



2023-2024 Fridley ISD #14
Group #3138

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		
The network for both plans is the HP Open Access Network.					
<i>Partial listing of covered services</i>	In Network	Out of Network	In Network	Out of Network	
Deductible and Out-of-Pocket					
Lifetime Maximum	Unlimited	\$1 Million	Unlimited	\$2 Million	
Plan year deductible (non-embedded)	None	\$300 single \$900 family	\$1,000 single \$1,500 single +1 \$2,000 family	\$2,000 single \$2,500 single +1 \$3,000 family	
Plan year medical out-of-pocket maximum	\$1,000 single \$2,000 family	\$4,000 single \$6,000 family	\$2,000 single \$2,500 single +1 \$3,000 family	\$5,000 single \$6,000 single +1 \$7,000 family	
Preventive Healthcare					
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%			
Office Visits					
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		
Convenience Care					
Convenience clinics (retail clinics), eVisits	\$10 Copay	25% after Deductible	20% after Deductible	35% after Deductible	
Online Care - Virtuwell	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%	
Emergency Care					
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%				
Inpatient Hospital Care					
Illness or injury, mental/chemical health	\$100 per admission	25% after Deductible	20% after Deductible	35% after Deductible	
Outpatient Care					
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			
Durable Medical Equipment (DME)					
DME & prosthetic devices	You pay 20%	25% after Deductible	20% after Deductible	35% after Deductible	
Pharmacy Highlights					
<i>Partial listing of covered services</i>					
Preferred Rx Formulary	Retail Pharmacy (up to a 30-day supply or one cycle of oral contraceptives)		Retail Pharmacy (up to a 30-day supply or one cycle of oral contraceptives)		
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		
	HealthPartners Mail Order Pharmacy (up to a 90-day supply)		HealthPartners Mail Order Pharmacy (up to a 90-day supply)		
Generic preferred	You pay \$20	No coverage	You pay \$20	No coverage	
Brand preferred	You pay \$40		You pay \$40		
Cost					VEBA Contribution (District Funded)
(Monthly Premium)	Full Premium	Employee Cost	Full Premium	Employee Cost	
Single	\$823.26-823.26	\$0.00	\$719.09-719.09	\$0.00	\$104.17
Employee + 1	\$1473.76-1193.75	\$280.01	\$1287.30-1118.34	\$168.96	\$75.41
Family	\$2116.11-1565.92	\$550.19	\$1848.37-1468.99	\$379.38	\$96.93

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