

Minnesota Small Employer Plan Guide

Effective Jan. 1, 2020

Helping your organization succeed through a healthy, productive workforce.

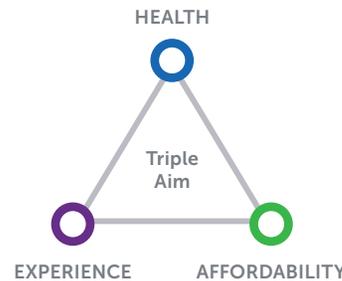
Building healthy communities

Quality health care enriches employees' lives, promotes productivity and reduces costs over time. For 60 years, HealthPartners has provided health and well-being solutions to partners who share our belief in the value of employee health.

We're dedicated to collaborating with you to improve the health and well-being of the small employer community. HealthPartners offers solutions that are simple and affordable, give access to top providers, and deliver a superior experience.

Transforming health care

We believe in health as it could be, affordability as it must be, through relationships built on trust. Our solutions are rooted in the Triple Aim.



HEALTH

Supporting success by delivering comprehensive experiences that enable productivity and wellness.

AFFORDABILITY

Using data-driven insights to identify opportunities and intentionally build solutions that drive innovation and measurable change.

EXPERIENCE

Providing personalized support that engages and activates healthy lifestyles, and meets individual needs.

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High-quality, affordable care

HealthPartners is committed to provide access to higher quality care at a lower cost. All networks include:

- **Access to the best care possible.** Members can choose among high-quality, low-cost providers – no referral needed.
- **National coverage.** Travelers and dependents can get the care they need from a national network of more than 1 million providers and 6,000 hospitals – no referral required.
- **Fast and easy online care.** Members get unlimited visits with no cost sharing for use of virtuwell® – a 24/7 online clinic.* Plus, in-network coverage for Doctor On Demand.

Network options

Open Access

The Open Access network includes all HealthPartners-contracted providers. Search the Open Access network at healthpartners.com/openaccess.

Perform

The Perform SE** network costs 2.9 percent less than the Open Access network. It consists of all contracted providers, excluding Mayo Clinic, Mayo Clinic Health System, Gundersen Health System and Hazelden Betty Ford centers. Search the Perform SE network at healthpartners.com/performse.

CentraChoice

The CentraChoice SE** network is a collaboration between HealthPartners, CentraCare Health and their local care partners. Coordinated care gives members living in St. Cloud and the surrounding areas a better experience at a lower overall cost. Save 5.8 percent with CentraChoice compared to Open Access.

Search the CentraChoice SE network at healthpartners.com/centrachoicese.

Achieve

Providers in the Achieve SE** network were selected based on their record of happier, healthier patients at a lower overall cost. We used patient surveys, claims information and overall health care data to identify the best doctors and hospitals for those living in the Twin Cities metro and surrounding areas. Save 8.7 percent when switching from Open Access to Achieve.

The Achieve network has approximately 72% of the metro area providers that are part of the Open Access network.

Search the Achieve SE network at healthpartners.com/achievese.

SmartCare**

SmartCare is a health plan and clinic system working together to meet the needs of employers and consumers. SmartCare is characterized by its unique approach to team-based primary care and flexible visit options. Lower premiums and cost of care saves employers and members money from both sides of the health care equation. HealthPartners and Park Nicollet specialty care is in-network while in-network primary care is available through the SmartCare team at four locations:

- HealthPartners SmartCare Clinic – Maplewood
- HealthPartners SmartCare Clinic – St. Paul
- Park Nicollet SmartCare Clinic – Burnsville
- Park Nicollet SmartCare Clinic – St. Louis Park

Primary care services outside of the SmartCare clinics will process under out-of-network benefits.

Search the SmartCare Network at healthpartners.com/smartcaresse.

*HSA plans have 100 percent coverage for virtuwell after deductible.

**Perform SE, CentraChoice SE, SmartCare and Achieve SE networks are only available in select counties. Refer to the service area maps on healthpartners.com/broker for details.

Guiding members through the complexities of health care

HealthPartners plans give your employees award-winning* support to improve their health.

| EVERYDAY SUPPORT | |
|---|---|
| Member Services | Answers questions about health and dental plan coverage or claims, finding a doctor, and more |
| myHealthPartners online and myHP mobile app | Check claims and balances, search for doctors, view ID card and more |

| RESILIENCE AND WELL-BEING | |
|---------------------------|---|
| Beating the Blues | Learn to manage mood, stress and anxiety in the privacy of home |
| Health assessment | Online questionnaire to learn about current health and steps to make it even better |
| Well-being activity | Online activities to lose weight, manage stress, exercise more and live a healthier lifestyle |
| Condition management | Manage health condition, prevent complications and stay out of the hospital |

| PERSONAL HEALTH | |
|--|---|
| Fitness activity* | Members receive a fitness incentive |
| Healthy Discounts SM program* | Retail and service discounts just for being a HealthPartners member |
| Preventive care guidelines | Outlines recommendations from the experts |
| Interactive health tools and trackers | General health tools and symptom checker |
| Online care | Fast and convenient treatment for a variety of conditions |

| HEALTH ADVOCACY SUPPORT | |
|-----------------------------------|--|
| Case Management Nurse support* | Ensures the right care and support for any condition |
| Disease Management Nurse support* | Ensures the right care and support for chronic conditions like asthma, cancer, COPD, diabetes, low back pain and pregnancy |
| Medication Therapy Management | Ensures drug safety and effectiveness for members taking multiple medicines |
| Assist America | Emergency assistance when away from home, available 24/7/365 |

| DECISION SUPPORT | |
|--------------------------------|---|
| CareLine SM service | 24/7/365 nurse help for symptom support and advice on treatment |
| Nurse Navigators | Help with health care needs, benefits, choosing a treatment option and more |
| Behavioral Health Navigators | Support for mental or chemical health needs, benefits, choosing a treatment option and more |
| Pharmacy Navigators | Pharmacy benefit help, including cost savings and prior authorization |
| BabyLine Phone Service | Nurse support to pregnant mothers and new parents 24/7/365 |
| Online Decision Points | Resources that consider your personal values to help make medical decisions |
| Plan for Me SM | Tool to compare plan options and potential costs |
| Prescription shopping tool | Find the lowest cost of medicine, transfer pharmacies and learn ways to save |

*HealthPartners is the top-rated private (commercial) plan in Minnesota and is one of the highest-rated plans in the nation, with a rating of 4.5 out of 5 according to the NCQA Private Health Insurance Plan Ratings 2017-2018. 19515414-515431 (8/19) ©2019 HealthPartners

Simple solutions with an exceptional experience

- **Plan flexibility.** Employees can choose what works best for their lifestyle and budget when you mix and match. Select your base plan and network. Then, offer additional plans or networks with leaner or richer benefits. See *Multiple plan policy* on page 7.
- **Plan comparison and enrollment.** Help your employees choose the right plan for them with the Plan for MeSM online tool.*
- **Communications support.** Open enrollment materials for employees, specific to your plan(s). As well as communication toolkits to engage employees in living their best life.
- **Easy implementation.** Hassle-free administration and excellent service for employers. Plus plan information at your fingertips when and where you need it through E-tools.

Additional products and pricing

- Health Reimbursement Account (HRA) cost varies by group. Please consult your Sales Team for pricing.
- Flexible Spending Account (FSA) cost varies by group size.

Benefit details

- The drug list is GenericsAdvantageRx formulary.
- Preventive care is covered 100 percent.
- Pediatric preventive dental care is covered 100 percent for children through age 19. Basic, major and medically necessary orthodontic benefits are subject to the medical plan's deductible and coinsurance provisions, including OOP maximums.
- Members get unlimited visits with no cost sharing for use of virtuwel[®] – a 24/7 online clinic for simple and fast care (for HSA plans, coverage begins after deductible).
- All plans have out-of-network coverage. Deductible is \$10,000/\$20,000. Member pays 50 percent after deductible. Out-of-pocket maximum is \$30,000/\$60,000. Out-of-network urgent care and emergency care services are covered at in-network levels.
- To estimate the difference in premiums, divide the factor for plan A by the factor for plan B. Example: a group considering a \$5,000-\$60 plan and a \$500-\$20 plan, divide .7053 by .8973 = .7860 which is approximately 20 percent less.
- Refer to the coverage requirements at [healthpartners.com](https://www.healthpartners.com) for more details.

Discounted adult dental and supplemental family coverage

Employers save up to 25 percent when they pair a HealthPartners dental plan with their HealthPartners small employer medical plan. Discount applies to the family tier of their dental premium only (doesn't apply to the orthodontic or medical premium).

| Plan | Metal Level | SG Factors | Medicare Part D creditable coverage | IN-NETWORK | | | | | | | | | | |
|------------------|-------------|------------|-------------------------------------|------------|------------------|------------------------|-------------------------------|-----|-------|--------|-------|-------------------------|-----------------------------|-----------------|
| | | | | Deductible | OOP | Office visits PCP/SPEC | Inpatient/outpatient hospital | Lab | X-ray | MRI/CT | ER | Formulary prescriptions | Non-formulary prescriptions | Specialty drugs |
| All-Copay | | | | | | | | | | | | | | |
| \$30/\$60 | Gold | 0.8838 | Y | None | \$6,000/\$12,000 | \$30/\$60 | \$2,000 | \$0 | \$0 | \$200 | \$500 | \$5/\$25/\$60 | \$150 | \$500 |
| \$45/\$90 | Gold | 0.8530 | Y | None | \$7,900/\$15,800 | \$45/\$90 | \$2,000 | \$0 | \$0 | \$200 | \$500 | \$5/\$25/\$60 | \$150 | \$500 |

Formulary prescriptions are \$5 low-cost generic/\$25 high-cost generic/\$60 brand. MRI cost may vary based on location of service. Inpatient copay applies per day for the first three days.

Copay-Coinsurance

| | | | | | | | | | | | | | | |
|----------|----------|--------|---|------|-----------------|------|----|----|----|----|-------|---------------|-------|-----|
| \$25-95% | Platinum | 1.0000 | Y | None | \$3,000/\$6,000 | \$25 | 5% | 0% | 5% | 5% | \$200 | \$5/\$25/\$60 | \$150 | 20% |
|----------|----------|--------|---|------|-----------------|------|----|----|----|----|-------|---------------|-------|-----|

Deductible-Copay

| | | | | | | | | | | | | | | |
|-------------------------|----------|--------|---|------------------|------------------|------|-----|----|-----|-----|-----|---------------|-------|-----|
| \$500-\$20 | Platinum | 0.8973 | Y | \$500/\$1,500 | \$3,500/\$7,000 | \$20 | 20% | 0% | 20% | 20% | 20% | \$5/\$25/\$60 | \$150 | 20% |
| \$500-\$40 | Gold | 0.8341 | Y | \$500/\$1,500 | \$6,250/\$12,500 | \$40 | 25% | 0% | 25% | 25% | 25% | \$5/\$25/\$60 | \$150 | 20% |
| \$750-\$40 | Gold | 0.8240 | Y | \$750/\$2,250 | \$6,300/\$12,600 | \$40 | 25% | 0% | 25% | 25% | 25% | \$5/\$25/\$60 | \$150 | 20% |
| \$1,000-\$40 | Gold | 0.8144 | Y | \$1,000/\$3,000 | \$6,400/\$12,800 | \$40 | 25% | 0% | 25% | 25% | 25% | \$5/\$25/\$60 | \$150 | 20% |
| new \$1,500-\$40 | Gold | 0.7980 | Y | \$1,500/\$4,500 | \$6,450/\$12,900 | \$40 | 25% | 0% | 25% | 25% | 25% | \$5/\$25/\$60 | \$150 | 20% |
| \$2,000-\$50 | Gold | 0.7782 | Y | \$2,000/\$6,000 | \$6,500/\$13,000 | \$50 | 25% | 0% | 25% | 25% | 25% | \$5/\$25/\$60 | \$150 | 20% |
| new \$3,000-\$50 | Gold | 0.7529 | Y | \$3,000/\$9,000 | \$7,000/\$14,000 | \$50 | 25% | 0% | 25% | 25% | 25% | \$5/\$25/\$60 | \$150 | 20% |
| \$5,000-\$60 | Silver | 0.7053 | Y | \$5,000/\$15,000 | \$8,150/\$16,300 | \$60 | 30% | 0% | 30% | 30% | 30% | \$5/\$25/\$60 | \$150 | 20% |

New! Deductible-Copay Primary-Specialty

| | | | | | | | | | | | | | | |
|-------------------|------|--------|---|-----------------|------------------|-----------|-----|----|-----|-----|-----|---------------|-------|-----|
| \$500-\$30/\$50 | Gold | 0.8346 | Y | \$500/\$1,500 | \$6,400/\$12,800 | \$30/\$50 | 25% | 0% | 25% | 25% | 25% | \$5/\$25/\$60 | \$150 | 20% |
| \$1,000-\$30/\$50 | Gold | 0.8152 | Y | \$1,000/\$3,000 | \$6,500/\$13,000 | \$30/\$50 | 25% | 0% | 25% | 25% | 25% | \$5/\$25/\$60 | \$150 | 20% |
| \$2,000-\$30/\$50 | Gold | 0.7850 | Y | \$2,000/\$6,000 | \$6,600/\$13,200 | \$30/\$50 | 25% | 0% | 25% | 25% | 25% | \$5/\$25/\$60 | \$150 | 20% |

Formulary prescriptions are \$5 low-cost generic/\$25 high-cost generic/\$60 brand.

Three for Free

| | | | | | | | | | | | | | | |
|-------------|--------|--------|---|------------------|------------------|-----|-----|-----|-----|-----|-----|---------------|-------|-----|
| \$500-70% | Gold | 0.8147 | Y | \$500/\$1,500 | \$5,500/\$11,000 | 30% | 30% | 30% | 30% | 30% | 30% | \$5/\$25/\$60 | \$150 | 20% |
| \$1,000-70% | Gold | 0.7815 | Y | \$1,000/\$3,000 | \$6,000/\$12,000 | 30% | 30% | 30% | 30% | 30% | 30% | \$5/\$25/\$60 | \$150 | 20% |
| \$2,000-70% | Gold | 0.7342 | Y | \$2,000/\$6,000 | \$6,500/\$13,000 | 30% | 30% | 30% | 30% | 30% | 30% | \$5/\$25/\$60 | \$150 | 20% |
| \$3,500-70% | Silver | 0.6718 | Y | \$3,500/\$10,500 | \$8,000/\$16,000 | 30% | 30% | 30% | 30% | 30% | 30% | \$5/\$25/\$60 | \$150 | 20% |
| \$5,000-70% | Silver | 0.6417 | Y | \$5,000/\$15,000 | \$8,150/\$16,300 | 30% | 30% | 30% | 30% | 30% | 30% | \$5/\$25/\$60 | \$150 | 20% |

Formulary prescriptions are \$5 low-cost generic/\$25 high-cost generic/\$60 brand. For In-network services, each family member may receive up to a combined total of three office visits, convenience care and urgent care visits each year, where the physician's services are covered at 100 percent. All charges for office procedures, laboratory, radiology, day treatment services, group visits, chiropractic care, physical, occupational, and speech therapy services are subject to the deductible and coinsurance.

HRA Embedded Deductible

| | | | | | | | | | | | | | | |
|--------------|--------|--------|---|------------------|------------------|----|----|----|----|----|----|---------------|-------------|-----|
| \$4,250-100% | Silver | 0.6947 | N | \$4,250/\$8,500 | \$4,250/\$8,500 | 0% | 0% | 0% | 0% | 0% | 0% | 0% | Not covered | 0% |
| \$5,500-100% | Silver | 0.6554 | Y | \$5,500/\$11,000 | \$6,000/\$12,000 | 0% | 0% | 0% | 0% | 0% | 0% | \$5/\$25/\$60 | \$150 | 20% |
| \$6,500-100% | Bronze | 0.6094 | N | \$6,500/\$13,000 | \$6,500/\$13,000 | 0% | 0% | 0% | 0% | 0% | 0% | 0% | Not covered | 0% |

\$5,500-100% plan: Formulary prescriptions are \$5 low-cost generic/\$25 high-cost generic/\$60 brand. Prescription benefit is pre-deductible; plan is not HSA-qualified.

| Plan | Metal Level | SG Factors | Medicare Part D creditable coverage | IN-NETWORK | | | | | | | | | | | |
|---|-------------|------------|-------------------------------------|------------------|------------------|------------------------|-------------------------------|-----|-------|--------|-------|-------------------------|-----------------------------|-----------------|--|
| | | | | Deductible | OOP | Office visits PCP/SPEC | Inpatient/outpatient hospital | Lab | X-ray | MRI/CT | ER | Formulary prescriptions | Non-formulary prescriptions | Specialty drugs | |
| New! HSA-Copay Non-Embedded Deductible | | | | | | | | | | | | | | | |
| \$2,000-100% \$30/\$60 | Gold | 0.7779 | N | \$2,000/\$4,000 | \$4,000/\$8,000 | \$30/\$60 | 0% | 0% | 0% | 0% | \$300 | \$5/\$25/\$60 | Not covered | 20% | |
| HSA-Copay Embedded Deductible | | | | | | | | | | | | | | | |
| \$3,000-100% \$30/\$60 | Silver | 0.7100 | N | \$3,000/\$6,000 | \$6,750/\$13,500 | \$30/\$60 | 0% | 0% | 0% | 0% | \$300 | \$5/\$25/\$60 | Not covered | 20% | |
| \$5,000-100%-\$30/\$60 | Bronze | 0.6228 | N | \$5,000/\$10,000 | \$6,750/\$13,500 | \$30/\$60 | 0% | 0% | 0% | 0% | \$300 | \$5/\$25/\$60 | Not covered | 20% | |
| Formulary prescriptions are \$5 low-cost generic/\$25 high-cost generic/\$60 brand. | | | | | | | | | | | | | | | |
| HSA Non-Embedded Deductible | | | | | | | | | | | | | | | |
| \$2,000-100% | Gold | 0.8286 | Y | \$2,000/\$4,000 | \$2,000/\$4,000 | 0% | 0% | 0% | 0% | 0% | 0% | 0% | Not covered | 0% | |
| \$2,500-100% | Gold | 0.7908 | N | \$2,500/\$5,000 | \$2,500/\$5,000 | 0% | 0% | 0% | 0% | 0% | 0% | 0% | Not covered | 0% | |
| \$3,900-100% | Silver | 0.7052 | N | \$3,900/\$7,800 | \$3,900/\$7,800 | 0% | 0% | 0% | 0% | 0% | 0% | 0% | Not covered | 0% | |
| HSA Embedded Deductible | | | | | | | | | | | | | | | |
| \$3,000-100% | Gold | 0.7635 | N | \$3,000/\$6,000 | \$3,000/\$6,000 | 0% | 0% | 0% | 0% | 0% | 0% | 0% | Not covered | 0% | |
| \$4,100-100% | Silver | 0.7013 | N | \$4,100/\$8,200 | \$4,100/\$8,200 | 0% | 0% | 0% | 0% | 0% | 0% | 0% | Not covered | 0% | |
| \$4,500-100% | Silver | 0.6836 | N | \$4,500/\$9,000 | \$4,500/\$9,000 | 0% | 0% | 0% | 0% | 0% | 0% | 0% | Not covered | 0% | |
| new \$5,000-100% | Silver | 0.6582 | N | \$5,000/\$10,000 | \$5,000/\$10,000 | 0% | 0% | 0% | 0% | 0% | 0% | 0% | Not covered | 0% | |
| new \$6,000-100% | Bronze | 0.6249 | N | \$6,000/\$12,000 | \$6,000/\$12,000 | 0% | 0% | 0% | 0% | 0% | 0% | 0% | Not covered | 0% | |
| \$6,500-100% | Bronze | 0.6094 | N | \$6,500/\$13,000 | \$6,500/\$13,000 | 0% | 0% | 0% | 0% | 0% | 0% | 0% | Not covered | 0% | |
| \$3,000-80% | Silver | 0.6987 | N | \$3,000/\$6,000 | \$5,000/\$10,000 | 20% | 20% | 20% | 20% | 20% | 20% | 20% | Not covered | 20% | |
| new \$4,500-80% | Silver | 0.6245 | N | \$4,500/\$9,000 | \$6,500/\$13,000 | 20% | 20% | 20% | 20% | 20% | 20% | 20% | Not covered | 20% | |
| \$5,500-70% | Bronze | 0.6025 | N | \$5,500/\$11,000 | \$6,700/\$13,400 | 30% | 30% | 30% | 30% | 30% | 30% | 30% | Not covered | 30% | |
| \$6,250-70% | Bronze | 0.5979 | N | \$6,250/\$12,500 | \$6,750/\$13,500 | 30% | 30% | 30% | 30% | 30% | 30% | 30% | Not covered | 30% | |
| *HSA Rx Plus Non-Embedded Deductible | | | | | | | | | | | | | | | |
| \$2,100-100% | Gold | 0.8355 | Y | \$2,100/\$4,200 | \$2,100/\$4,200 | 0% | 0% | 0% | 0% | 0% | 0% | 0% | Not covered | 0% | |
| \$2,500-100% | Gold | 0.8072 | Y | \$2,500/\$5,000 | \$2,500/\$5,000 | 0% | 0% | 0% | 0% | 0% | 0% | 0% | Not covered | 0% | |
| *HSA Rx Plus Embedded Deductible | | | | | | | | | | | | | | | |
| \$3,000-100% | Gold | 0.7815 | Y | \$3,000/\$6,000 | \$3,000/\$6,000 | 0% | 0% | 0% | 0% | 0% | 0% | 0% | Not covered | 0% | |
| new \$3,500-100% | Gold | 0.7529 | Y | \$3,500/\$7,000 | \$3,500/\$7,000 | 0% | 0% | 0% | 0% | 0% | 0% | 0% | Not covered | 0% | |
| \$4,550-100% | Silver | 0.7028 | Y | \$4,550/\$9,100 | \$4,550/\$9,100 | 0% | 0% | 0% | 0% | 0% | 0% | 0% | Not covered | 0% | |
| \$5,500-100% | Silver | 0.6601 | Y | \$5,500/\$11,000 | \$5,500/\$11,000 | 0% | 0% | 0% | 0% | 0% | 0% | 0% | Not covered | 0% | |
| new \$6,500-100% | Silver | 0.6325 | Y | \$6,500/\$13,000 | \$6,500/\$13,000 | 0% | 0% | 0% | 0% | 0% | 0% | 0% | Not covered | 0% | |
| \$3,000-80% | Silver | 0.7028 | Y | \$3,000/\$6,000 | \$5,900/\$11,800 | 20% | 20% | 20% | 20% | 20% | 20% | 20% | Not covered | 20% | |

HSA Rx Plus plans cover select preventive drugs at 100 percent generic/\$60 brand. Visit healthpartners.com/formulary to see the Preventive Drug List.

Multiple plan policy

- Small groups with 1-5 enrolled employees may offer one plan.
- Groups with 6-9 enrolled employees may offer up to two plans and one network.
- Groups with 10-50 enrolled employees may offer up to three plans. All three plans may be offered on two networks.
- The SmartCare network is only available with HSA or HRA plans.
- The SmartCare network may be paired with Open Access or Perform.
- The Achieve network may be paired with Open Access or Perform networks. Open Access and Perform can't be offered together. SmartCare and Achieve can't be offered together. CentraChoice can't be offered with any other network.
- Platinum plans cannot be paired with Bronze plans. Any other metal level combinations are allowed.
- Embedded and non-embedded HSA and HRA plans may be paired. This includes HSA Rx Plus plans.

Administration

- Plan administration must match for all plans chosen by a group. This means a group will choose either plan-year or calendar-year administration for all plans being offered.
- HRA accounts must be administered by HealthPartners. The employer must contribute no more than 50 percent of the deductible to the HRA account.
- National plans must have at least five employees. Up to 50 percent of employees may live outside of the service area. Contact your sales executive for details.

Try a defined contribution strategy

Employees appreciate the choice to invest based on their needs and budget, without compromising on quality. See *Multiple plan policy*.

Step 1: Select your base plan and network. For example, our most popular \$500-\$40 plan on the Achieve network.

Step 2: Select an additional plan option with leaner or richer benefits, on the same network. Like, a cost-saving HSA \$3,900-100% plan on the Achieve network.

Step 3: Offer the same plans on another network. You could offer both plans on the Open Access network allowing employees to “buy-up” to a broader network with more choices of doctors.

Step 4: Use Plan for MeSM so employees can compare their estimated costs. In this case, employees can see how their costs compare among all 4 options.

