

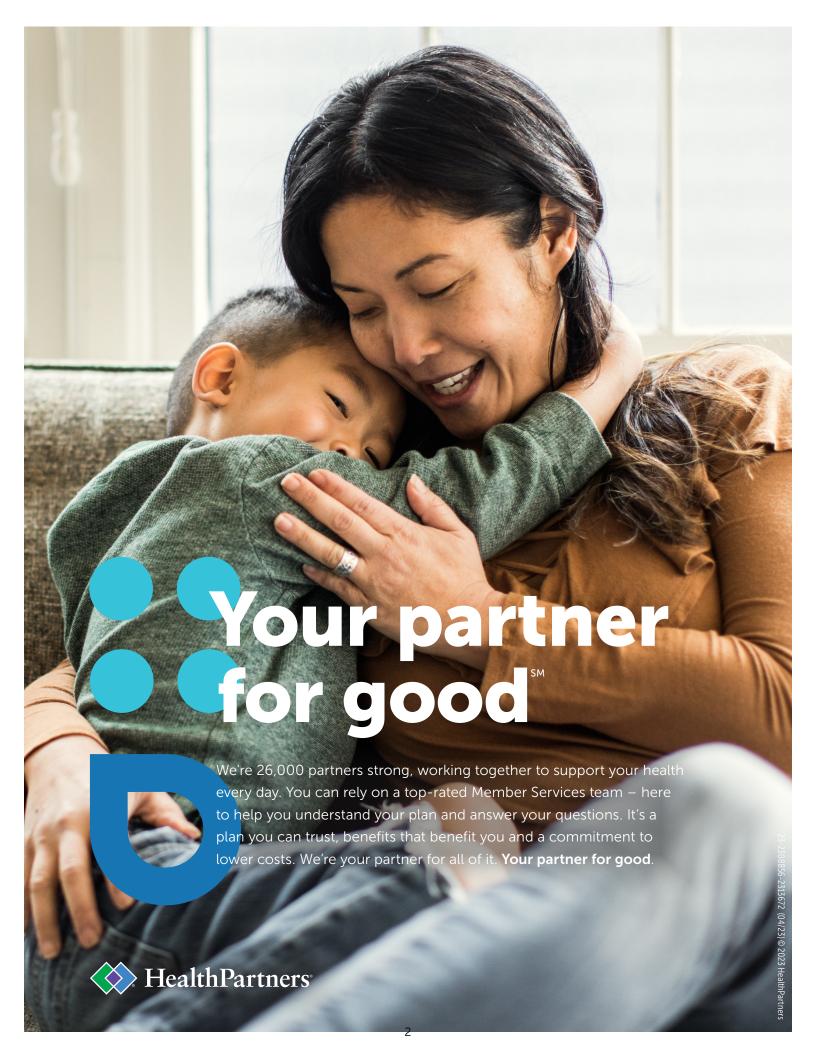


# Your health plan

2024 Open Enrollment

Your medical plan benefits							3
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### **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.



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

What to do next

• Call us with questions at

healthpartners.com

feel good about.

952-883-5000 or 800-883-2177

We can help you make choices you'll

• Sign in or create an account at

### Deductible plan

You have every reason to get your preventive care to stay healthy – it's covered 100%.

### What you'll pay

### Deductible, then coinsurance

This plan has a deductible. That's the amount you pay for care before your plan helps cover costs.

After that, your plan splits the bill with you. That's called coinsurance. For example, you might pay 20%, and your plan would pay the other 80%.

### Out-of-pocket maximum

Once you reach a limit, called an outof-pocket maximum, you don't pay any more – your health plan pays for all in-network care.

### What your plan pays for

Your health plan fully pays for in-network preventive care, even before you've paid your deductible.

After you hit your deductible, your plan chips in on things like:

- Convenience care and virtual care
- Specialty care (no referrals needed)
- Prescriptions

**TIP:** Get your yearly checkup, vaccines and screenings. They're all covered by your plan.

### 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

### Copay/Coinsurance plan

This plan gives you the predictability of a copay on most services.

### What you'll pay

#### Copay

A copay is a set amount you pay when you visit the doctor or pick up a prescription. The amount depends on where you get care – like at a clinic, urgent care or the ER.

#### Coinsurance

You might have to pay a portion of services that aren't covered by a copay. For example, you might pay 20% of the cost of an MRI, and your plan would cover the remaining 80%.

#### Out-of-pocket maximum

This puts a cap on what you have to pay during the year. Once you reach that limit, all in-network care is paid for by your health plan.

### Your plan helps pay for

- Preventive care (no cost to you)
- Convenience care and virtual care
- Specialty care (no referrals needed)
- Prescriptions

### Plan highlights

You won't be surprised by how much you'll pay – your copays and out-of-pocket maximum are listed on your member ID card. Plus, when looking for a doctor, there's no referral needed.

**TIP:** You don't pay out of pocket for in-network preventive care. So schedule your yearly recommended checkup, vaccines and screenings.

How to get more info

enrollment materials

• Call us with questions at

• See plan details in your Summary of

952-883-5000 or 800-883-2177

Benefits and Coverage (SBC) in your

### **Open Access<sup>™</sup> network**

Get the most options from our largest network.

### Choose your favorite doctor

You can see any doctor in the Open Access network. With over one million network providers and 6,000 hospitals, you can see your favorite doctor or specialist, locally or nationally. Or you can pick one from the network on your own – no referral needed.

### 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

### 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.

### 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

Questions about benefits?

We can help. Call Member Services at

952-883-5000 or 800-883-2177

# 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

### 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.

### 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.

### 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.

### 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.



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

Questions about benefits?

We can help. Call Member Services at

952-883-5000 or 800-883-2177

### Find the best medicine cost

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

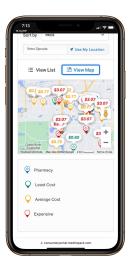
## Multiple ways to save on medicines, in one online tool

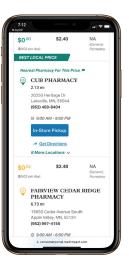
The prescription shopping tool helps you find the lowest cost for medicines, based on your current health plan. Find other options to save money too, like when a lower price alternative is available.

### 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

# Medicine delivered to your door

Skip the trip to the pharmacy. Get your prescriptions mailed to your home with WellDyne.

## 5 great things about mail order

- 1. You'll never pay for standard shipping.
- 2. Refilling your medicine online or with our mobile app is easy.
- 3. All orders are sent in a tamper resistant, plain package to make it more private.
- 4. Safety is important. You'll get the best quality medicine.
- 5. You'll get your medicine delivered within seven to 10 days.

**TIP:** You can track the status of your order every step of the way, from receipt and processing to shipping and delivery.

To check the status of your order, sign into your online account or call our automated phone system.

### How to get started

- Call 800-591-0011
- Visit healthpartners.com/mailorder



It's hard to get to the pharmacy each month. Mail order pharmacy delivers your meds quickly and easily to you, just like your favorite stores.

Dave, Pharmacist

### 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 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 and pharmacies covered by your plan.
- 7. Use My dashboard to get preventive care reminders, helpful tips about your plan and more.





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

Manage your health and your plan at

Don't have an account yet? It's quick

and easy to sign up-you'll just need

your member ID card.

healthpartners.com or the myHP app.

### 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 Serv	ices								
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							
Member Services can help you reach:									
Nurse Navigator <sup>sM</sup> program	<ul> <li>For questions about:</li> <li>Understanding your health care and benefits</li> <li>How to choose a treatment</li> </ul>	Monday – Friday, 7:30 a.m. to 5 p.m. CT							
Pharmacy Navigators	For questions about:  Your medicines or how much they cost  Doctor approvals to take a medicine (prior authorization)  Your pharmacy benefits  Transferring medicine to a mail order pharmacy	Monday – Friday, 8 a.m. to 5 p.m. CT							
Behavioral H	lealth Navigators								
professiona	about: lental or chemical health care Il in your network ioral health benefits	Monday – Friday, 8 a.m. to 5 p.m. CT 888-638-8787							
CareLine <sup>SM</sup> s	ervice nurse line								
For questions about:  • Whether you should see a doctor  • Home remedies  • A medicine you're taking		24/7, 365 days a year <b>800-551-0859</b>							
BabyLine ph	one service								
For questions about:  • Your pregnancy  • The contractions you're having  • Your new baby		24/7, 365 days a year <b>800-845-9297</b>							



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

Rachel, Registered Nurse, CareLine

# Improve your health and well-being

Living Well is easy and available to you at no cost.

### Learn about your health

Start by taking your health assessment. You'll get a better picture of your current health to help you choose where to focus.

### Pick a well-being activity

Want to wake up more refreshed? Bounce back from stress better? Or take control of your weight? You've got lots of options to choose from.

### Choose what's best for you

Ask yourself, "What do I want to do to be healthier?" If you want to:

- Eat better Try Go for Fruits & Veggies or Sugar Smart.
- Feel less stressed and more in control of your life – Tackle Stress, Healthy Thinking or myStrength might be your best bet.
- Be more active Walk it out with the 10,000 Steps® program.
- Move more Get on-demand fitness classes with Wellbeats.



I know what a difference being healthy can make in your life. Members tell me that a little support from a health professional like me can be a big help.

Sara, Health Coach

and easy to sign up— you'll just need your member ID card.

Sign in to get started

Manage your health and your plan at

Don't have an account yet? It's quick

healthpartners.com or the myHP app.

**TIP:** After you sign in to your HealthPartners online account, go to the *Living Well* tab or select *Living Well* from myHP. If you need help, give us a call at **800-311-1052**.

### 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**.

### 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

### 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.

### 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



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

Ready to get started?

Call 952-883-5469 or 800-871-9243 or

visit healthpartners.com/nursesupport

### **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

### Relief for your back pain

Our nurses can help make sure back pain doesn't keep you down. HealthPartners members get support and resources at no cost.

### Personal nurse support

When you're dealing with back pain, it can be frustrating to feel like nothing works. Our nurses are here to listen and suggest personalized solutions to help you feel better.

### 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. All support is confidential, and you can stop at any time.

### Partnering with you

Most Americans will experience back pain at some point in their lives. Although it's common, there are many myths about the causes and treatment for back pain. Depending on your pain, we'll give you tips on prevention, exercises and options. We'll discuss questions like:

- What's working well for you right now?
- Where do you need more help?
- What are your treatment options?



Back pain is very common, but treatment might look different for everyone. That's why working with a nurse one-on-one can make such a difference.

Jill, Registered Nurse

back pain

Ready to get started?

Visit healthpartners.com/
backhealth to learn more about

800-871-9243 or fill out the form at

healthpartners.com/healthsupport

Call 952-883-5469 or

### 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.



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

Want to know more?

Visit healthpartners.com/

pregnancysupport

#### 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!



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

### 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

# 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
- · And more!

# Discounts on gym memberships

#### **Husk Gym Network**

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

### **Digital workouts**

#### Wellbeats

Get access to free workout videos across all fitness levels, featuring top fitness brands and names



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.

### 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.

#### 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.
- 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.
- An opioid management program to support members in managing their pain.
- A transition program that provides a seamless move 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.

The formulary is available at **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.

#### 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. 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. Withhold payment arrangements may apply to primary care, specialty, or hospital providers.
- 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** 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**