

Minnesota small employer plan guide

Your trusted community partner

For more than 60 years, HealthPartners has offered 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 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 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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Network solutions

Network options

Open Access network

The Open Access network includes all HealthPartners-contracted providers.

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

Perform SE network

The Perform SE** network costs 2.9% less than the Open Access network. It includes all HealthPartners-contracted providers, excluding Mayo Clinic, Mayo Clinic Health System, Gundersen Health System and Hazelden Betty Ford Centers.

Search the Perform SE network at healthpartners.com/performse.

CentraChoice SE network

The CentraChoice SE** network is a collaboration between HealthPartners, CentraCare Health and their local care partners. Coordinated care gives members living in St. Cloud and the surrounding areas a better experience at a lower overall cost. Save 10.4% with CentraChoice compared to Open Access.

Search the CentraChoice SE network at healthpartners.com/centrachoice.

AchieveSM SE network

The AchieveSM SE** network includes the best doctors and hospitals in the Twin Cities metro and surrounding areas based on patient surveys, claims information and health care data. These providers have a strong record of happier, healthier patients with lower overall health care costs. Save 9.2% when switching from Open Access to AchieveSM.

The Achieve SE network has approximately 74% of the metro area providers that are part of the Open Access network.

Search the Achieve SE network at healthpartners.com/achievese.

NEW – Cornerstone network

The Cornerstone** network provides local and convenient care options offered by high-quality providers in southwest Minnesota. Care is centered around Avera and Access Health clinics, hospitals and specialty care centers. Choose the Cornerstone network for savings of 11% compared to the Open Access network. The network is offered in Cottonwood, Jackson, Lincoln, Lyon, Murray, Nobles, Pipestone, Rock and Yellow Medicine counties.

Search the Cornerstone network at healthpartners.com/cornerstone.

**Perform SE, CentraChoice SE, Cornerstone and Achieve SE networks are only available in select counties. Refer to the service area maps on healthpartners.com/broker for details.

Network solutions

Network options

Select network

The Select** network helps employees get the right, local care for the best price. Save up to 16.5% when you switch from Open Access. Select brings together the convenience and affordability of virtual care with the experience of these locally trusted care providers:

- HealthPartners and Park Nicollet Clinics and Hospitals
- Children's Minnesota for pediatric specialty care
- Select specialty care provider partners
- Access to a limited national network through the Far from Home network

Select is available in the six Twin Cities metro counties of Anoka, Dakota, Hennepin, Ramsey, Scott, and Washington.

Search the Select network at healthpartners.com/select.

TieredChoice network

The TieredChoice** network gives members flexibility to choose what care and cost options best suit their needs across three levels, or "tiers." Available to employers located in the six Twin Cities metro counties of Anoka, Dakota, Hennepin, Ramsey, Scott, and Washington.

Members have access to these tiers to get the most affordable care:

- **Tier 1 (select tier):** HealthPartners and Park Nicollet Clinics and Hospitals, Children's Minnesota, and select specialty care partners
- **Tier 2 (standard tier):** All other providers in our Open Access network
- **Tier 3:** Out-of-network providers

Search the TieredChoice network at healthpartners.com/tieredchoice.

Value-based network

All networks include:

- **Access to the best care possible.** Find the highest-quality, lowest-cost providers – no referral needed.
- **National coverage.** Travelers and dependents have in-network access to more than 1 million providers and 6,300 hospitals – no referral needed. Select network offers a limited national network through the Far from Home network.
- **Fast and easy online care.** Get unlimited, in-network telehealth coverage with access to Doctor on Demand with no cost sharing for use of Virtuwell®.*

*HSA plans have 100% coverage for Virtuwell® after deductible.

**Select and TieredChoice networks are only available in select counties. Refer to the service area maps on healthpartners.com/broker for details.

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
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
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

Healthy Discounts: Retail and service discounts

Active&Fit Direct program	Offers more than 11,000 fitness centers nationwide for a flat monthly fee
GlobalFit's Gym Network 360	Provides discounts on memberships at more than 11,000 fitness centers, weight loss programs and wellness brands
TruHearing	Save 30-60% off the average retail price of hearing aids. Includes 1 year of follow-up visits for fitting and adjustments

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	Personalized support to members during pregnancy 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
OncoHealth	Digital support for members and caretakers coping with cancer from a nurse team, behavioral health specialists trained on oncology and a peer network

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 during pregnancy and for 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. 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 MeSM 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.

All medical plans include pediatric dental

Get 100% coverage for pediatric dental care for children through age 18. Basic, major and medically necessary orthodontic benefits are subject to the medical plan's deductible and coinsurance provisions, including out-of-pocket maximums.

Save on adult and family dental coverage

Employers save up to 25% when they pair a HealthPartners dental plan with their HealthPartners small employer fully insured medical plan. The discount applies to the family tier of their dental premium only and not to orthodontic or medical premiums.

Value-added services

- Health Reimbursement Account (HRA) cost varies by employer size. Please consult your sales team for pricing.
- Flexible Spending Account (FSA) cost varies by employer size.
- Employee Assistance Program (EAP) face-to-face session option. Please consult your account manager for pricing.

Benefit details

- Formulary insulin is covered with a \$25 member cost-sharing benefit cap per fill on all plans.
- The drug list is [PreferredRx formulary](#).
- 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 Virtuwell[®] – a 24/7 online clinic for simple and fast care. For HSA plans, coverage begins after the deductible.
- All plans have out-of-network coverage:
 - » Deductibles are either \$10,000 or \$20,000
 - » Members pay 50% after the deductible
 - » Out-of-pocket maximums are either \$30,000 or \$60,000
- Out-of-network urgent care and emergency care services are covered at in-network levels.
- All plans include Medicare Part D creditable coverage. 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[®]).

Small employer medical plan guide – Minnesota

Information reflects what members pay

Plan	Metal level	SE factors	In-network										
			Deductible	Out-of-pocket	Medical					Prescription drugs			
					Office visits	Inpatient/outpatient hospital	Lab	MRI/CT/X-ray	ER	Formulary		Non formulary	Specialty
										Generics low/high	Brand		
Copay-Coinsurance*													
\$25-90%	Platinum	1.00	None	\$3,000/\$6,000	\$25	10%	\$0	10%	\$200	\$5/\$25	\$60	\$150	20%
Deductible-Copay*													
\$500-\$25	Platinum	0.932	\$500/\$1,500	\$2,900/\$5,800	\$25	20%	\$0	20%	20%	\$5/\$25	\$60	\$150	20%
\$600-\$50	Gold	0.842	\$600/\$1,800	\$6,250/\$12,500	\$50	30%	\$0	30%	30%	\$5/\$25	\$60	\$150	20%
\$1,000-\$50	Gold	0.830	\$1,000/\$3,000	\$6,400/\$12,800	\$50	30%	\$0	30%	30%	\$5/\$25	\$60	\$150	20%
\$2,000-\$50	Gold	0.807	\$2,000/\$6,000	\$6,500/\$13,000	\$50	30%	\$0	30%	30%	\$5/\$25	\$60	\$150	20%
\$3,000-\$50	Gold	0.786	\$3,000/\$9,000	\$7,000/\$14,000	\$50	30%	\$0	30%	30%	\$5/\$25	\$60	\$150	20%
\$4,000-\$40	Gold	0.781	\$4,000/\$12,000	\$7,100/\$14,200	\$40	30%	\$0	30%	30%	\$5/\$25	\$60	\$150	20%
\$6,100-\$70	Silver	0.728	\$6,100/\$18,200	\$9,100/\$18,200	\$70	30%	\$0	30%	30%	\$5/\$25	\$60	\$150	20%
Three for Free**													
\$1,000-70%	Gold	0.806	\$1,000/\$3,000	\$6,500/\$13,000	30%	30%	30%	30%	30%	\$5/\$25	\$60	\$150	20%
\$2,000-70%	Gold	0.764	\$2,000/\$6,000	\$6,800/\$13,600	30%	30%	30%	30%	30%	\$5/\$25	\$60	\$150	20%
\$4,000-70%	Silver	0.695	\$4,000/\$12,000	\$8,500/\$17,000	30%	30%	30%	30%	30%	\$5/\$25	\$60	\$150	20%
\$5,000-70%	Silver	0.683	\$5,000/\$15,000	\$8,200/\$16,400	30%	30%	30%	30%	30%	\$5/\$25	\$60	\$150	20%

* Office visit copays and prescriptions are not subject to the deductible. • All plans have free visits to Virtuwel@.

** 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. • All plans have free visits to Virtuwel@.

Small employer medical plan guide – Minnesota

Information reflects what members pay

Plan	Metal level	SE factors	In-network						
			Deductible	Out-of-pocket	Medical	Prescription drugs			
					Coinsurance	HSA Preventive List		Formulary	Specialty
				Generics	Brand				
HSA Non-Embedded Deductible*									
\$2,400-100%	Gold	0.831	\$2,400/\$4,800	\$2,400/\$4,800	0%	NA	NA	0%	0%
\$4,500-100%	Silver	0.717	\$4,500/\$9,000	\$4,500/\$9,000	0%	NA	NA	0%	0%
HSA Embedded Deductible*									
\$3,000-100%	Gold	0.808	\$3,000/\$6,000	\$3,000/\$6,000	0%	NA	NA	0%	0%
NEW \$3,500-100%	Gold	0.780	\$3,500/\$7,000	\$3,500/\$7,000	0%	NA	NA	0%	0%
\$4,800-100%	Silver	0.720	\$4,800/\$9,600	\$4,800/\$9,600	0%	NA	NA	0%	0%
\$6,000-100%	Silver	0.675	\$6,000/\$12,000	\$6,000/\$12,000	0%	NA	NA	0%	0%
\$7,000-100%	Bronze	0.640	\$7,000/\$14,000	\$7,000/\$14,000	0%	NA	NA	0%	0%
HSA Plus Non-Embedded Deductible**									
\$2,500-100%	Gold	0.836	\$2,500/\$5,000	\$2,500/\$5,000	0%	\$0	\$60	0%	0%
HSA Plus Embedded Deductible**									
\$3,000-100%	Gold	0.822	\$3,000/\$6,000	\$3,000/\$6,000	0%	\$0	\$60	0%	0%
NEW \$3,700-100%	Gold	0.786	\$3,700/\$7,400	\$3,700/\$7,400	0%	\$0	\$60	0%	0%
\$5,200-100%	Silver	0.722	\$5,200/\$10,400	\$5,200/\$10,400	0%	\$0	\$60	0%	0%
\$6,500-100%	Silver	0.680	\$6,500/\$13,000	\$6,500/\$13,000	0%	\$0	\$60	0%	0%
\$3,000-70%	Silver	0.724	\$3,000/\$6,000	\$6,500/\$13,000	30%	\$0	\$60	30%	30%
NEW \$4,000-70%	Silver	0.698	\$4,000/\$8,000	\$6,800/\$13,600	30%	\$0	\$60	30%	30%
\$5,000-70%	Silver	0.676	\$5,000/\$10,000	\$7,000/\$14,000	30%	\$0	\$60	30%	30%
HRA Embedded Deductible***									
NEW \$5,000-100%^	Silver	0.711	\$5,000/\$10,000	\$5,000/\$10,000	0%	NA	NA	0%	0%
\$7,000-100%^	Bronze	0.640	\$7,000/\$14,000	\$7,000/\$14,000	0%	NA	NA	0%	0%
\$8,700-100%	Bronze	0.586	\$8,700/\$17,400	\$8,700/\$17,400	0%	NA	NA	0%	0%

* All non-preventive services are subject to deductible. • Non-formulary drugs are not covered. • All plans have free visits to Virtuwel® after deductible.

** All non-preventive services are subject to the 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 HSA Preventive Drug List. • Non-formulary drugs are not covered. • All plans have free visits to Virtuwel® after deductible.

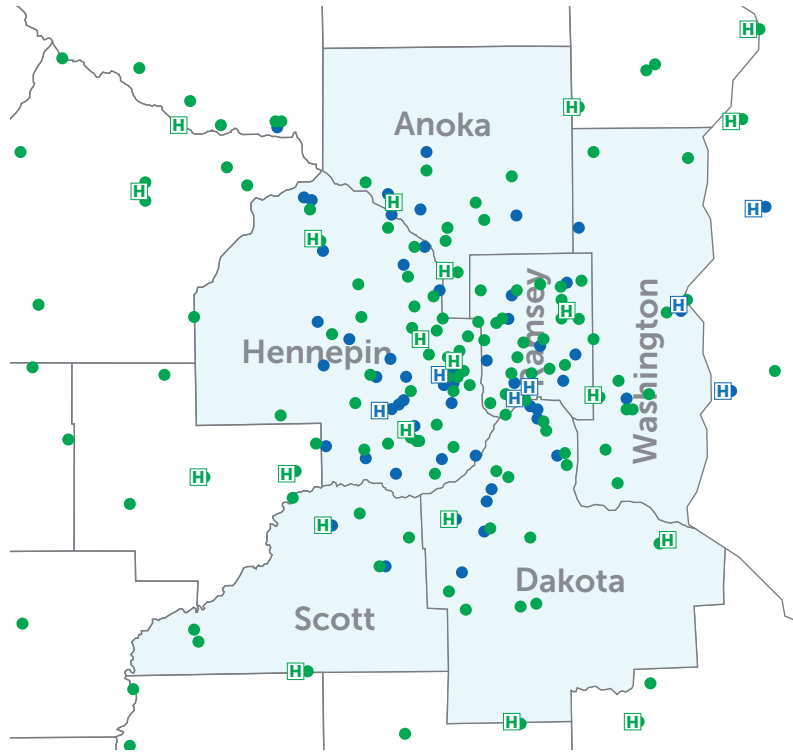
*** HRA accounts are administered by HealthPartners. • The employer must contribute no more than 50 percent of the deductible to the HRA account. • Non-formulary drugs are not covered. • All plans have free visits to Virtuwel® after deductible. • ^Qualified HDHP that is eligible for HSA contributions; all non-preventive services are subject to deductible.

HSA preventive drug list

HealthPartners 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.

TieredChoice

An innovative bundled plan and network solution for employers who want to balance a lower cost network with employee choice. For employers in the Twin Cities metro area.



- H Select tier
- Select tier Preferred Care Physicians (PCPs)
- H Standard tier hospitals
- Standard tier PCPs

How it works

Select tier

(pay the least)

Includes all HealthPartners and Park Nicollet care systems, clinics and hospitals. That's more than 1,800 physicians and over 300 locations. Children's Minnesota is also included for pediatric specialty care.

Standard tier

(pay more)

Includes all providers in Open Access, our biggest, national network of doctors and clinics.

Out-of-network tier

(pay the most)

Includes all out-of-network providers.

Select Tier benefits apply to all covered in-network outpatient services for mental health and substance use disorder. The combined deductibles and out-of-pocket maximum for the Select Tier and Standard Tier will not exceed the Standard Tier amounts for covered services. Not all in-network benefits are tiered. Select tier benefits do not apply to emergency services and pharmacy.

TieredChoice plans

Small employer medical plan guide – Minnesota metro only

Information reflects what members pay

Plan	Metal level	SE factors	In-network												
			Select tier			Standard tier			Out-of-pocket		Medical	Prescription drugs			
			Deductible		Office visit	Deductible		Office visit	Individual	Family		Coinsurance	Formulary		Non formulary
			Individual	Family		Individual	Family				Generics low/high		Brand		

TieredChoice Deductible-Copay*

\$500-\$60	Gold	0.799	\$100	\$300	\$30	\$500	\$1,500	\$60	\$6,500	\$13,000	30%	\$5/\$25	\$60	\$150	20%
\$1,000-\$60	Gold	0.791	\$100	\$300	\$10	\$1,000	\$3,000	\$60	\$6,700	\$13,400	30%	\$5/\$25	\$60	\$150	20%
\$1,500-\$60	Gold	0.783	\$250	\$750	\$10	\$1,500	\$4,500	\$60	\$6,500	\$13,000	30%	\$5/\$25	\$60	\$150	20%
\$3,000-\$60	Gold	0.760	\$1,000	\$3,000	\$10	\$3,000	\$9,000	\$60	\$6,500	\$13,000	30%	\$5/\$25	\$60	\$150	20%
\$6,000-\$90	Silver	0.690	\$5,000	\$15,000	\$45	\$6,000	\$18,000	\$90	\$9,000	\$18,000	30%	\$5/\$25	\$60	\$150	20%

* Select Tier benefits do not apply to emergency care services. • Select Tier benefits apply to all covered in-network outpatient services for mental health and substance use disorder. • Office visit copays and prescriptions are not subject to the deductible. • The combined deductibles and out-of-pocket maximum for the Select Tier and Standard Tier will not exceed the the Standard Tier amounts for covered services. • All plans have free visits to Virtuwel®.

Plan	Metal level	SE factors	In-network												
			Select tier				Standard tier				Medical	Prescription drugs			
			Deductible		Out-of-pocket		Deductible		Out-of-pocket			Coinsurance	HSA preventive list		Formulary
			Individual	Family	Individual	Family	Individual	Family	Individual	Family	Generics		Brand		

TieredChoice HSA Plus Non-Embedded Deductible*

\$3,000-100%	Gold	0.779	\$1,750	\$3,500	\$1,750	\$3,500	\$3,000	\$6,000	\$3,000	\$6,000	0%	\$0	\$60	0%	0%
\$3,500-100%	Gold	0.748	\$2,500	\$5,000	\$2,500	\$5,000	\$3,500	\$7,000	\$3,500	\$7,000	0%	\$0	\$60	0%	0%

TieredChoice HSA Plus Embedded Deductible*

\$6,000-100%	Silver	0.678	\$3,500	\$7,000	\$3,500	\$7,000	\$6,000	\$12,000	\$6,000	\$12,000	0%	\$0	\$60	0%	0%
\$7,000-100%	Silver	0.642	\$4,500	\$9,000	\$4,500	\$9,000	\$7,000	\$14,000	\$7,000	\$14,000	0%	\$0	\$60	0%	0%

* Select Tier benefits do not apply to emergency care services and prescription drugs. • Select Tier benefits apply to all covered in-network outpatient services for mental health and substance use disorder. • All non-preventive services are subject to the deductible. • The combined deductibles and out-of-pocket maximum for the Select Tier and Standard Tier will not exceed the the Standard Tier amounts for covered services. • 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 HSA Preventive Drug List. • Non-formulary drugs are not covered. • All plans have free visits to Virtuwel® after deductible.

Multiple plan policy

- Employers with 1-5 enrolled employees may offer one plan.
- Employers with 6-9 enrolled employees may offer up to two plans and one network or one plan with two networks. The Select network or the Cornerstone network must be one of the options.
- Employers with 10-50 enrolled employees may offer up to three plans. All three plans may be offered on two networks.
- Platinum plans can't be paired with bronze plans. Any other metal level combinations are allowed.
- Embedded and non-embedded HSA and HRA plans may be paired. This includes HSA Plus plans.
- The AchieveSM, Select and TieredChoice networks can be offered alongside a broad network, such as Open Access or Perform.
- The Cornerstone network can be offered alongside the Open Access network.
- The AchieveSM, Select and TieredChoice networks can't be offered together.
- Open Access and Perform networks can't be offered together.
- CentraChoice can't be offered with another network.

Administration details

- Plan administration must match for all plans chosen by employers. This means an employer will choose either plan-year or calendar-year administration for all plans being offered.
- HRA accounts must be administered by HealthPartners. The employer must contribute no more than 50% of the deductible to the HRA account.
- Up to 50% of enrolled employees may live outside of the five state HealthPartners service area (Minnesota, Iowa, North Dakota, South Dakota and Wisconsin). A minimum of 5 employees must be enrolled before employees outside of the five-state area can be covered.
- HealthPartners considers many factors when determining whether to release fully insured quotes and renewals, including but not limited to: the location of the employer's corporate headquarters or principal place of business, where the contract will be delivered, and the location of eligible employees. Each situation is fact-specific and will be considered on a case-by-case basis.

Try a defined contribution strategy

Employees appreciate the opportunity to choose the right plan options for them based on their needs and budget, without compromising on quality.

- Step 1:** Pick your base plan and network. For example, choose our \$600-\$50 plan on the Select network.
- Step 2:** Pick an additional plan option with leaner or richer benefits, on the same network. For example, choose a cost-saving HSA \$4,500-100% plan on the Select network.
- Step 3:** Offer the same plans on another network. You could offer both plans on the Open Access network, allowing employees the option to buy-up to a network that includes more choices of doctors.
- Step 4:** Use Plan for MeSM so employees can compare their estimated costs. In this case, employees can see how their costs compare among all their options.



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. 22-1539753-1859527 (10/22) © 2022 HealthPartners

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 **952-883-5200** or **800-298-4235**.

Membership Accounting

For setup and resolution of billing, enrollment and eligibility, call **952-883-7700** or **888-880-9114**.

Broker VIP Line

For a quick, direct connection to accurate information on member-specific questions, call **952-883-6700** or **800-828-1159**.