30/\$60 P-S	Gold	0.9004	Y	None	\$5,500/\$11,000	\$30/\$60	\$2,000	\$0	\$0	\$200	\$500	\$5/\$25/\$60	\$150	\$500
\$45/\$90 P-S	Gold	0.8640	Y	None	\$7,900/\$15,800	\$45/\$90	\$2,000	\$0	\$0	\$200	\$500	\$5/\$25/\$60	\$150	\$500

Formulary prescriptions are \$5 low-cost generic/\$25 high-cost generic/\$60 brand. • MRI/CT cost may vary based on location of service. • Inpatient copay applies per day for the first three days.

Three for Free

\$500–70%	Gold	0.8159	Y	\$500/\$1,500	\$6,500/\$13,000	30%	30%	30%	30%	30%	30%	\$5/\$25/\$60	\$150	20%
\$1,000–70%	Gold	0.7819	Y	\$1,000/\$3,000	\$7,000/\$14,000	30%	30%	30%	30%	30%	30%	\$5/\$25/\$60	\$150	20%
\$2,000–70%	Gold	0.7570	Y	\$2,000/\$6,000	\$5,750/\$11,500	30%	30%	30%	30%	30%	30%	\$5/\$25/\$60	\$150	20%
\$3,500–70%	Silver	0.6882	Y	\$3,500/\$10,500	\$7,500/\$15,000	30%	30%	30%	30%	30%	30%	\$5/\$25/\$60	\$150	20%
\$5,000–70%	Silver	0.6708	Y	\$5,000/\$15,000	\$7,900/\$15,800	30%	30%	30%	30%	30%	30%	\$5/\$25/\$60	\$150	20%

Formulary prescriptions are \$5 low-cost generic/\$25 high-cost generic/\$60 brand. • For In-network services, each family member may receive up to a combined total of three office visits, convenience care and urgent care visits each year where the physician’s services are covered at 100 percent. All charges for office procedures, laboratory, radiology, day treatment services, group visits, chiropractic care, physical, occupational and speech therapy services are subject to the deductible and coinsurance.

HRA Embedded Deductible

\$5,000–100%	Silver	0.6969	Y	\$5,000/\$10,000	\$5,500/\$11,000	0%	0%	0%	0%	0%	0%	\$5/\$25/\$60	\$150	20%
\$4,000–100%	Silver	0.7208	N	\$4,000/\$8,000	\$4,250/\$8,500	0%	0%	0%	0%	0%	0%	0%	20%	0%
\$6,500–100%	Bronze	0.6179	N	\$6,500/\$13,000	\$7,000/\$14,000	0%	0%	0%	0%	0%	0%	0%	20%	0%

\$5,000-100% plan: Formulary prescriptions are \$5 low-cost generic/\$25 high-cost generic/\$60 brand. Prescription benefit is pre-deductible; plan is not HSA-qualified.

Plan	Metal Level	SG Factors	Medicare Part D creditable coverage	IN-NETWORK										
				Deductible	OOP	Office visits	Inpatient/outpatient hospital	Lab	X-ray	MRI/CT	ER	Formulary prescriptions	Non-formulary prescriptions	Specialty prescriptions
HSA-Copay Non-Embedded (Contract) Deductible														
\$2,000–100%	Gold	0.7803	N	\$2,000/\$4,000	\$3,250/\$6,500	\$30/\$60	0%	0%	0%	0%	\$325	\$5/\$25/\$60	\$150	20%
HSA-Copay Embedded Deductible														
\$3,000–100%	Silver	0.6964	N	\$3,000/\$6,000	\$6,750/\$13,500	\$30/\$60	0%	0%	0%	0%	\$325	\$5/\$25/\$60	\$150	20%
\$5,000–100%	Bronze	0.5929	N	\$5,000/\$10,000	\$6,750/\$13,500	\$30/\$60	0%	0%	0%	0%	\$325	\$5/\$25/\$60	\$150	20%
Formulary prescriptions are \$5 low-cost generic/\$25 high-cost generic/\$60 brand. • All services are subject to the deductible.														
HSA Non-Embedded (Contract) Deductible														
\$2,000–100%	Gold	0.8450	Y	\$2,000/\$4,000	\$2,250/\$4,500	0%	0%	0%	0%	0%	0%	0%	20%	0%
\$2,500–100%	Gold	0.8047	Y	\$2,500/\$5,000	\$2,750/\$5,500	0%	0%	0%	0%	0%	0%	0%	20%	0%
\$3,600–100%	Silver	0.7312	N	\$3,600/\$7,200	\$3,850/\$7,700	0%	0%	0%	0%	0%	0%	0%	20%	0%
HSA Embedded Deductible														
\$3,000–100%	Gold	0.7772	Y	\$3,000/\$6,000	\$3,250/\$6,500	0%	0%	0%	0%	0%	0%	0%	20%	0%
\$4,000–100%	Silver	0.7256	N	\$4,000/\$8,000	\$4,250/\$8,500	0%	0%	0%	0%	0%	0%	0%	20%	0%
\$3,850–100%	Silver	0.7252	N	\$3,850/\$7,700	\$4,100/\$8,200	0%	0%	0%	0%	0%	0%	0%	20%	0%
\$3,000–80%	Silver	0.7226	N	\$3,000/\$6,000	\$4,500/\$9,000	20%	20%	20%	20%	20%	20%	20%	40%	20%
\$4,500–100%	Silver	0.7051	N	\$4,500/\$9,000	\$4,750/\$9,500	0%	0%	0%	0%	0%	0%	0%	20%	0%
\$6,450–100%	Bronze	0.6240	N	\$6,450/\$12,900	\$6,700/\$13,400	0%	0%	0%	0%	0%	0%	0%	20%	0%
\$5,500–70%	Bronze	0.6211	N	\$5,500/\$11,000	\$6,700/\$13,400	30%	30%	30%	30%	30%	30%	30%	50%	30%
\$6,000–70%	Bronze	0.6173	N	\$6,000/\$12,000	\$6,700/\$13,400	30%	30%	30%	30%	30%	30%	30%	50%	30%
HSA Rx Plus Non-Embedded (Contract) Deductible														
\$2,000–100%	Gold	0.8615	Y	\$2,000/\$4,000	\$2,250/\$4,500	0%	0%	0%	0%	0%	0%	0%	20%	0%
\$2,500–100%	Gold	0.8233	Y	\$2,500/\$5,000	\$2,750/\$5,500	0%	0%	0%	0%	0%	0%	0%	20%	0%
HSA Rx Plus Embedded Deductible														
\$3,000–100%	Gold	0.7983	Y	\$3,000/\$6,000	\$3,250/\$6,500	0%	0%	0%	0%	0%	0%	0%	20%	0%
\$4,250–100%	Silver	0.7385	Y	\$4,250/\$8,500	\$4,500/\$9,000	0%	0%	0%	0%	0%	0%	0%	20%	0%
\$3,000–80%	Silver	0.7300	Y	\$3,000/\$6,000	\$5,250/\$10,500	20%	20%	20%	20%	20%	20%	20%	40%	20%
\$5,000–100%	Silver	0.7066	Y	\$5,000/\$10,000	\$5,250/\$10,500	0%	0%	0%	0%	0%	0%	0%	20%	0%

HSA Rx Plus plans cover select preventive drugs at 100 percent generic/\$60 brand. Visit healthpartners.com/formulary to see the Preventive Drug List.



QUESTIONS? CALL US!

We have the information you need and are ready to help you. Reach us at the numbers below, Monday through Friday from 8 a.m. to 5 p.m.

Robin with HealthPartners Sales Team:

For help coordinating contract and renewal processes, obtaining enrollment materials and managing benefit changes. **920-328-1661** or **833-437-1217**

Membership Accounting:

For setup and resolution of billing, enrollment and eligibility issues. **888-880-9114**

Broker VIP Line:

Direct connection to quick, accurate information on member-specific questions. **800-828-1159**