Today’s agenda

Introduction to HealthPartners

2022 product portfolio

Tools and resources

Q & A
HealthPartners

MISSION
To improve health and well-being in partnership with our members, patients and community

VISION
Health as it could be, affordability as it must be, through relationships built on trust

VALUES
• EXCELLENCE
• COMPASSION
• PARTNERSHIP
• INTEGRITY
For the fourth consecutive year, J.D. Power ranked HealthPartners No. 1 in member satisfaction among commercial health plans in the Minnesota/Wisconsin Region – and we couldn’t be prouder.
For the fifth year in a row, IBM Watson Health named HealthPartners a Top 15 Health System in the nation.

The study evaluates more than 300 health systems and 2,500 hospitals within those systems to determine the top performing organizations in the nation.

Compared to other health systems, top performers had:

• Fewer patient deaths
• Fewer infections and complications
• Lower readmission rates
• Shorter length of stay
• Higher patient satisfaction
• Lower costs
2022 Individual product portfolio
2022 product portfolio

*New for 2022! Replacing SmartCare

Apex
Peak
Select
Introducing Select

Our new 2022 Minnesota Individual product
New for 2022: Introducing Select (replacing SmartCare)

- High-quality, affordable care option to individuals and families in the Twin Cities metro area

- The lowest premium cost among all Individual HealthPartners product options

- Access to all HealthPartners and Park Nicollet clinics and hospitals (more than 1,800 physicians and over 300 locations). Plus, Children’s of MN for pediatric specialty care – no referral needed.

- Does not include national coverage

Search the network at healthpartners.com/select
## How does Select differ from SmartCare?

<table>
<thead>
<tr>
<th></th>
<th>Select</th>
<th>SmartCare</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Service area</strong></td>
<td>6 counties: Anoka, Dakota, Hennepin, Ramsey, Scott, Washington</td>
<td>4 counties: Dakota, Hennepin, Ramsey, Washington</td>
</tr>
<tr>
<td><strong>Primary care</strong></td>
<td>Over 40 options in the HP/PN family</td>
<td>4 SmartCare Clinics</td>
</tr>
</tbody>
</table>

### 2022 options for current SmartCare members
- Automatic transfer to a comparable Select Plan
- Choice of a Peak or Apex Plan
Wide network of doctors and hospitals covers nearly all providers in the service area, including:

- HealthPartners & Park Nicollet clinics and hospitals
- Allina
- Avera
- Essentia
- M Health Fairview
- Sanford
- St. Luke’s Health System
- University of Minnesota Physicians
- And more!

Expanded 2022 service area

Adding St. Louis (Duluth area), Carlton, and Crow Wing counties
Perfect for individuals and families living in the Twin Cities metro area and St. Cloud who want top-notch health care options.
2022 out-of-pocket maximums

Self-only: $8,700

Family: $17,400
# 2022 HDHP/HSA limits

<table>
<thead>
<tr>
<th></th>
<th>Change</th>
<th>2021</th>
<th>2022</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Self-only coverage</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>HDHP minimum annual deductible</td>
<td>NA</td>
<td>$1,400</td>
<td>$1,400</td>
</tr>
<tr>
<td>HDHP out-of-pocket maximum</td>
<td>$50</td>
<td>$7,000</td>
<td>$7,050</td>
</tr>
<tr>
<td>HSA annual contribution limit</td>
<td>$50</td>
<td>$3,600</td>
<td>$3,650</td>
</tr>
<tr>
<td><strong>Family coverage</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>HDHP minimum annual deductible</td>
<td>NA</td>
<td>$2,800</td>
<td>$2,800</td>
</tr>
<tr>
<td>HDHP out-of-pocket maximum</td>
<td>$100</td>
<td>$14,000</td>
<td>$14,100</td>
</tr>
<tr>
<td>HSA annual contribution limit</td>
<td>$100</td>
<td>$7,200</td>
<td>$7,300</td>
</tr>
</tbody>
</table>
## 2022 Minnesota Individual plan options

### Apex, Peak and Select plans
(Both on and off exchange)

<table>
<thead>
<tr>
<th>Metal level</th>
<th>Deductible</th>
<th>Coinsurance</th>
<th>OOPM</th>
<th>OV</th>
<th>ER</th>
<th>RX</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bronze</td>
<td>$6,250</td>
<td>You pay 30%</td>
<td>$8,700</td>
<td>3/$0**</td>
<td>—</td>
<td>$5/$25</td>
</tr>
<tr>
<td>Bronze HSA</td>
<td>$7,000</td>
<td>You pay nothing</td>
<td>$7,000</td>
<td>—</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>Silver</td>
<td>$3,000</td>
<td>You pay 20%</td>
<td>$8,200</td>
<td>3/$0**</td>
<td>—</td>
<td>$5/$25</td>
</tr>
<tr>
<td>Silver HSA</td>
<td>$3,000</td>
<td>You pay 20%</td>
<td>$7,000</td>
<td>—</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>Silver Deductible-Copay</td>
<td>$3,000</td>
<td>You pay 25%</td>
<td>$8,500</td>
<td>$25/$75</td>
<td>—</td>
<td>$5/$25</td>
</tr>
<tr>
<td>Silver</td>
<td>$5,300</td>
<td>You pay 20%</td>
<td>$8,500</td>
<td>3/$0**</td>
<td>—</td>
<td>$5/$25</td>
</tr>
<tr>
<td>Gold</td>
<td>$1,000</td>
<td>You pay 20%</td>
<td>$7,600</td>
<td>$10/$30</td>
<td>—</td>
<td>$5/$25</td>
</tr>
<tr>
<td>Gold</td>
<td>$2,000</td>
<td>You pay 20%</td>
<td>$8,000</td>
<td>$20</td>
<td>—</td>
<td>$5/$25</td>
</tr>
<tr>
<td>Catastrophic*</td>
<td>$8,700</td>
<td>You pay nothing</td>
<td>$8,700</td>
<td>3/$30</td>
<td>—</td>
<td>—</td>
</tr>
</tbody>
</table>

*Catastrophic not offered on MN Exchange

**Three for Free office visits in MN due to Mental Health Parity requirements
Value-added benefits and services
Extra perks that make a difference
# Personalized resources for members

<table>
<thead>
<tr>
<th>Member Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Answers questions about health and dental plan coverage or claims, helps members find a doctor, and more</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Nurse Navigators</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Help members with health care needs, benefits, choosing a treatment option, and more</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Behavioral Health Navigators</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Support for mental and chemical health needs, including help finding resources</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Pharmacy Navigators</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Answers questions about pharmacy benefits, including medicines and their cost</td>
</tr>
</tbody>
</table>
Hello, Pat

healthpartners.com

myHP mobile app

- Health assessment
- Digital activities
- Condition management
- Healthy discounts
Living well: Highlighted programs

- Simple, anytime, anywhere, 24/7 online clinic
- Scientifically-grounded behavioral health and resilience support
- Hundreds of fitness classes for all ages and fitness levels — on computer, smart phone or tablet
Discounts on gym memberships

Active&Fit Direct
• $25 a month gym membership
• Over 10,000 participating gyms nationwide
• Change gyms at any time

GlobalFit
• Membership discount at participating gyms and weight-loss centers
• Discounts for vitamins, supplements and more
• No minimum visit requirement – just straight savings
Healthy Pregnancy

- Personalized support to help pregnant mothers stay healthy and make informed decisions – before, during and after delivery

- Includes online assessments to identify high-risk triggers early, one-on-one nurse support, and clinical monitoring

- Robust digital experience that gives members pregnancy resources all in one spot
24/7 worry-free travel when 100+ miles from home

- Coordinating transport to care facilities or back home
- Filling lost prescriptions
- Finding quality care
- Hospital admission
- Translator referrals
- Pre-trip info, like immunization needs

Learn more at assistamerica.com.
Tools to simplify your business
Broker Portal – Toolkit

Manage your client accounts and access your toolkit

E-Tools
Managing your account is easy with the right tools - and they're right at your fingertips. Questions? We're here to help. See the help center to contact us.

- Manage group clients
  Access E-Tools and client list

- Manage individual & Medicare clients
  Access PartnersConnect tools and client list

- Toolkit
  Find forms, plan details, rates and training materials
Individual Toolkit

**PLANS**
- Product guides
- Rate sheets
- Change exhibits
- Personal dental

**PERKS**
- Member discounts
- Member perks
- Coverage updates

**LINKS/FORMS**
- Find care
- Auto-pay form
- Plan change forms

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**Individual**

<table>
<thead>
<tr>
<th>Minnesota plans</th>
<th>Apex plans</th>
</tr>
</thead>
<tbody>
<tr>
<td>Apex is a high-quality, affordable care option to individuals and families living in both the greater Twin Cities metro area and in western Minnesota.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Wisconsin plans</th>
<th>Apex rates - Area 4 (PDF)</th>
<th>Area 5 (PDF)</th>
<th>Area 6 (PDF)</th>
<th>Area 7 (PDF)</th>
<th>Area 8 (PDF)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Apex product guide (PDF)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Perks and benefits</th>
<th>Peak plans</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health plans for individuals and families living in the Twin Cities and St. Cloud area. The Peak network features HealthPartners, Park Nicollet and other select clinics.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2021</th>
<th>Peak product guide (PDF)</th>
<th>Peak rates - Area 8 (PDF)</th>
<th>Peak change exhibit (PDF)</th>
</tr>
</thead>
</table>

**SmartCare plans**

SmartCare is a new way to do health care and coverage. It's ideal for people who live in the Twin Cities Metro and value convenience and a lower-cost approach to their health care.

<table>
<thead>
<tr>
<th>2021</th>
<th>SmartCare product guide (PDF)</th>
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</thead>
</table>
Broker Portal – Managing your clients

Manage your client accounts and access your toolkit

E-Tools
Managing your account is easy with the right tools - and they're right at your fingertips. Questions? We're here to help. See the help center to contact us.

- Manage group clients
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- Manage individual & Medicare clients
  - Access PartnersConnect tools and client list

- Toolkit
  - Find forms, plan details, rates and training materials
## Managing your clients

### Client summary

Below is a summary of your individual book of business. Current and future contracts will display when enrollment is completed, typically 3-4 business days from submission. Medicare and MNsure enrollments may take 4-6 weeks due to processing.

Click on the download summary button below to get an excel version of the client summary list below. The downloaded summary will also contain inactive clients, which will remain on the summary for a period of 90 days after the plan’s end date.

### Download summary

<table>
<thead>
<tr>
<th>Contract number</th>
<th>Contract holder</th>
<th>Package type</th>
<th>Plan name</th>
<th>Plan effective date</th>
<th>Plan end date</th>
<th>Contract type</th>
<th>Exchange</th>
<th>Payment status</th>
<th>Auto pay</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Medical</td>
<td>PEAK INDIVIDUAL $6650 HSA BRONZE</td>
<td>01/01/2018</td>
<td>Single</td>
<td>No</td>
<td>Yes</td>
<td>Current</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Medical</td>
<td>PEAK $3000 PLUS SILVER</td>
<td>01/01/2019</td>
<td>Single</td>
<td>Yes</td>
<td>Current</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Medical</td>
<td>PEAK INDIVIDUAL $6650 HSA BRONZE</td>
<td>01/01/2019</td>
<td>Family</td>
<td>Yes</td>
<td>Current</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Medical</td>
<td>PEAK $6650 HSA BRONZE</td>
<td>04/01/2018</td>
<td>Family</td>
<td>No</td>
<td>Current</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Medical</td>
<td>PEAK $6000 PLUS BRONZE</td>
<td>01/01/2018</td>
<td>Single</td>
<td>No</td>
<td>Current</td>
<td>No</td>
<td></td>
</tr>
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<td></td>
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<td>Single</td>
<td>Yes</td>
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<td>No</td>
<td></td>
</tr>
</tbody>
</table>

- Full Access to your client list for on and off exchange
- Check payment status
- Link to additional detail including contract benefits, networks and renewal notices
Renewal process

• Utilize the Renewal Detail available in Contract Detail section
• Renewals will be sent starting in mid-October
myHP app

Features of an online account and mobile app:
• Digital member ID card
• Find a doctor in your network
• Check balances on deductible and out-of-pocket maximum
• Compare pharmacy costs
• See recent claims details
• Get treatment and procedure estimates
We’re here for you

PartnersConnect
952-883-5444 | 877-219-1588
partnersconnect@healthpartners.com

Pam Michael
952-883-5035
pamela.r.michael@healthpartners.com

Stephanie Haver
952-883-5275
stephanie.a.haver@healthpartners.com
Thank you

Q&A