

Fully insured solutions for large employers | Effective January 1, 2023

HealthPartners UnityPoint Health EZ plan guide

Your trusted community partner

HealthPartners UnityPoint Health offers health plan coverage and care delivery services to create a comprehensive, best-in-class experience that drives better health outcomes. We make it easy for everyone in our community to live healthy, productive lives with lower overall medical costs. Our integrated medical, dental, pharmacy and worksite health solutions make care more affordable without sacrificing quality. Together, we improve the health and well-being of the individuals, businesses and communities we serve.

We help businesses succeed

HealthPartners UnityPoint Health provides compassionate, personalized support to help you with your ever-evolving business needs. We help employers achieve Triple Aim results that improve overall health, experience and affordability.

HealthPartners UnityPoint Health offers solutions that are simple and affordable, give access to top providers, and deliver a superior experience.

Triple Aim

- Health** – Deliver comprehensive experiences that drive productivity and enhanced health and well-being
- Experience** – Offer personalized support to engage and activate healthy lifestyles and meet unique needs
- Affordability** – Use data-driven insights to identify and build, innovative solutions that create measurable change

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HealthPartners
UnityPoint Health

Health plans

Network solutions

Network options

Bridges network

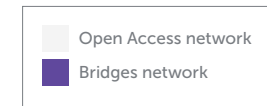
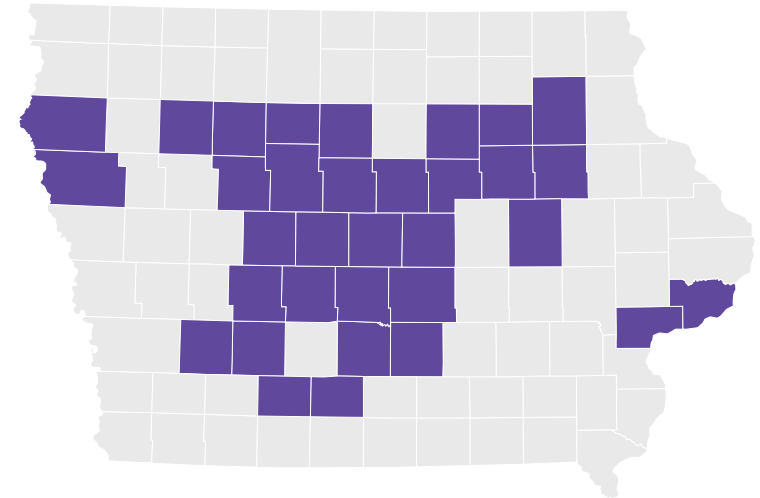
The Bridges network is a lower cost option that covers metro areas in Iowa, featuring UnityPoint Health, their Accountable Care Organization (ACO) partners and other key providers.

Search the Bridges network at healthpartnersunitypointhealth.com/bridges.

Open Access network

The Open Access network covers all 99 counties in Iowa and includes a national network of more than 1 million providers and 6,300 hospitals.

Search the Open Access network at healthpartnersunitypointhealth.com/openaccess.



Value-based network

All networks include:

- **Access to the best care possible.** The network includes the highest-quality, lowest-cost providers – no referral needed.
- **Fast and easy online care.** Unlimited, in-network telehealth coverage that includes access to Doctor on Demand and no cost sharing for use of Virtuwell® and UnityPoint Virtual Care.*

*HSA plans have 100% coverage for UnityPoint Virtual Care and Virtuwell® after deductible

Member tools and resources

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
NEW Employee Assistance Program (EAP)	Free 24/7 resources and support to manage stress, be more productive at work and live healthier every day

Living Well: Resilience and well-being resources

Health assessment	Online questionnaire to learn about current health and steps to make it even better
Digital activities	Online activities to lose weight, manage stress, exercise more and live a healthier lifestyle
Wellbeats	An on-demand fitness streaming platform with more than 500 classes
Condition management	Tools and resources to manage health conditions, prevent complications and stay out of the hospital
Healthy Discounts	Retail and service discounts for being a HealthPartners member
Tobacco cessation coaching	Health coach support to quit smoking
Preventive care guidelines	Recommendations from the experts
Online care	Fast and convenient treatment for a variety of conditions
myStrength	A digital program that uses evidence-based cognitive behavioral therapy to support all aspects of mental health
Omada Health	Digital health coach support using smart connected devices to prevent and manage diabetes, hypertension and healthy weight

Members receive 24/7 nurse support and resources for working and living healthier.

Health advocacy support

Case Management Nurse support	Ensures the right care and support for any condition
Disease Management Nurse support	Offers the appropriate care and support for chronic conditions like asthma, cancer, COPD, diabetes, low back pain and pregnancy
Medication Therapy Management	Helps members who take multiple medicines better manage drug safety and effectiveness
Assist America	Delivers emergency assistance when away from home, available 24/7/365
Healthy Pregnancy	Gives pregnant mothers access to personalized support to help them stay healthy and make informed decisions before, during and after delivery
NowPow	Provides local, community assistance and resources, and information on social services

Decision support

CareLineSM service	Provides 24/7/365 nurse support for better symptom management and advice on treatment
Nurse Navigators	Helps with any health care need, treatment or benefits question, and more
Behavioral Health Navigators	Offers support for any mental or chemical health need, treatment or benefits question, and more
Pharmacy Navigators	Delivers expert pharmacy benefit help, including cost savings and prior authorization support
BabyLine phone service	Provides 24/7/365 nurse support to pregnant mothers and new parents
Online Decision Points	Offers resources that consider personal values to make medical decision making easier
Plan for MeSM	Compares plan options and potential costs using an online tool
Prescription shopping tool	Finds the lowest cost medicine, transfer pharmacies and ways to save money

Employer experience

Simple and affordable support for your business

Plan flexibility

When it comes to health plan options, you shouldn't settle for just one. Get the chance to mix and match a variety of plans and networks to help your employees find the best one for their lifestyle and budget.

Plan comparison

With the Plan for Me tool, employees receive personalized support to budget for annual health care expenses and choose a plan that's right for them.

Communications support

Learn how our communication toolkits can help motivate and educate your employees at healthpartners.com/toolkits.

Easy implementation

Hassle-free administration, excellent service, plan information and reporting are at your fingertips with Employer E-Tools.

Value-added services

- Flexible Spending Account (FSA) and Health Reimbursement Account (HRA) costs vary by employer size.
- Choose Fidelity to administer your Health Savings Account (HSA) for groups with 51+ enrolled employees.
 - » Fidelity HSA administration offers convenient planning and management tools for employees, plus ease of use and great value for employers.

Benefit details

- Formulary insulin is covered with no member cost-sharing after a \$25 benefit cap per fill on all plans.
- The drug list is [PreferredRx](#).
- Preventive care is covered 100%. All plans cover Affordable Care Act (ACA) preventive drugs at no cost. Visit healthpartners.com/formulary to view the Commercial ACA preventive drug list.
- Members get unlimited visits with no cost sharing for use of UnityPoint Virtual Care and Virtuwell® – a 24/7 online clinic for simple and fast care. For HSA plans, coverage begins after the deductible.
- Out-of-network urgent care and emergency care services are covered at in-network levels. All other out-of-network services are covered 50% after deductible.
- Refer to the coverage requirements at healthpartners.com for more details.
- Refer to healthpartners.com/creditable-coverage for creditable coverage determination method and details.
- All plans include coverage of telemedicine services (evisits, telephone visits and online care through Virtuwell®).

Administration details

- EZ medical plans are required for all employers with less than 100 eligible employees.
- Employers may select up to four plans. All four plans may be offered on two networks.
- An embedded high deductible health plan cannot be offered next to a non-embedded high deductible health plan.
- Plan administration must match for all plans. This means an employer will choose either plan-year or calendar-year administration for all plans being offered.

Fully insured EZ medical plan guide – HealthPartners UnityPoint Health

Information reflects what members pay

Plan	Medicare Part D creditable coverage	In-network											Out-of-network		
		Deductible	Out-of-pocket	Medical					Prescription drugs				Deductible	Out-of-pocket	
				Office visits	Inpatient/outpatient hospital	Lab/X-ray	MRI/CT	ER	Formulary		Non formulary	Specialty			
Generic	Brand														
All-Copay*															
\$30/\$60 - \$5,500	Y	None	\$5,500/\$11,000	\$30/\$60	\$2,000	\$0	\$200	\$500	\$15	\$60	\$150	\$500	\$13,000/\$26,000	\$20,000/\$40,000	
\$45/\$90 - \$7,900	Y	None	\$7,900/\$15,800	\$45/\$90	\$2,000	\$0	\$200	\$500	\$15	\$60	\$150	\$500	\$13,000/\$26,000	\$20,000/\$40,000	
Deductible-Copay**															
\$500-\$25	Y	\$500/\$1,000	\$3,500/\$7,000	\$25	20%	\$0	20%	\$500	\$15	\$60	\$150	20% up to \$500	\$1,500/\$4,500	\$4,500/\$13,500	
\$1,000-\$25	Y	\$1,000/\$2,000	\$4,000/\$8,000	\$25	20%	\$0	20%	\$500	\$15	\$60	\$150	20% up to \$500	\$3,000/\$9,000	\$9,000/\$27,000	
\$1,500-\$45	Y	\$1,500/\$3,000	\$5,000/\$10,000	\$45	20%	\$0	20%	\$500	\$15	\$60	\$150	20% up to \$500	\$4,500/\$13,500	\$13,500/\$30,000	
\$2,000-\$45	Y	\$2,000/\$4,000	\$5,500/\$11,000	\$45	20%	\$0	20%	\$500	\$15	\$60	\$150	20% up to \$500	\$6,000/\$18,000	\$15,000/\$30,000	
\$2,500-\$45	Y	\$2,500/\$5,000	\$6,000/\$12,000	\$45	20%	\$0	20%	\$500	\$15	\$60	\$150	20% up to \$500	\$7,500/\$22,500	\$15,000/\$30,000	
NEW \$3,500-\$45	Y	\$3,500/\$7,000	\$7,000/\$14,000	\$45	20%	\$0	20%	\$500	\$30	\$60	\$150	20% up to \$500	\$7,500/\$22,500	\$15,000/\$30,000	
NEW \$4,500-\$60	Y	\$4,500/\$9,000	\$8,000/\$16,000	\$60	20%	\$0	20%	\$500	\$30	\$60	\$150	20% up to \$500	\$7,500/\$22,500	\$15,000/\$30,000	
Deductible Primary-Specialty Copay**															
\$500-\$15/\$30	Y	\$500/\$1,000	\$3,500/\$7,000	\$15/\$30	20%	\$0	20%	\$500	\$15	\$60	\$150	20% up to \$500	\$1,500/\$4,500	\$4,500/\$13,500	
NEW \$750-\$15/\$30	Y	\$750/\$1,500	\$3,750/\$7,500	\$15/\$30	20%	\$0	20%	\$500	\$15	\$60	\$150	20% up to \$500	\$2,250/\$6,750	\$6,750/\$20,250	
\$1,000-\$25/\$50	Y	\$1,000/\$2,000	\$4,000/\$8,000	\$25/\$50	20%	\$0	20%	\$500	\$15	\$60	\$150	20% up to \$500	\$3,000/\$9,000	\$9,000/\$27,000	
\$1,500-\$25/\$50	Y	\$1,500/\$3,000	\$4,250/\$8,500	\$25/\$50	20%	\$0	20%	\$500	\$15	\$60	\$150	20% up to \$500	\$4,500/\$13,500	\$13,500/\$30,000	
\$2,000-\$30/\$60	Y	\$2,000/\$4,000	\$5,000/\$10,000	\$30/\$60	20%	\$0	20%	\$500	\$15	\$60	\$150	20% up to \$500	\$6,000/\$18,000	\$15,000/\$30,000	
\$3,000-\$30/\$60	Y	\$3,000/\$6,000	\$6,000/\$12,000	\$30/\$60	20%	\$0	20%	\$500	\$30	\$60	\$150	20% up to \$500	\$7,500/\$22,500	\$15,000/\$30,000	
\$4,000-\$40/\$80	Y	\$4,000/\$8,000	\$7,000/\$14,000	\$40/\$80	20%	\$0	20%	\$500	\$30	\$60	\$150	20% up to \$500	\$7,500/\$22,500	\$15,000/\$30,000	
\$5,000-\$40/\$80	Y	\$5,000/\$10,000	\$7,500/\$15,000	\$40/\$80	20%	\$0	20%	\$500	\$30	\$60	\$150	20% up to \$500	\$7,500/\$22,500	\$15,000/\$30,000	
\$6,000-\$40/\$80	Y	\$6,000/\$12,000	\$8,000/\$16,000	\$40/\$80	20%	\$0	20%	\$500	\$30	\$60	\$150	20% up to \$500	\$7,500/\$22,500	\$15,000/\$30,000	
\$7,000-\$50/\$100	Y	\$7,000/\$14,000	\$8,500/\$17,000	\$50/\$100	20%	\$0	20%	\$500	\$30	\$60	\$150	20% up to \$500	\$7,500/\$22,500	\$15,000/\$30,000	

* MRI/CT cost may vary based on location of service. • Inpatient copay applies per day for the first three days. • Out-of-network coverage is 50% coinsurance after the deductible up to the out-of-pocket maximum. • All plans have free visits to UnityPoint Virtual Care and Virtuwel@.

** Out-of-network coverage is 50% coinsurance after the deductible up to the out-of-pocket maximum. • All plans have free visits to UnityPoint Virtual Care and Virtuwel@.

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Plan	Medicare Part D creditable coverage	In-network							Out-of-network	
		Deductible	Out-of-pocket	Medical Coinsurance	Prescription drugs		Formulary	Specialty	Deductible	Out-of-pocket
					HSA Preventive Drug List					
					Generic	Brand				
Empower HSA Non-Embedded (Contract) Deductible*										
\$2,500-100%	Y	\$2,500/\$5,000	\$2,500/\$5,000	0%	NA	NA	0%	0%	\$7,500/\$22,500	\$20,000/\$40,000
\$3,500-100%	Y	\$3,500/\$7,000	\$3,500/\$7,000	0%	NA	NA	0%	0%	\$10,500/\$26,000	\$20,000/\$40,000
Empower HSA Embedded Deductible*										
\$3,000-100%	Y	\$3,000/\$6,000	\$3,000/\$6,000	0%	NA	NA	0%	0%	\$9,000/\$26,000	\$20,000/\$40,000
\$5,000-100%	Y	\$5,000/\$10,000	\$5,000/\$10,000	0%	NA	NA	0%	0%	\$13,000/\$26,000	\$20,000/\$40,000
\$6,350-100%	Y	\$6,350/\$12,700	\$6,350/\$12,700	0%	NA	NA	0%	0%	\$13,000/\$26,000	\$20,000/\$40,000
Empower HSA Plus Non-Embedded (Contract) Deductible**										
\$2,000-100%	Y	\$2,000/\$4,000	\$2,000/\$4,000	0%	\$0	\$60	0%	0%	\$6,000/\$18,000	\$18,000/\$40,000
\$2,500-100%	Y	\$2,500/\$5,000	\$2,500/\$5,000	0%	\$0	\$60	0%	0%	\$7,500/\$22,500	\$20,000/\$40,000
\$3,000-100%	Y	\$3,000/\$6,000	\$3,000/\$6,000	0%	\$0	\$60	0%	0%	\$9,000/\$26,000	\$20,000/\$40,000
Empower HSA Plus Embedded Deductible**										
\$3,000-100%	Y	\$3,000/\$6,000	\$3,000/\$6,000	0%	\$0	\$60	0%	0%	\$9,000/\$26,000	\$20,000/\$40,000
\$3,500-100%	Y	\$3,500/\$7,000	\$3,500/\$7,000	0%	\$0	\$60	0%	0%	\$10,500/\$26,000	\$20,000/\$40,000
\$4,000-100%	Y	\$4,000/\$8,000	\$4,000/\$8,000	0%	\$0	\$60	0%	0%	\$12,000/\$26,000	\$20,000/\$40,000
\$4,500-100%	Y	\$4,500/\$9,000	\$4,500/\$9,000	0%	\$0	\$60	0%	0%	\$13,000/\$26,000	\$20,000/\$40,000
\$5,000-100%	Y	\$5,000/\$10,000	\$5,000/\$10,000	0%	\$0	\$60	0%	0%	\$13,000/\$26,000	\$20,000/\$40,000
NEW \$6,000-100%	Y	\$6,000/\$12,000	\$6,000/\$12,000	0%	\$0	\$60	0%	0%	\$13,000/\$26,000	\$20,000/\$40,000
\$7,000-100%	Y	\$7,000/\$14,000	\$7,000/\$14,000	0%	\$0	\$60	0%	0%	\$13,000/\$26,000	\$20,000/\$40,000
\$3,000-80%	Y	\$3,000/\$6,000	\$5,000/\$10,000	20%	\$0	\$60	20%	20% up to \$500	\$9,000/\$26,000	\$20,000/\$40,000
\$3,500-80%	Y	\$3,500/\$7,000	\$5,500/\$11,000	20%	\$0	\$60	20%	20% up to \$500	\$10,500/\$26,000	\$20,000/\$40,000
\$5,500-80%	Y	\$5,500/\$11,000	\$7,000/\$14,000	20%	\$0	\$60	20%	20% up to \$500	\$13,000/\$26,000	\$20,000/\$40,000

* All non-preventive services are subject to deductible. • Non-formulary drugs are not covered. • Out-of-network coverage is 50% coinsurance after the deductible up to the out-of-pocket maximum. • All plans have free visits to UnityPoint Virtual Care and Virtuwell® after deductible.

** All non-preventive services are subject to deductible. • In addition to covering ACA preventive drugs at no cost, HSA Plus plans cover drugs on the HSA Preventive Drug List prior to the deductible; visit healthpartners.com/formulary to see the full list of preventive drugs. • Non-formulary drugs are not covered. • Out-of-network coverage is 50% coinsurance after the deductible up to the out-of-pocket maximum. • All plans have free visits to UnityPoint Virtual Care and Virtuwell® after deductible.

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				Office visits	Inpatient/outpatient hospital	Lab/X-ray	MRI/CT	ER	Formulary		Non-formulary	Specialty			
									Generic	Brand					
Empower HSA-Copay Non-Embedded (Contract) Deductible*															
\$2,000-\$30/\$60	Y	\$2,000/\$4,000	\$4,000/\$8,000	\$30/\$60	0%	0%	0%	\$300	\$15	\$60	\$150	20% up to \$500	\$6,000/\$18,000	\$18,000/\$40,000	
Empower HSA-Copay Embedded Deductible*															
\$3,000-\$30/\$60	Y	\$3,000/\$6,000	\$6,750/\$13,500	\$30/\$60	0%	0%	0%	\$300	\$30	\$60	\$150	20% up to \$500	\$9,000/\$26,000	\$20,000/\$40,000	
\$5,000-\$30/\$60	Y	\$5,000/\$10,000	\$6,750/\$13,500	\$30/\$60	0%	0%	0%	\$300	\$30	\$60	\$150	20% up to \$500	\$13,000/\$26,000	\$20,000/\$40,000	
Three for Free**															
\$1,000-80%	Y	\$1,000/\$2,000	\$4,250/\$8,500	20%	20%	20%	20%	20%	\$15	\$60	\$150	20% up to \$500	\$3,000/\$9,000	\$9,000/\$27,000	
\$1,500-80%	Y	\$1,500/\$3,000	\$4,500/\$9,000	20%	20%	20%	20%	20%	\$15	\$60	\$150	20% up to \$500	\$4,500/\$13,500	\$13,500/\$30,000	
\$2,000-80%	Y	\$2,000/\$4,000	\$4,750/\$9,500	20%	20%	20%	20%	20%	\$15	\$60	\$150	20% up to \$500	\$6,000/\$18,000	\$15,000/\$30,000	
\$2,500-80%	Y	\$2,500/\$5,000	\$5,000/\$10,000	20%	20%	20%	20%	20%	\$15	\$60	\$150	20% up to \$500	\$7,500/\$22,500	\$15,000/\$30,000	
\$3,500-80%	Y	\$3,500/\$7,000	\$7,000/\$14,000	20%	20%	20%	20%	20%	\$30	\$60	\$150	20% up to \$500	\$7,500/\$22,500	\$15,000/\$30,000	
\$5,000-80%	Y	\$5,000/\$10,000	\$8,500/\$17,000	20%	20%	20%	20%	20%	\$30	\$60	\$150	20% up to \$500	\$7,500/\$22,500	\$15,000/\$30,000	
Empower HRA Embedded Deductible***															
\$6,350-100%	Y	\$6,350/\$12,700	\$6,350/\$12,700	0%	0%	0%	0%	0%	0%	0%	Not covered	0%	\$13,000/\$26,000	\$20,000/\$40,000	

* All non-preventive services are subject to the deductible. • Out-of-network coverage is 50% coinsurance after the deductible up to the out-of-pocket maximum. • All plans have free visits to UnityPoint Virtual Care and Virtuwell® after deductible.

** 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. • Out-of-network coverage is 50% coinsurance after the deductible up to the out-of-pocket maximum. • All plans have free visits to UnityPoint Virtual Care and Virtuwell®.

*** Qualified HDHP that is eligible for HSA contributions • All non-preventive services are subject to deductible. • HRA accounts are administered by HealthPartners. • The employer must contribute no more than 50 percent of the deductible to the HRA account. • Out-of-network coverage is 50% coinsurance after the deductible up to the out-of-pocket maximum. • Plan includes free visits to UnityPoint Virtual Care and Virtuwell® after deductible.

HSA preventive drug list

HealthPartners UnityPoint Health offers HSA Plus members a robust list of medications covered pre-deductible. Coverage includes 300+ drugs in more than 30 therapeutic categories and more than 65 classes. These medications prevent disease progression and help members better manage conditions like cardiovascular, diabetes, asthma and COPD, behavioral health, addiction, breast cancer, pregnancy and weight loss.



Health plans

Plans are underwritten and/or administered by HealthPartners UnityPoint Health, Inc. or through its subcontractor HealthPartners Administrators Inc., a subsidiary of HealthPartners, Inc. 22-1539788-1731656 (05/22)
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Call us today

We're here for you Monday – Friday, 8 a.m. to 5 p.m. CT.

Sales

For help coordinating contract and renewal processes, obtaining enrollment materials and managing benefit changes, contact your account manager at **515-695-3800** or **833-256-7040**.

Membership Accounting

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

Broker VIP Line

For a quick, direct connection to accurate information on member-specific questions, call **800-828-1159**.