



The following provides an overview of your HealthPartners coverage.

For exact coverage details consult a Group Membership Contract or Summary Plan Description or call Member Services at 952-883-5000 or 1-800-883-2177

| Medical Plan Highlights  | Classic Plan \$20 Copay Plan   |  | National One High Deductible Plan  |   |  |
|--|--|--|--|---|--|
| <b>The network for both plans is the HP Open Access Network.</b> |  |  |  |   |  |
| <b>Partial listing of covered services</b>                       | <b>In Network</b>  | <b>Out of Network</b>                            | <b>In Network</b>  | <b>Out of Network</b>                                 |  |
| <b>Deductible and Out-of-Pocket</b>                              |  |  |  |   |  |
| Lifetime Maximum   | Unlimited  | \$1 Million                                      | Unlimited  | \$2 Million   |  |
| <b>Plan year deductible (non-embedded)</b>                       | None   | \$300 single<br>\$900 family                     | \$1,000 single<br>\$1,500 single +1<br>\$2,000 family                              | \$2,000 single<br>\$2,500 single +1<br>\$3,000 family |  |
| <b>Plan year medical out-of-pocket maximum</b>                   | \$1,000 single<br>\$2,000 family   | \$4,000 single<br>\$6,000 family                 | \$2,000 single<br>\$2,500 single +1<br>\$3,000 family                              | \$5,000 single<br>\$6,000 single +1<br>\$7,000 family |  |
| <b>Preventive Healthcare</b>                                     |  |  |  |   |  |
| Routine physical & eye exams, well-child care                    | 100% Coverage  | You pay 100%                                     | 100% coverage  | 35% after Deductible                                  |  |
| Prenatal & postnatal care  |  | 25% after Deductible                             |  |   |  |
| Immunizations  |  | You pay 100%                                     |  |   |  |
| <b>Office Visits</b>   |  |  |  |   |  |
| Illness or injury  | \$20 Copay   | 25% after Deductible                             | 20% after Deductible   | 35% after Deductible                                  |  |
| Physical, occupational and speech therapy                        |  |  |  |   |  |
| Chiropractic care  |  |  |  |   |  |
| Mental / Chemical health care                                    |  |  |  |   |  |
| Allergy Injections   | 100% Coverage  |  | You pay nothing after Deductible   |   |  |
| <b>Convenience Care</b>  |  |  |  |   |  |
| Convenience clinics (retail clinics), eVisits                    | \$10 Copay   | 25% after Deductible                             | 20% after Deductible   | 35% after Deductible                                  |  |
| Online Care - Virtuwel   | First three visits free, then same as Convenience Care benefit                     | You pay 100%                                     | First three visits free, then same as Convenience Care benefit                     | You pay 100%  |  |
| <b>Emergency Care</b>  |  |  |  |   |  |
| Care at an urgent care clinic or medical center                  | \$20 Copay   | HealthPartners in-network Emergency Care benefit | 20% after Deductible   | 35% after Deductible                                  |  |
| Emergency care at a hospital ER & Ambulance                      | \$75 Copay   |  |  | HealthPartners in-network benefit                     |  |
| Ambulance  | You pay 20%  |  |  |   |  |
| <b>Inpatient Hospital Care</b>                                   |  |  |  |   |  |
| Illness or injury, mental/chemical health                        | \$100 per admission  | 25% after Deductible                             | 20% after Deductible   | 35% after Deductible                                  |  |
| <b>Outpatient Care</b>   |  |  |  |   |  |
| Scheduled outpatient procedures                                  | \$100 per admission  | 25% after Deductible                             | 20% after Deductible   | 35% after Deductible                                  |  |
| Outpatient MRI and CT Scan                                       | You pay 20%  | 25% after Deductible                             |  |   |  |
| <b>Durable Medical Equipment (DME)</b>                           |  |  |  |   |  |
| DME & prosthetic devices   | You pay 20%  | 25% after Deductible                             | 20% after Deductible   | 35% after Deductible                                  |  |
| <b>Pharmacy Highlights</b>                                       |  |  |  |   |  |
| <b>Partial listing of covered services</b>                       |  |  |  |   |  |
| <b>Preferred Rx Formulary</b>                                    | <b>Retail Pharmacy (up to a 30-day supply or one cycle of oral contraceptives)</b> |  | <b>Retail Pharmacy (up to a 30-day supply or one cycle of oral contraceptives)</b> |   |  |
| Rx Specialty Drugs   | 80% coverage up to \$200   | 25% after Deductible                             | 80% coverage up to \$200   | 35% after Deductible                                  |  |
| Generic preferred  | You pay \$10   |  | You pay \$10   |   |  |
| Brand preferred  | You pay \$20   |  | You pay \$20   |   |  |
|  | <b>HealthPartners Mail Order Pharmacy (up to a 90-day supply)</b>                  |  | <b>HealthPartners Mail Order Pharmacy (up to a 90-day supply)</b>                  |   |  |
| Generic preferred  | You pay \$20   | No coverage                                      | You pay \$20   | No coverage   |  |
| Brand preferred  | You pay \$40   |  | You pay \$40   |   |  |
| <b>Cost</b>  |  |  |  |   | <b>VEBA Contribution (District Funded)</b> |
| <b>(Monthly Premium)</b>   | <b>Full Premium</b>  | <b>Employee Cost</b>                             | <b>Full Premium</b>  | <b>Employee Cost</b>                                  |  |
| <b>Single</b>  | <b>\$807.12-\$807.12</b>   | <b>\$0.00</b>                                    | <b>\$704.99 - \$704.99</b>   | <b>\$0.00</b>   | <b>\$102.13</b>                            |
| <b>Employee + 1</b>  | <b>\$1,444.86 - \$1,170.34</b>   | <b>\$274.52</b>                                  | <b>\$1,262.06 - \$1,096.41</b>   | <b>\$165.65</b>                                       | <b>\$73.93</b>                             |
| <b>Family</b>  | <b>\$2,074.62 - \$1,535.22</b>   | <b>\$539.40</b>                                  | <b>\$1,812.10 - \$1,440.19</b>   | <b>\$371.91</b>                                       | <b>\$95.03</b>                             |

Premiums based on full time FTE for employment classes; prorated amounts for less than full time FTE