Agenda

• Who is HealthPartners?
• Medical plans
• What is an Health Savings Account?
• Additional plan resources
HealthPartners – Who we are

- Not-for-profit, consumer-governed
- Integrated organization
  - Health/dental plan
  - MN/WI care system: medical & dental clinics, hospitals
  - Research and education
  - virtuwell, a 24/7 online clinic
  - Health & well-being
Your medical plans
Costs?

Prescriptions?

Doctor and hospital?

What else?
Medical Plan Options – Two choices

- $500 Deductible with a $35 copay
- $1,300 HDHP with HSA –RxPlus- New plan
  - $1,300 is minimum deductible for an HSA eligible plan in 2015.
Your Open Access network

More than 850,000 doctors

6,000 hospitals

2. Click on “Find care in your plan network”

3. Click on “Group Medical Networks”

4. Under Open Access Network, Click on “Find a Doctor/Dentist” or “Find a Clinic/Hospital”

5. Choose a location by typing in a city and state or enter your ZIP code and the distance to search.
   - “Find a Doctor”: You may enter a last name to limit your search, but this is not required.
   - “Find a Clinic”: You may enter a clinic name, but this also is not required to search.
   You may choose a specialty to limit your search or just search to find all providers in the area.

6. After you have entered your search criteria, click on “Search” to find your network providers.

7. At the bottom of the search results page, there is a button that allows you to save the search in a PDF.
Preventive care is covered 100 percent

What is routine preventive care?

- Screenings
- Checkups
- Counseling
Empower HSA Rx Plus plan

How your plan works

Health savings account
Save for your health care expenses.

High-deductible health plan (HDHP)
Get coverage when you need it.

Need help with your plan?
Check out our cost calculators and other helpful tools at healthpartners.com/simple
## Prescription coverage

<table>
<thead>
<tr>
<th>Medicines on the:</th>
<th>Preventive drug list</th>
<th>Formulary</th>
<th>Non-formulary</th>
</tr>
</thead>
<tbody>
<tr>
<td>You pay:</td>
<td>Copay</td>
<td>Coinsurance</td>
<td>Some are partially covered</td>
</tr>
</tbody>
</table>

Search for your medicine at [healthpartners.com/pharmacy](http://healthpartners.com/pharmacy).
<table>
<thead>
<tr>
<th></th>
<th>In-network</th>
<th>Out-of-network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td>$1,300 per single contract; $2,600 per family contract</td>
<td>$2,000 per single contract; $4,000 per family contract</td>
</tr>
<tr>
<td><strong>Out-of-pocket maximum</strong></td>
<td>$2,250 per single contract; $3,500 per family contract</td>
<td>$4,000 per single contract; $8,000 per family contract</td>
</tr>
<tr>
<td><strong>Preventive care</strong></td>
<td>100% covered</td>
<td>75% after deductible</td>
</tr>
<tr>
<td><strong>Office visit</strong></td>
<td>80% covered after deductible</td>
<td>75% after deductible</td>
</tr>
<tr>
<td></td>
<td>In-network</td>
<td>Out-of-network</td>
</tr>
<tr>
<td>----------------------</td>
<td>------------------------------------------------</td>
<td>---------------------------------------------</td>
</tr>
<tr>
<td>Inpatient hospital</td>
<td>80% covered after deductible</td>
<td>75% after deductible</td>
</tr>
<tr>
<td>Outpatient hospital</td>
<td>80% covered after deductible</td>
<td>75% after deductible</td>
</tr>
<tr>
<td>Emergency</td>
<td>80% covered after deductible</td>
<td>80% covered after in-network deductible</td>
</tr>
<tr>
<td>Urgent care</td>
<td>80% covered after deductible</td>
<td>75% after deductible</td>
</tr>
<tr>
<td>Convenience care</td>
<td>80% covered after deductible</td>
<td>75% after deductible</td>
</tr>
<tr>
<td>Durable medical</td>
<td>80% covered after deductible</td>
<td>75% after deductible</td>
</tr>
<tr>
<td>equipment</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
# Your preventive pharmacy benefits

<table>
<thead>
<tr>
<th>Preventative Medications</th>
<th>In-network</th>
<th>Out-of-network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Generic formulary</strong></td>
<td>$12 copay</td>
<td>75% after deductible</td>
</tr>
<tr>
<td><strong>Brand formulary</strong></td>
<td>$45 copay</td>
<td>75% after deductible</td>
</tr>
<tr>
<td><strong>myMail Rx (Mail Order Pharmacy)</strong></td>
<td>3 month supply for 2 copays on some maintenance medications</td>
<td>Not covered</td>
</tr>
<tr>
<td><strong>Specialty pharmacy</strong></td>
<td>80% after deductible w/ $200 maximum after deductible</td>
<td>75% after deductible</td>
</tr>
</tbody>
</table>
## Your pharmacy benefits

<table>
<thead>
<tr>
<th>Other Medications</th>
<th>In-network</th>
<th>Out-of-network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Generic formulary</strong></td>
<td>80% after deductible</td>
<td>75% after deductible</td>
</tr>
<tr>
<td><strong>Brand formulary</strong></td>
<td>80% after deductible</td>
<td>75% after deductible</td>
</tr>
<tr>
<td><strong>Non-formulary</strong></td>
<td>75% after deductible</td>
<td>75% after deductible</td>
</tr>
<tr>
<td>myMail Rx (Mail Order Pharmacy)</td>
<td>75% or 80% after deductible</td>
<td>Not covered</td>
</tr>
<tr>
<td>Specialty pharmacy</td>
<td>80% after deductible w/ $200 maximum after deductible is satisfied</td>
<td>75% after deductible</td>
</tr>
</tbody>
</table>
Prescription coverage

See if your medicines are covered

Your formulary: PreferredRx

Search for your medicines at healthpartners.com/preferredrx

Find the best price with the Drug Cost Calculator at healthpartners.com/pharmacy
What can I pay for with my HSA?

- Vision care and LASIK surgery
- Plan deductible or coinsurance
- Dental care and braces

Choose to save or spend on eligible medical expenses!
Put $1,000 into your HSA

Spend $400 on medical expenses during the year

Next year add $1,000 to your savings account for a total of $1,600

$600 is left at the end of the year
Health Savings Account - HSA

- 2015 HSA contribution limits
  - $3,350 – Single coverage
  - $6,650 – Family coverage
  - $1,000- Annual catch-up contribution if age 55 or older
- Carleton will be contributing $1,000 per employee, $2,000 per employee +1 and family
## Maize Plan- $500-$35

<table>
<thead>
<tr>
<th></th>
<th>In-network</th>
<th>Out-of-network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td>$500 per member; $1,000 per family</td>
<td>$1,000 per member; $2,000 per family</td>
</tr>
<tr>
<td><strong>Medical Out-of-pocket maximum</strong></td>
<td>$2,000 per member; $4,000 per family</td>
<td>$4,000 per member; $8,000 per family</td>
</tr>
<tr>
<td><strong>Pharmacy out-of-pocket maximum</strong></td>
<td>$500 per member; $2,000 per family</td>
<td></td>
</tr>
<tr>
<td><strong>Preventive care</strong></td>
<td>100% covered</td>
<td>60% after deductible</td>
</tr>
<tr>
<td><strong>Office visit</strong></td>
<td>$35 copay</td>
<td>60% after deductible</td>
</tr>
</tbody>
</table>
### Your benefits

<table>
<thead>
<tr>
<th>Service</th>
<th>In-network</th>
<th>Out-of-network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inpatient hospital</td>
<td>80% covered after deductible</td>
<td>60% after deductible</td>
</tr>
<tr>
<td>Outpatient hospital</td>
<td>80% covered after deductible</td>
<td>60% after deductible</td>
</tr>
<tr>
<td>Emergency</td>
<td>$75 copay</td>
<td>In-network deductible then 25% coinsurance</td>
</tr>
<tr>
<td>Urgent care</td>
<td>$35 copay</td>
<td>60% after deductible</td>
</tr>
<tr>
<td>Convenience care</td>
<td>$10 copay</td>
<td>60% after deductible</td>
</tr>
<tr>
<td>Durable medical equipment</td>
<td>80% covered after deductible</td>
<td>60% after deductible</td>
</tr>
<tr>
<td></td>
<td>In-network</td>
<td>Out-of-network</td>
</tr>
<tr>
<td>------------------------</td>
<td>--------------------------</td>
<td>----------------------------------</td>
</tr>
<tr>
<td><strong>Generic formulary</strong></td>
<td>$15 copay</td>
<td>60% after deductible</td>
</tr>
<tr>
<td><strong>Brand formulary</strong></td>
<td>$35 copay</td>
<td>60% after deductible</td>
</tr>
<tr>
<td><strong>Non-formulary</strong></td>
<td>$55 copay</td>
<td>60% after deductible</td>
</tr>
<tr>
<td><strong>myMail Rx (Mail Order Pharmacy)</strong></td>
<td>3 month supply for 2 copays on most drugs</td>
<td>Not covered</td>
</tr>
<tr>
<td><strong>Specialty pharmacy</strong></td>
<td>Plan pays 80% with a $50 maximum copay</td>
<td>60% after deductible</td>
</tr>
</tbody>
</table>
Search the **PreferredRx** formulary for a list of medicines covered by your plan:

- **generic** will be shown in *italics*
- **BRAND** will be shown in **ALL CAPS**
- **Specialty Drug**

- $15 copay
- $35 copay
- 20% up to $50
Using your plan
Your questions answered

If you have questions about:

- How your plan works
- Your coverage and benefits
- Your claims and EOBs
- Finding covered care

Call Member Services
Here to support you with your plan.
If you have questions about:

- If you should see a doctor
- Home treatment options
- Medicines you’re taking
- Finding covered care

Call CareLine℠ Service
24/7 trusted nurse advice.
Your questions answered

If you have questions about:

- Your pregnancy
- Contractions you’re having
- Your new baby

Call BabyLine Phone Service
24/7 trusted advice
Your questions answered

If you have questions about:

- Your health care and benefits
- How to choose a treatment option

Call HealthPartners Nurse NavigatorSM Program
Monday - Friday, 7 a.m. – 7 p.m.
Pharmacy questions?

Call the **Pharmacy Navigators**. They can answer your questions about:

- Benefits
- Out-of-pocket costs
- Specialty medicines
- More!

Call 952-883-7300 or visit [healthpartners.com/pharmacy/ontrackrx](http://healthpartners.com/pharmacy/ontrackrx)
24/7 online care

Get better faster

• Simple, convenient and safe
• You pay the cost of a convenience clinic visit
• Treats over 40 common conditions
• 98% of customers highly recommend*

*Source: virtuwell patient satisfaction survey
Your plan at your fingertips

View and fax your ID card

Find care near you

Check your plan balances (deductible, out-of-pocket, HSA and more)

Learn more at healthpartners.com/gomobile.
Create a *myHealthPartners* account
Manage your plan and feel confident when you get care.

- See your benefits, claims and plan balances
- Search for a doctor in your network
- Find cost saving tools and tips
Get healthy and save!
With Healthy Discounts

- Health club and exercise savings
- Diapers, child care and kids items
- Healthy eating discounts
- Eyewear, braces, spa treatments and more
Get gym discounts!
HealthPartners Frequent Fitness

Step 1: Workout 12+ times each month.

Step 2: Save $20 on your gym membership

Save up to $40 per household
Questions?