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

CARE DELIVERY SERVICES + HEALTH PLAN FINANCING

60+ YEARS
MEDICAL
DENTAL
WORKSITE HEALTH
PHARMACY
HEALTH & WELL-BEING

Largest consumer-governed nonprofit health care organization in the nation

90+ clinics & hospitals
26,000 employees
1.2 M patients
1.8 M members

HEALTHPARTNERS INSTITUTE
400+ research studies
145 paper and poster presentations at national & international conferences
400 researchers and 30+ core investigators
Today’s agenda

2021 Service Area Expansion

2021 Product Portfolios

Tools and Resources

Q&A
Benefit and network updates

Exciting changes for 2021

• Minnesota service area expansion
• Introducing Apex
• Benefit and Service Area Changes
2021 Minnesota Individual Product Service Area Expansion

Blue: 2020 Products (Peak & SmartCare)
Green: 2021 New Product Expansion
2021 Product portfolio

Smart Care
Peak
Apex*
Dental

*NEW for 2021!
Introducing Apex

Our new 2021 Minnesota Individual product
Introducing Apex

An exciting new care option offering broad access to premier providers

When it comes to your health, you need more than a plan, you need a partner

• Apex offers a wide network of doctors and hospitals, so you can get the care you know and trust.

• Extensive network covers nearly all providers in the service area, as well as in surrounding areas, without need for a referral.
The Apex network includes all HealthPartners and Park Nicollet care clinics & hospitals in Minnesota.

It also includes other top-notch providers, like:
• Allina Health
• Avera Health
• Burnsville Family Physicians
• CentraCare Health
• Essentia Health
• Entira Family Health Clinics
• Fairview Health Services
• Lakeview Clinic
• Northwest Family Physicians
• Sanford Health
• University of Minnesota Physicians
• Many others
2021 SmartCare plans

*SmartCare* is perfect for clients living in the Twin Cities metro area who want more affordable and convenient care options.

*SmartCare* offers innovative team-based care and choice of phone, video and in-person visits, including weekend and evening hours.
2021 Peak plans

**Peak** is perfect for clients living in the Twin Cities metro area and St. Cloud seeking top-notch health care options.
### 2021 Minnesota Individual Plan Options

**Apex, Peak, and SmartCare 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>Catastrophic*</td>
<td>$8,550</td>
<td>You pay 0%</td>
<td>$8,550</td>
<td>3/$30</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Bronze HSA</td>
<td>$6,900</td>
<td>You pay 0%</td>
<td>$6,900</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Bronze non-HSA</td>
<td>$6,250</td>
<td>You pay 30%</td>
<td>$8,550</td>
<td>3/$0**</td>
<td>-</td>
<td>$5/$30</td>
</tr>
<tr>
<td>Silver HSA</td>
<td>$3,000</td>
<td>You pay 20%</td>
<td>$6,900</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Silver non-HSA</td>
<td>$3,000</td>
<td>You pay 20%</td>
<td>$7,900</td>
<td>3/$0**</td>
<td>-</td>
<td>$5/$25</td>
</tr>
<tr>
<td>NEW! Silver Deductible-Copay</td>
<td>$3,000</td>
<td>You pay 25%</td>
<td>$7,900</td>
<td>$25/$75</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>$30</td>
<td>-</td>
<td>$5/$25</td>
</tr>
</tbody>
</table>

*Catastrophic not offered on MN Exchange*

**Three for Free office visits in MN due to Mental Health Parity requirements**
2021 Out-of-pocket maximums

- **Self-only:** $8,550
- **Family:** $17,100
# 2021 HDHP/HSA Limits

<table>
<thead>
<tr>
<th></th>
<th>Change</th>
<th>2020</th>
<th>2021</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>n/a</td>
<td>$1,400</td>
<td>$1,400</td>
</tr>
<tr>
<td>HDHP out-of-pocket maximum</td>
<td>$100</td>
<td>$6,900</td>
<td>$7,000</td>
</tr>
<tr>
<td>HSA annual contribution limit</td>
<td>$50</td>
<td>$3,550</td>
<td>$3,600</td>
</tr>
<tr>
<td><strong>FAMILY COVERAGE</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>HDHP minimum annual deductible</td>
<td>n/a</td>
<td>$2,800</td>
<td>$2,800</td>
</tr>
<tr>
<td>HDHP out-of-pocket maximum</td>
<td>$200</td>
<td>$13,800</td>
<td>$14,000</td>
</tr>
<tr>
<td>HSA annual contribution limit</td>
<td>$100</td>
<td>$7,100</td>
<td>$7,200</td>
</tr>
</tbody>
</table>
Health & Well-being: Living Well

Engaging tools, services and resources designed to maintain and improve members’ health.
Living Well: Improving member health

*No matter where they are on their health journey, HealthPartners supports members in achieving their health goals.*

- Member Assistance Program
- 24-hour CareLine℠ nurse support
- Personalized resilience & well-being
- Preventive reminders
- Pharmacy navigators
- See more exciting programs and extra perks
Living Well: Well-being
Fitness perks

Fit and fabulous

Wellbeats
- On-demand virtual fitness classes
- Hundreds of classes to fit all ages & fitness levels

Active&Fit Direct
- $25 a month gym membership
- Over 9,000 participating gyms
- Change gyms at any time

GlobalFit
- Membership discount at participating gyms
- No visit requirement, just straight savings
Retail & service discounts just for being a member

Healthy Discounts<sup>SM</sup> program

FEATURES:

• Discounts with a member ID card on:
  • Eyewear
  • Fitness equipment
  • Meal delivery services
  • Pet insurance
  • And more!

• List of participating retailers at healthpartners.com/healthydiscounts
Simple, anytime, anywhere 24/7 online clinic

FEATURES:

• Expert care from nurse practitioners

• Personalized treatment plans, including prescriptions if needed

• Prescriptions sent directly to a pharmacy

• Unlimited visits*

• virtuwell.com

*100% coverage is post-deductible for HSA-qualified plans
24/7 worry-free travel when 100+ miles from home

FEATURES:

• Coordinating transport to care facilities or back home
• Filling lost prescriptions
• Finding quality care
• Hospital admission
• Translator referrals
• Pre-trip info, like immunization needs
• assistamerica.com
Prescriptions mailed to you

FEATURES:

• Prescriptions sent right to your mailbox with WellDyneRx
• Free standard shipping
• Delivered within seven to ten business days
Tools to simplify your business
Broker Portal – Toolkit
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

Individual

Peak plans
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.

2020
Peak product guide (PDF)
Peak rates – Area A (PDF) | Area B (PDF)
Peak change exhibit (PDF)

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.

2020
SmartCare product guide (PDF)
SmartCare rates (PDF)
Broker Portal – Managing Your Clients
Managing your clients

• Full Access to your client list for on and off exchange
• Ability to 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 this week thru October 19th
- Link to Make a Plan Change
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

Sara Wagner
952-883-7412
sara.j.wagner@healthpartners.com

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

Q&A