

2021 SPPS HealthPartners Medical Plan Benefit Summary		HealthPartners Copay Plan	HealthPartners HRA Plan	HealthPartners HSA Plan
Plan Feature		In-Network Benefits	In-Network Benefits	In-Network Benefits
Open Access Network Monthly Premium	Single	\$843.18	\$721.28	\$610.72
	Single +1	\$1,891.56	\$1,580.13	\$1,367.92
	Family	\$2,193.50	\$1,842.32	\$1,586.00
SmartCare Network Monthly Premium	Single	\$759.30	\$654.24	\$550.14
	Single + 1	\$1,702.86	\$1,429.30	\$1,231.64
	Family	\$1,947.60	\$1,667.34	\$1,427.90
Lifetime Maximum		Unlimited	Unlimited	Unlimited
HRA Plan Benefit (applied to deductible)	Single	N/A	\$500	N/A
	Single +1	N/A	\$750	N/A
	Family	N/A	\$1,000	N/A
Calendar Year Deductible	Per person	\$350	\$2,500	\$4,000
	Per family	\$700	\$5,000	\$8,000
Annual Out-of- Pocket Maximum	Per person	\$2,500	\$5,000	\$6,000
	Per family	\$5,000	\$10,000	\$12,000
Preventive Health Care	Routine physicals	100% covered	100% covered	100% covered
	Prenatal/postnatal care	100% covered	100% covered	100% covered
Office Visit	Primary care visit	\$20 copay	20% after deductible	20% after deductible
	Specialist visit	\$30 copay	20% after deductible	20% after deductible
	Retail/convenience clinic	\$20 copay	20% after deductible	20% after deductible
	Mental and chemical health	\$20 copay	20% after deductible	20% after deductible
	Chiropractic	\$30 copay	20% after deductible	20% after deductible
Other Services	Online care via Virtuwel	First 3 visits free then convenience clinic copay applies	First 3 visits free then 20% after deductible	20% after deductible
	Outpatient MRI/CTs	20% after deductible	20% after deductible	20% after deductible
	Lab services/ diagnostic imaging	100% covered	20% after deductible	20% after deductible
Hospital Care	Inpatient facility per admit	20% after deductible	20% after deductible	20% after deductible
	Outpatient facility per visit	20% after deductible	20% after deductible	20% after deductible
Emergency Care	Urgent care	\$40 copay	20% after deductible	20% after deductible
	Emergency room	\$75 copay after deductible	20% after deductible	20% after deductible
	Ambulance	20% after deductible	20% after deductible	20% after deductible
Prescription Drugs	Generic	\$15 copay	\$15 copay	20% after deductible
	Brand name	\$30 copay	\$30 copay	20% after deductible
	Preventive	N/A	N/A	100% covered*
OUT OF NETWORK BENEFITS				
Calendar Year Deductible	Per person	\$2,000	\$6,000	\$7,500
	Per family	\$4,000	\$10,000	\$15,000
Annual Out-of-Pocket Maximum**	Per person	\$7,000	\$10,000	\$8,500
	Per family	\$14,000	\$20,000	\$17,000
Preventive Health Care		50% after deductible	50% after deductible	50% after deductible
Emergency Care		Same as in-network	Same as in-network	Same as in-network
All Other Services		50% after deductible	50% after deductible	50% after deductible

* HSA preventive drug list is available at healthpartners.com/hp/pharmacy. Prescription drugs on this list are covered at 100% before the deductible.

** Lifetime maximum for non-essential health benefits is \$1,000,000 per person.

All coinsurance amounts listed reflects the amount the member may be charged.

This is a summary of your benefits. Not all benefits are listed. In the event of a discrepancy the official plan document(s) will govern.

For more details, contact HealthPartners Member Services at (952) 883-5000 or (800) 883-2177.

2021 Network Comparison Guide	Open Access Network	SmartCare Network
<p>What providers can I see?</p>	<p>This is the largest HealthPartners network. It includes 97 percent of the providers in the state of MN and over 950,000 providers nationwide.</p> <p>All hospitals in the state of MN and 6,500 nationwide are also in the network.</p>	<p>You can visit any of the four SmartCare clinics for primary care.</p> <ul style="list-style-type: none"> • HealthPartners SmartCare Clinic – Maplewood • HealthPartners SmartCare Clinic – St. Paul • Park Nicollet SmartCare Clinic – Burnsville • Park Nicollet SmartCare Clinic – St. Louis Park <p>For other specialty care, hospital care and other care needs you can use the HealthPartners and Park Nicollet care group, the Children’s Minnesota specialty care system and select other providers.</p> <p>If you are traveling or have a family member who lives in another part of the country (a college student, for example), you have access to the HealthPartners national network of providers and hospitals.</p>
<p>Why should I choose this network?</p>	<p>This network gives you choice. You’ll have access to one of the largest networks with nationwide coverage.</p> <p>You can see any doctor in the network without a referral.</p>	<p>This network gives you a dedicated care team, flexibility and convenient access to care.</p> <p>SmartCare clinics use a team approach, which means you’ll get support from doctors, nurse practitioners, physician assistants and nurses who work closely together to meet your health care needs. Visits can be done in person, over the phone or through video.</p> <p><i>Learn more about the SmartCare clinics by visiting healthpartners.com/hp/insurance/smartcare</i></p> <p>You’ll also save quite a bit of money in each paycheck, since the SmartCare plans costs you less in premium.</p> <p>You can see any doctor in the network without a referral.</p>
<p>How do I find out if my provider is in the network?</p>	<p>Search the Open Access Network by visiting healthpartners.com/openaccess or call (952) 883-5000 or (800) 883-2177</p>	<p>Search the SmartCare Network by visiting healthpartners.com/smartcarenetwork or call (952) 883-5000 or (800) 883-2177</p>
<p>Do I have coverage if I travel?</p>	<p>Yes.</p> <p>You have access to the Cigna network when you travel. Your benefit will depend on if the provider is in or out-of-network.</p> <p>All care for emergency or urgent situations are covered and have the same benefit regardless if the provider is in or out of the network.</p> <p>You also have access to online care through virtuwel and Doctor On Demand.</p>	<p>Yes.</p> <p>With video and phone visits at the SmartCare clinic, you can connect with your care team while you’re traveling outside Minnesota or western Wisconsin.</p> <p>You’ll have in-network access to the nationwide Cigna network and online care through virtuwel.</p> <p>All care for emergency or urgent situations have the same benefit regardless if the provider is in or out of the network.</p>
<p>If someone I cover does not live in Minnesota will they have coverage?</p>	<p>Yes, HealthPartners partners with Cigna to provide nationwide coverage so you can continue to get care with in-network providers.</p>	<p>Yes, if a member of your family is living outside of Minnesota or western Wisconsin they’ll have in-network access to primary care and specialty care through our broad national provider network.</p> <p>They can also connect with the SmartCare clinic team by phone or video.</p>