Your health plan

Carleton College

Your medical plan benefits  . . . . . . . . . . . . . . 3
Extra support . . . . . . . . . . . . . . . . . . . . . . . . . . 8
We’re 26,000 partners strong, working together to support your health every day. For you, it’s 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.

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 or get a prescription.

• **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.

• Compare prescription costs.

• Manage your health on the go with the myHP mobile app.

What to do next

• [Call us](tel:952-883-5000) with questions at 952-883-5000 or [800-883-2177](tel:800-883-2177)

• [Sign in](https://healthpartners.com) or create an account at [healthpartners.com](https://healthpartners.com)

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

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

21-1122153-1129227
Copay/Deductible plan with the Open Access network

Avoid being surprised by your bill. You’ll pay a flat cost for a visit to the doctor. And you’ll have no problem finding your favorite from one of our largest networks.

What you’ll pay

Copay

Something like an office visit to a specialist, chiropractor or therapist costs a copay (a set dollar amount).

Deductible, then coinsurance

Other things like X-rays or a hospital stay cost you the full amount up to a certain point (your deductible). After you hit that point, you pay coinsurance (a portion of the bill). For example, you might pay 20% and your plan would pay the rest.

Out-of-pocket maximum

After you reach a limit, called your out-of-pocket maximum, you don’t pay any more. All in-network care is paid for by your health plan.

TIP: Get your yearly recommended checkup, vaccines and screenings. Your plan covers your care.

Plan highlights

Your plan covers most of the cost of primary, convenience, online and specialty care, as well as prescription drugs. Your member ID card clearly lists your copays and out-of-pocket maximum so you can easily know your share of the bill.

Where you can get care

The Open Access network lets you choose from one of the biggest networks of doctors and clinics.

Your plan helps pay for

• Preventive care (no cost to you)
• Convenience care and telemedicine services
• Specialty care (no referrals needed)
• Prescriptions

How to get more info

• See plan details in your Summary of Benefits and Coverage (SBC) in your enrollment materials
• Call us with questions at 952-883-5000 or 800-883-2177
• Search the network for your doctor or find a new one at healthpartners.com/openaccess
HSA Plus plan with the Open Access network

Set aside pretax money in a health savings account (HSA) to pay medical bills. Plus, get lower costs on select medicines and care, with access to a large network of doctors.

What you’ll pay

Deductible, then coinsurance
This plan has a deductible – a set amount you pay before your plan helps cover costs for most kinds of care. After that, you may pay coinsurance, which is a percent of the bill.

Out-of-pocket maximum
Once you reach the max, your plan pays for in-network care the rest of the year.

What your plan pays for

Even before you reach your deductible, your plan helps cover the things you need most to stay healthy.

In-network preventive care
Your plan pays 100% of the bill.

Preventive drugs
For prescriptions on our HSA preventive drug list, your plan pays some and you’ll pay a set amount (a copay). See the list at healthpartners.com/formularies.

Preventive care for chronic conditions
Your plan helps pay for certain services and equipment, such as lab work to monitor diabetes or liver disease.

Where you can get care

The Open Access network lets you choose from one of the biggest networks of doctors and clinics.

EmpowerSM HSA plan highlights

This plan allows you to contribute money to an HSA before taxes are taken out. Add up what you spent on health care expenses last year to get an idea of how much to put in next year.

Use your HSA to pay for things like:

• Doctor visits and lab fees
• Prescription and select over-the-counter medicines
• Dental care and braces
• Vision care and LASIK surgery

HSA money can:

• Earn interest or be invested
• Pay for medical expenses before or after you reach your deductible
• Stay with you year after year, even if you switch jobs – you own the account

How to get more info

• See plan details in your Summary of Benefits and Coverage (SBC) in your enrollment materials
• Call us with questions at 952-883-5000 or 800-883-2177
• Search the network for your doctor or find a new one at healthpartners.com/openaccess

TIP: Put some of the money you’re saving on premiums into your HSA on your own or through direct deposit.
Find the best plan with Plan for Me℠

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.
• 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 28110
• Site number ALL
• Effective date (plan start date) 01/01/2023

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.

Plan for Me is awesome for comparing plans. Make sure you check out your Summary of Benefits and Coverage (SBC) also to see all your plan details before making your final choice.

Jodi, Member Services
Skip the clinic trip with online care

Save time and money by getting treated for common conditions right from your smartphone, tablet or computer. Your plan covers two options.

Virtuwell®
(online questionnaire)

• **Easy.** In fact, 99% of Virtuwell users say it’s simple and 98% highly recommend it. Answer a few questions at virtuwell.com anytime, anywhere.*

• **Fast.** Get a treatment plan and prescription from a nurse practitioner in usually just one hour.

• **Guaranteed.** You’re only charged if Virtuwell can treat you. Plus follow-up calls about your treatment are free. If you need to be seen in person, we’ll let you know — but it’s not usually needed.

• **Affordable.** Virtuwell visits are a fraction of the cost of walk-in, urgent or primary care visits. Use your member ID card to check your cost at virtuwell.com/cost/healthpartners.

Doctor On Demand
(video chat)

• **Convenient.** Get started when and where it works for you at doctorondemand.com. Video capabilities are required.

• **Quick.** See a doctor in minutes. Live video visits include assessment, diagnosis and prescriptions when necessary.

• **Affordable.** A visit to treat conditions like colds, the flu and allergies costs less than a clinic visit. It’s free to sign up and easy to check your coverage when you register.

Questions about benefits?

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

*Available anywhere in the U.S. to residents of AZ, CA, CO, CT, IA, MI, MN, NY, ND, PA, SD, VA and WI.

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

Julie, RN, Nurse Navigator
Get the most from your meds

Knowing what you’ll pay for your medicine is important. Use these tools and resources to understand your costs and get support if your medicine isn’t working for you.

Check your formulary
A formulary, also called a drug list, tells you what medicines are covered by your health plan and generally how much you’ll pay. You’ll also learn if there are any requirements before you can start a medicine.

Your formulary is called PreferredRx.

1. Go to healthpartners.com/preferredrx.
2. Search by the name or type of medicine.
3. Use your Summary of Benefits and Coverage (SBC) in your enrollment materials to understand how each type of medicine is covered.

Search for the lowest cost
Medicine prices can change from pharmacy to pharmacy. Shop around. See what your costs are at different pharmacies. Members can get started with the prescription shopping tool at healthpartners.com/pharmacy.

Talk with a Pharmacy Navigator
One call will give you answers to your questions around benefits, coverage, costs, formularies and more. Call Member Services at the number on the back of your member ID card. Ask to talk with a Pharmacy Navigator.

Try generics
Generics are just as safe and effective as brand-name medicines, but cost a lot less. Talk to your doctor or pharmacist about switching to a generic medicine.

Meet with a pharmacist
In a one-on-one visit, a pharmacist will review your medicines with you to make sure they’re working and are right for you. Plus, it’s free. Visit healthpartners.com/mtminfo to learn more.

Questions about benefits?
We can help. Call Member Services at 952-883-5000 or 800-883-2177

Our team is here to support you. If you can’t find your medicine on the formulary or shopping tool, give us a call. We’ll help you find it or an alternative that’s covered.

Kerry, Pharmacy Navigator
Find the best medicine cost

Shopping for the lowest price medicine is easier than comparing prices for airline travel.

Multiple ways to save on medicines, in one online tool

The prescription shopping tool helps you find the lowest cost for medicines, based on your current health plan. Find other options to save money too, like when a lower price alternative is available.

Sign in to your account

Manage your health and your plan at healthpartners.com 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.

You can use the prescription shopping tool to:

- Find the lowest cost for your medicine
- Compare current prices at pharmacies near you
- Understand what medicines are covered by your health plan
- Transfer prescriptions to the lowest cost pharmacy
- Know if you have available refills
- See if you have a prior authorization and when it expires
- Download tax reports of what you spent last year
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.

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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

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.

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Español: 866-398-9119
healthpartners.com
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. Access your Living Well dashboard to check your program progress, take the health assessment and complete activities.
3. View your HealthPartners member ID card and fax it to your doctor’s office.
4. 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).
5. Compare pharmacy costs to find the best place to get your medicines.
6. Search for doctors and get cost estimates for treatments and procedures specific to your plan.

Sign in to your account

Manage your health and your plan at healthpartners.com 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.

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<th>Go to</th>
<th>Average cost</th>
<th>Average time spent</th>
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</thead>
<tbody>
<tr>
<td>Health advice from a registered nurse for:</td>
<td>CareLine℠ service Call 24/7 at 800-551-0859</td>
<td>Free</td>
<td>15 minutes</td>
</tr>
<tr>
<td>• At-home remedies</td>
<td></td>
<td></td>
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<tr>
<td>• When to go in for care</td>
<td></td>
<td></td>
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<tr>
<td>Treatment and prescriptions for minor medical issues, like:</td>
<td>Virtual or convenience care</td>
<td>$</td>
<td>15 minutes</td>
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<tr>
<td>• Bladder infection</td>
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<td>• Pink eye</td>
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<tr>
<td>• Upper respiratory infections</td>
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<tr>
<td>A regular checkup or special care during the day for things like:</td>
<td>Primary care clinics</td>
<td>$</td>
<td>30 minutes</td>
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<tr>
<td>• Diabetes management</td>
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<tr>
<td>• Vaccines</td>
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<tr>
<td>Care for urgent problems when your doctor’s office is closed, like:</td>
<td>Urgent care clinics</td>
<td>$$$</td>
<td>45 minutes</td>
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<tr>
<td>• Cuts that need stitches</td>
<td></td>
<td></td>
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<tr>
<td>• Joint or muscle pain</td>
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<tr>
<td>Help in an emergency, such as:</td>
<td>Emergency room</td>
<td>$$$$</td>
<td>60 minutes</td>
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<tr>
<td>• Chest pain or shortness of breath</td>
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<tr>
<td>• Head injury</td>
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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

Find in-network care

Manage your health and your plan at healthpartners.com 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.
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.

**Employee Assistance Program (EAP)**

Life doesn’t always go as planned. When you need extra support, HealthPartners EAP is here to help. Whether it’s an issue at work or home, get support and resources to help you with life’s challenges. Call or go online anytime – day or night.

- Call **866-326-7194**
- Log on to hpeap.com and chat through instant message (ask your employer or call your EAP to get your password)

**Questions about benefits?**

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

**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.
Living healthier just got a little less expensive

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

Save big by showing your member ID card to participating retailers

Save money on:
- Eyewear
- Exercise equipment
- Fitness and well-being classes
- Eating well
- Healthy mom and baby products
- Hearing aids
- Pet insurance
- Swim lessons
- And more!

Discounts on gym memberships

GlobalFit’s Gym Network 360
Provides discounts on memberships at more than 11,000 fitness centers, weight loss programs and wellness brands

The Active&Fit Direct™ program
Offers more than 11,000 fitness centers nationwide for a flat monthly fee

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.

Katie, Member Services

See where you can save
Visit healthpartners.com/discounts for a list of participating retailers and discounts.
Living healthier just got a little less expensive

Get paid to work out. Go to the gym at least 12 times each month and you can save up to $20 on your gym membership.

How it works

1. Find a gym near you. Participating gyms* include:
   - Anytime Fitness
   - LA Fitness
   - Life Time Fitness
   - Snap Fitness
   - And more!
2. Sign up. Show your member ID card at the front desk.
3. Work out at least 12 times each month.
4. Get paid – your gym membership account will be reimbursed six to eight weeks after your monthly workouts.

We're here for you

Visit healthpartners.com/frequentfitness or call Member Services at 952-883-5000 or 800-883-2177 to find a gym near you.

*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.

We're here for you

Visit healthpartners.com/frequentfitness or call Member Services at 952-883-5000 or 800-883-2177 to find a gym near you.
Employee Assistance Program (EAP)

Find balance with everyday support

Get support and resources to help you in a wide range of stressful situations. It’s free and completely confidential.

Your EAP has your back 24/7

Whether you’re facing a challenge at work or looking for options to support a sick parent, your EAP is always here to help.

Get support with:

- Adopting a child
- Finding child care
- Grieving
- Knowing your legal options
- Making a budget
- Managing stress
- And more!

Use your EAP anytime

- Call 866-326-7194
- Log on to hpeap.com and chat through instant message (ask your employer or call your EAP to get your password)
- Download the iConnectYou mobile app (ask your employer or call your EAP to get your app passcode)

Members are often surprised how much support is available through their Employee Assistance Program. It’s a great benefit I encourage everyone to take advantage of.

Jonathan, Member Services

HealthPartners Employee Assistance Program (EAP) services are provided by Workplace Options.
Quit for good

Quitting tobacco and vape may be one of the hardest things you’ll ever do. You don’t have to do it alone. We’re here to help.

Get help from a health coach

Work with a health coach to set goals around tobacco use and vaping that fit your lifestyle. You’ll get support and encouragement to reach your goals and live nicotine free. Plus, you can schedule phone calls or email your health coach when it works best for you.

Work at your own pace to:

• Beat cravings
• Relieve stress
• Deal with tempting social situations
• Adjust to life without tobacco and vape
• Feel great

Medicine to support quitting

Your health plan might pay for medicines to help you quit. Visit healthpartners.com/formulary to view your formulary. Or, call our Member Services team at the number on the back of your member ID card.

How to get started

Sign up with a health coach at 800-311-1052.

Maybe you’ve tried to quit on your own – more than once. Don’t get down on yourself. Getting support from a coach can be just what you need to quit for good.

Sara, Health Coach
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 care guidelines 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.

Appropriate use and coverage of prescription medicines for medical plans

We provide coverage for medicines that are safe, high-quality and cost-effective.

TO HELP US DO THIS, WE USE:

- A formulary (drug list). These prescription medicines are continually reviewed and approved for coverage based on quality, safety, effectiveness and value.
- An opioid management program to support members in managing their pain.
- A free, confidential one-on-one appointment (in person or over the phone) with an experienced clinical pharmacist. Our Medication Therapy Management (MTM) program helps members who use many different medicines get the results they need.
- A patient alert program that provides a seamless transition to our formulary. We allow coverage for a first-time fill of a qualifying non-preferred medicine within the first three months of becoming a member.
- A formulary (drug list). These prescription medicines are continually reviewed and approved for coverage based on quality, safety, effectiveness and value.

The formulary is available at [healthpartners.com/formulary](http://healthpartners.com/formulary), along with information on how medicines are reviewed, the criteria used to determine which medicines are added to the list and more. You may also get this information from 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.

ARRANGEMENTS USED FOR MEDICAL PLANS:

- **Fee-for-service** – the health plan pays the provider a certain set amount that corresponds to each type of service furnished by the provider.
- **Discount** – the provider sends us a bill, and we’ve already negotiated a reduced rate on behalf of our members. We pay a predetermined percentage of the total bill for services.
- **Case rate** – the provider receives a set fee for a selected set of services, 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.
- **Withhold** – a portion of the provider’s payment is set aside until the end of the year. Withholds are sometimes used to pay specialty, referral or hospital providers who furnish services to members. The provider usually receives all or a portion of the withhold based on performance of agreed upon criteria, which may include patient satisfaction levels, quality of care and/or care management measures.

- **Basis of the diagnosis/per diem** – a set fee to treat certain kinds of conditions, sometimes based on the number of days the patient spent in the facility.
- **Ambulatory Payment Classifications (APCs)** – for outpatient services. We have a negotiated payment level based on the resources and intensity of the services provided. Hospitals are paid a set fee for certain kinds of services which is based on the resources utilized to provide that service.
- **Combination** – more than one of the methods described are used. For example, we may pay a case rate to a provider for a selected set of services, up to an agreed upon maximum amount of services, and pay that same provider on a fee-for-service basis for services not provided within the time period that exceed the maximum amount of services. We may also pay a provider such as a clinic using one type of reimbursement method, while that clinic may pay its employed providers using another reimbursement method.

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 or call Member Services at 952-883-5000 or 800-883-2177.