



Your health plan

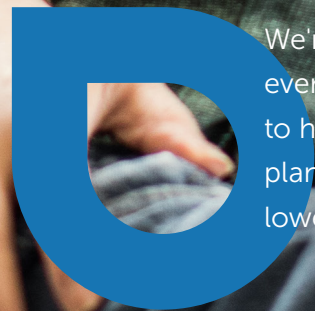
2024 Open Enrollment

Your medical plan benefits	3
Extra support	7



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Your partner for goodSM



We're 26,000 partners strong, working together to support your health every day. You can rely on a top-rated Member Services team – here to help you understand your plan and answer your questions. It's a plan you can trust, benefits that benefit you and a commitment to lower costs. We're your partner for all of it. **Your partner for good.**

Getting started

The more you know about your plan, the easier it is to make good decisions for your health and wallet. We're happy you're trusting HealthPartners. Here are some tips.

What to do next

- **Call us** with questions at **952-883-5000 or 800-883-2177**
- **Sign in** or create an account at **healthpartners.com/securian**

We can help you make choices you'll feel good about.

Understand your costs

You'll likely see these terms during enrollment and throughout the year. Knowing how these costs work with your plan will help you avoid unexpected charges.

- **Premium** – how much you pay for your plan, usually taken out of your paycheck.
- **Deductible** – the amount you're responsible to pay for care before your plan helps cover costs, not including your premium.
- **Copay** – a set amount you pay each time you visit the doctor.
- **Coinsurance** – a percent of the bill you pay. Your plan covers the rest.
- **Out-of-pocket maximum** – the most you'll pay for covered care each year.
- **Summary of Benefits and Coverage (SBC)** – lists out the specific benefit costs for your plan.

Check out your extras

Your health plan does more than just process claims. Read on to learn more about some of the services, resources and discounts you have available to help you live your best life.

Use your online account

With an online account, you can get up-to-date personal health plan information in one simple place.

- See claims and how much you could owe.
- Search for doctors in your network.
- Check your deductible or out-of-pocket maximum spending.
- View your member ID card.
- Get cost estimates for care.
- Manage your health on the go with the myHP mobile app.



I'm thankful I had someone to help me understand my own health insurance. I can walk you through your plan now, so you're prepared when you use it later.

Lauren, Member Services

Find the best plan with Plan for MeSM

This online tool helps you compare your plan options and potential costs – all based on your unique situation.

How it works

- Enter the age and gender for you and anyone else you want your plan to cover.
- Check to see if your doctor, clinic or hospital is in the network.
- Enter any medicines you're taking and see how they'll be covered. Visit express-scripts.com/securian.
- Pick from a list of common health conditions, medical events and care visits.
- You'll get an estimate of your out-of-pocket costs and can compare available plans.
- Once you have the information you want, print out a summary or email it to yourself.

Get started

It's easy. Go to healthpartners.com/planforme.

You'll need this information:

- Group number **14346**
- Site number
 - Full-time and Part-time Enhanced site number: **10**
 - Part-time Base site number: **20**
- Effective date (plan start date): **01/01/2024**

To get the best comparison, it's also helpful to know:

- Doctors, clinics or hospitals you use
- Medicines you're taking

Questions about benefits?

Call **952-883-5000** or **800-883-2177** to get help and understand your options.

*Express Scripts

Your pharmacy benefits will be administered through Express Scripts. Review the Express Scripts formulary list to check if your medicines are covered.

Visit express-scripts.com/securian for more information and to access the Express Scripts open enrollment website.

Care today for a healthy tomorrow

Prevent problems before they start so you can enjoy the things you love. Your health plan covers in-network preventive care at 100%. You don't pay anything.

Protect your health with routine visits

Even if you're not sick, it's smart for you and your family to go in for regular checkups, screenings and well-child visits. If there are any issues, you can catch them early – when treatment is most effective.

Preventive care includes

- Screening tests to check if you have high blood pressure, diabetes or high cholesterol
- Colorectal, breast and cervical cancer screenings
- Routine pre- and post-natal care
- Vaccines
- Weight, alcohol and tobacco screenings
- And more!

Visit healthpartners.com/preventive to find out what care is recommended for you.

Questions about benefits?

We can help. Call Member Services at **952-883-5000 or 800-883-2177**



I always encourage members to go in for their screenings. If you're ever wondering whether a service counts as routine preventive care, give us a call.

Renae, Member Services

Fast, easy, affordable care

Skip a trip to the clinic. Save time and money by getting treated for common conditions from your smartphone, tablet or computer. Your plan covers telemedicine care.

Questions about benefits?

We can help. Call Member Services at **952-883-5000 or 800-883-2177**

Virtuwell®

Your 24/7 online clinic

Get better faster. Start your visit any time with any device – no appointments, video or downloads needed. Answer a few questions online to get treatment for more than 60 common conditions. Nurse practitioners give you a diagnosis, treatment plan and prescription – all in about an hour. If for any reason you can't be treated, there's no charge. Plus follow-up care

about your treatment are free.

Use your member ID to find your cost, view FAQs and get started at **virtuwell.com/cost/healthpartners**.

Doctor On Demand

Live video visits with a doctor include assessment, diagnosis and prescriptions, plus urgent care for cold and flu, skin conditions and allergies. When you create a free member account, your cost is always shown up front, without any surprise bills later. Register at **doctorondemand.com**.

Teladoc

Fill out a brief medical history to connect with medical experts by phone, video or mobile app. Whether it's a prescription sent to the pharmacy of your choice, guidance on next steps or a review of a preexisting condition, they're ready to help. Get started at **teladoc.com**.



The next time you're sick, your health plan has affordable options to help you get better, faster.

Julie, RN, nurse navigator

Here for you, 24/7

Call us at one of these numbers if you have questions about your health or what your plan covers. We're ready to help.

Member Services

For questions about:

- Your coverage, claims or plan balances
- Finding a doctor, dentist or specialist in your network
- Finding care when you're away from home
- Health plan services, programs and discounts

Monday – Friday,
7 a.m. to 6 p.m. CT
Call the number on the back
of your member ID card,
952-883-5000 or 800-883-2177
Interpreters are available if you
need one.
Español: **866-398-9119**
healthpartners.com/securian

Member Services can help you reach:

**Nurse
NavigatorSM
program**

For questions about:

- Understanding your health care and benefits
- How to choose a treatment

Monday – Friday,
7:30 a.m. to 5 p.m. CT

Behavioral Health Navigators

For questions about:

- Finding a mental or chemical health care professional in your network
- Your behavioral health benefits

Monday – Friday,
8 a.m. to 5 p.m. CT
888-638-8787

CareLineSM service nurse line

For questions about:

- Whether you should see a doctor
- Home remedies
- A medicine you're taking

24/7, 365 days a year
800-551-0859

BabyLine phone service

For questions about:

- Your pregnancy
- The contractions you're having
- Your new baby

24/7, 365 days a year
800-845-9297



One thing I love about my job is how my team helps people all day, every day.

Rachel, Registered Nurse, CareLine

Take charge of your health plan

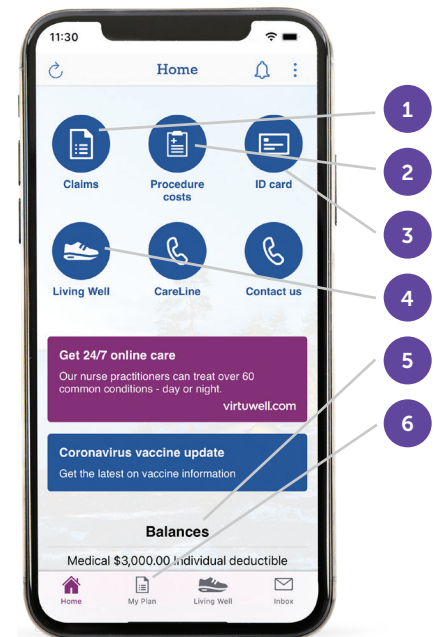
You go online to research, plan and follow up on big decisions. A HealthPartners online account makes it just as easy to stay on top of your health care and insurance.

Get personalized information when and where you need it

With an online account, you have real-time access to your personal health plan information in one simple place. No more guessing or waiting until business hours to get answers to your questions.

Top 6 ways to use your online account and mobile app

1. See recent claims, what your plan covered and how much you could owe.
2. Get cost estimates for treatments and procedures specific to your plan.
3. View your HealthPartners member ID card and fax it your doctor's office.
4. Access your Living Well dashboard to check your program progress, take the health assessment and complete activities.
5. Check your balances, including how much you owe before your plan starts paying (deductible) and the most you'll have to pay (out-of-pocket maximum).
6. Search for doctors covered by your plan.



Sign in to your account

Manage your health and your plan at healthpartners.com/securian or the **myHP** app.

Don't have an account yet? It's quick and easy to sign up— you'll just need your member ID card.



I love directing members to their online accounts and the mobile app. You can easily get your health plan info, even when I'm not in the office.
Jarria, Member Services

Get the right care at the right price

Your health plan covers a range of options when you need care. Knowing the differences between the options can help you choose where to get care at the best cost. Search online to find an in-network option specifically covered by your plan.

Find in-network care

Manage your health and your plan at healthpartners.com/securian or the **myHP** app.

Don't have an account yet? It's quick and easy to sign up— you'll just need your member ID card.

When you need	Go to	Average cost	Average time spent
Health advice from a registered nurse for: <ul style="list-style-type: none"> At-home remedies When to go in for care 	CareLine SM service Call 24/7 at 800-551-0859	Free	15 minutes
Treatment and prescriptions for minor medical issues, like: <ul style="list-style-type: none"> Bladder infection Pink eye Upper respiratory infections 	Virtual or convenience care	\$	15 minutes
A regular checkup or special care during the day for things like: <ul style="list-style-type: none"> Diabetes management Vaccines 	Primary care clinics	\$\$	30 minutes
Care for urgent problems when your doctor's office is closed, like: <ul style="list-style-type: none"> Cuts that need stitches Joint or muscle pain 	Urgent care clinics	\$\$\$	45 minutes
Help in an emergency, such as: <ul style="list-style-type: none"> Chest pain or shortness of breath Head injury 	Emergency room	\$\$\$\$	60 minutes



Still not sure where to go? We'll help you figure out the best place based on the urgency of your care needs. Call CareLine at **800-551-0859**.
Rachel, Registered Nurse, CareLine

Live your best life

We can help you get healthy and live better, no matter what your goals are. These programs and resources are free for HealthPartners members.

If you want to	You can	Here's how
Quit smoking	Talk with a health coach	Call 800-311-1052
Eat better	Find tasty recipes	Visit powerup4kids.org
Manage your weight	Talk with a health coach if you're an adult with a body mass index of 30 or greater	Call 952-883-7800
Save money	Get discounts on exercise equipment, eyeglasses and more	Visit healthpartners.com/discounts
Meet other people like you	Sign up for a class or group session for things like asthma, car seat clinics, weight loss and more	Visit healthpartners.com/classes
Get your health questions answered	Talk with a nurse 24/7	Call 800-551-0859
	Search health topics or use a symptom checker	Visit healthpartners.com/healthlibrary
Make sure you're getting the right care	Talk with a nurse to figure out what care is best for you	Call Member Services at the number on the back of your member ID card. Ask for a nurse navigator.
Make sure your medicine is working the way it should	Talk with a pharmacist	Visit healthpartners.com/mtminfo

Enjoy the life you want

Find even more support at **healthpartners.com/livingwell** or go to *Living Well* on the myHP app (look for the shoe icon).



You're busy and it's hard to find time to do the healthy stuff you want. We get it. We can help.

Sara, Health Coach

Living healthier just got a little less expensive

Get special savings from handpicked retailers as a HealthPartners member. There are lots of great products and services available to you at a discounted rate – all designed to help you live healthy every day.

Save money at your favorite gym

Work out 12 or more days each month and save up to \$20 per person on your monthly membership.*

Participating gyms include:

- Anytime Fitness
- Curves
- LA Fitness
- Life Time Fitness
- Snap Fitness
- And more!

Get discounts at other places

Save big by showing your member ID card to participating retailers.

Save money on:

- Eyewear
- Exercise equipment
- Fitness and well-being classes
- Healthy eating delivery services
- Healthy mom and baby products
- Hearing aids
- Orthodontics
- Pet insurance
- Swim lessons
- And more!

Visit healthpartners.com/frequentfitness to find a gym near you.

Visit healthpartners.com/discounts to see all participating retailers and discounts.



Making healthy choices is easier when it doesn't break the bank. I always say – taking advantage of these discounts is a great way to make the most out of your health plan.

Lauren, Member Services

*Not all club locations apply. Some national clubs are owned by individual franchise owners and may not participate in the program. Frequent Fitness is limited to members, age 18 years or older, of certain HealthPartners 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. Workout requirements and program eligibility may vary by employer. Please check with your employer or call Member Services to verify eligibility and visits requirements. Program payments will not exceed club dues.

A resilient you

We're here to support the whole you – this includes your emotional health. Our programs will help you build resilience and cope with life's challenges.

Health assessment and well-being activities

Start your path to building emotional resilience with an online health assessment. You'll then have access to resources to help build healthy habits, like our *Healthy Thinking* and *Tackle Stress* digital activities.

To get started, sign in to your online account. Then click on the *Living Well* tab and choose *Go to your Well-being program*. If you don't have an online account, create one at healthpartners.com/signupnow.

myStrength

Build a healthier mind for a stronger you. myStrength is a flexible and comprehensive digital program with tools and activities for stress, depression, sleep and more. Learn from hundreds of activities, articles and videos. Practice techniques to help you shift your thinking, get inspired and feel more hopeful.

TIP: Visit healthpartners.com/resilience for more information and resources on building emotional resilience.

Questions about benefits?

Behavioral health navigators can help. Call **952-883-5811** or **888-638-8787**.

Healthy baby, healthy you

If you're pregnant or thinking about it, we have lots of resources to support you – all available at no cost.

Planning and preparing for pregnancy

Start by taking the online assessment at healthpartners.com/healthy-pregnancy. Based on your answers, you may get a call from a nurse. Our specially-trained team will work with you over the phone to answer questions and give advice between doctor visits.

Personalized, digital support

After you take the assessment, you'll have access to the **My Pregnancy** digital experience in your HealthPartners account and through email. It's all written by our health experts and timed to where you're at in your pregnancy. Topics include staying healthy, what to expect in each trimester, health plan coverage, caring for a newborn and much more.

Other resources during pregnancy

- **24/7 phone support from a nurse** whenever you need it – even at 3 a.m. Call the BabyLine at **612-333-2229** or **800-845-9297**.
- **Get pregnancy tips texted** to your phone by texting **BABY** to **511411** (BEBE for Spanish).
- **Track your pregnancy with the myHealthyPregnancy app.** Our myHealthyPregnancy app powered by YoMingo puts important parent education resources and fun extras for every stage of pregnancy, newborn care and more at your fingertips. Visit healthpartners.com/myhealthypregnancy for instructions on how to download the app.

Want to know more?

Visit healthpartners.com/pregnancysupport



Whether this is your first, second or sixth baby, we're here to help. Our support is confidential and no cost to you.
Jill, Registered Nurse

Personal nurse support

Living with a health condition is easier when you have a team of people to support you. Work with a nurse one-on-one at no cost.

Get support for

- Asthma
- Depression
- Diabetes
- Heart disease
- Rheumatoid arthritis
- And more

We will help

- Answer questions and provide resources about your condition
- Discuss how your treatment is going
- Navigate the health system and your benefits
- Work with your doctor
- And more

Ready to get started?

Call **952-883-5469** or **800-871-9243** or visit healthpartners.com/nursesupport

How it works

Working with a HealthPartners nurse is a great addition to your health care team. Through phone calls and other communications, we'll support you in feeling your best and meeting your personal health goals. It's all confidential and no cost for HealthPartners members.



No matter what health condition you're living with, talking to our nurses can help you feel better about your condition. We're here to help care for the whole you.

Jill, Registered Nurse

Face cancer together

You don't need to face a cancer diagnosis alone. Our nurses will be with you every step of the way.

A nurse is ready to help

When you work with a nurse, you'll get extra advice and guidance to make navigating your cancer diagnosis and treatment less overwhelming.

How it works

A HealthPartners nurse is a great addition to your health care team. Through phone calls and other communications, we'll support you in feeling your best and meeting your personal health goals. All support is confidential and is at no cost for HealthPartners members.

We're here to

- Help you make decisions that fit your life and values
- Support you through treatment
- Connect you to resources
- Collaborate with your provider and clinic team
- Listen when you just need to talk

Ready to get started?

Call **952-883-5469** or **800-871-9243**
or visit healthpartners.com/cancersupport



When you're dealing with cancer, it can feel like your whole life centers around it. Having a nurse to lean on when you need support can make a big difference.

Jill, Registered Nurse

Assist America®

Travel anywhere, worry-free

Whether you're traveling abroad or just out of town for the weekend, you can feel confident you're in good hands when the unexpected happens.

Get 24/7 help

Assist America provides all the support you need when you're more than 100 miles from home.

- Coordinating transport to care facilities or back home
- Filling lost prescriptions
- Finding good doctors
- Getting admitted to the hospital
- Pre-trip info, like immunization and visa requirements
- Tracking down lost luggage
- Translator referrals
- And more!

How to get started

- Download your **Assist America ID card** at healthpartners.com/getcareeverywhere
- Get the **Assist America app** and enter HealthPartners reference number **01-AA-HPT-05133**



The Assist America mobile app makes traveling much easier. You can make calls right from the app when you need support.

Jamie, Member Services

Our approach to protecting personal information

HealthPartners® complies with all applicable laws regarding privacy of health and other information about our members and former members. 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 compliant, 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 Notice of Privacy Practices, visit our website or call Member Services.

Summary of utilization management programs for medical plans

Our 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:

- Progression of care review and care coordination to support safe, timely care and transition from the hospital.
- Outpatient case management to provide member support and coordination of care.
- Evidence-based coverage policy criteria for certain kinds of care.
- Prior authorization of select services – we require prior approval for a small number of services and procedures. For a complete list, visit our website or call Member Services.

Important information on provider reimbursement

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. Check with your individual provider to find out how they are paid.

PROVIDER REIMBURSEMENT INFORMATION FOR MEDICAL PLANS

- **Fee-for-service** – 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.
- **Discount** – 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.
- **Case rate** – 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.
- **Reconciliation** – 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 a variety of ways.
- **Withhold Arrangements** – Sometimes we use withhold arrangements as part of provider payments 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 a variety of ways.
- **Diagnosis** – 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.
- **APCs** – 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.
- **Total Cost of Care** – Some providers – usually primary care medical groups – are paid based on how well they manage the total cost of care associated with a patient, as well as how well they manage the patient experience and the quality of care provided.

Conducting medical necessity reviews

HealthPartners conducts medical necessity reviews for select services. These reviews ensure our members receive safe and effective care that aligns with the coverage outlined in the member’s contract. Medical necessity reviews can be conducted pre-service, before the service takes place; post-service, after the service has happened; or concurrently, while the service is taking place. Contracted providers are responsible for obtaining prior authorization from the health plan when it is required. Services that require prior authorization are listed on our website. Prior authorization is not required for emergency services. HealthPartners will inform both you and your provider of the outcome of our review.

This plan may not cover all your health care expenses. Read your plan materials carefully to determine which expenses are covered. For details about benefits and services, go to healthpartners.com/securian or call Member Services at **952-883-5000 or 800-883-2177**.



Thanks for calling HealthPartners

Our Member Services team loves to help, and there's no better time than now. Give us a call if you have questions about your plan or even if you just want to get to know your plan a little better. Making sure you understand your health plan is just the first way we help you stay healthy.



Member Services

952-883-5000 or **800-883-2177**

Monday – Friday, 7 a.m. to 6 p.m., CT

healthpartners.com/securian