

**City of Menahga
Action Memorandum 16-038**

Subject: Authorize 2017 Insurance Renewals with Delta Dental and Health Partners

Agenda of: November 14, 2016

Council action: Authorized _____

Summary statement:

The Delta Dental insurance premiums did not increase for 2017 and all coverage remains the same as 2016.

The Health Partners health insurance premiums increased by 11.43% over 2016. The 2017 City Plan includes two plan options.

The first plan is favorable for employees who have another covered family member. The plan:

- Increases the employee deductible from \$3,500 to \$3,600 with 100% paid after the deductible has been met.
- Is embedded with a \$7,200 family deductible.

The second plan is favorable for employees who do not have another covered family member. The Plan:

- Premium remains at \$3,500 with 100% paid after the deductible has been met.
- Is not embedded.

Fiscal information:

Total amount of funds listed in this legislation: \$ 12,500 (approximately) over 2016

This legislation (✓):

Has no fiscal impact Creates a positive impact in the amount of: \$ _____
 Creates a negative impact in the amount of: \$ 12,500

Funds are (✓):

Budgeted Line item(s): In each department
 Not budgeted Affected line item(s): _____




This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.healthpartners.com or by calling 1-800-883-2177.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	In-network: \$3,600 Individual/ \$7,200 Family Out-of-network: \$10,000 Individual/ \$20,000 Family	You must pay all the costs up to the <u>deductible</u> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <u>deductible</u> starts over (usually, but not always, January 1 st). See the chart starting on page 2 for how much you pay for covered services after you meet the <u>deductible</u> . This plan has an embedded <u>deductible</u> . The plan begins paying benefits that require cost sharing for the first family member who meets the Individual <u>deductible</u> . The family <u>deductible</u> must then be met by one or more of the remaining family members and then the plan pays benefits for all covered family members.
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an <u>out-of-pocket limit</u> on my expenses?	Yes. In-network medical/pharmacy: \$3,600 Individual/ \$7,200 Family Out-of-network medical/pharmacy: \$30,000 Individual/ \$60,000 Family	The <u>out-of-pocket limit</u> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the <u>out-of-pocket limit</u> ?	Premium, balance-billed charges (unless balanced billing is prohibited), and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.
Does this plan use a <u>network of providers</u> ?	Yes. For a list of in-network providers , see www.healthpartners.com/networks or call 1-800-883-2177.	If you use an in-network doctor or other health care provider , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network provider for some services. Plans use the term in-network, preferred , or participating for providers in their network . See the chart starting on page 2 for how this plan pays different kinds of providers .

Questions: Call 1-800-883-2177 or visit us at www.healthpartners.com.

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.cciio.cms.gov and search for Glossary or call 1-800-883-2177 to request a copy.

Important Questions	Answers	Why this Matters:
Do I need a referral to see a <u>specialist</u>?	No. You don't need a referral to see a specialist.	You can see the <u>specialist</u> you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 4. See your policy or plan document for additional information about <u>excluded services</u> .

-  **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use in-network **providers** by charging you lower **deductibles**, **co-payments** and **co-insurance** amounts.

Common Medical Event	Services You May Need	Your cost if you use a		Limitations & Exceptions
		In-Network Provider	Out-Of-Network Provider	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	Primary Office Visit: 0% coinsurance Convenience Care: 0% coinsurance virtuwel: 0% coinsurance	Primary Office Visit: 50% coinsurance Convenience Care: 50% coinsurance virtuwel: Not covered	—————none—————
	Specialist visit	0% coinsurance	50% coinsurance	—————none—————
	Other practitioner office visit	0% coinsurance	50% coinsurance	—————none—————
	Preventive care/screening/immunization	No charge	50% coinsurance	—————none—————
If you have a test	Diagnostic test (x-ray, blood work)	0% coinsurance	50% coinsurance	—————none—————
	Imaging (CT/PET scans, MRIs)	0% coinsurance	50% coinsurance	—————none—————

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Common Medical Event	Services You May Need	Your cost if you use a		Limitations & Exceptions
		In-Network Provider	Out-Of-Network Provider	
<p>If you need drugs to treat your illness or condition</p> <p>More information about <u>prescription drug coverage</u> is available at www.healthpartners.com/genericsadvantagerx.</p>	Generic drugs	Formulary: 0% coinsurance Non-formulary: Not covered	Formulary: 50% coinsurance at retail, mail not covered Non-formulary: Not covered	31 day supply retail/ 93 day supply mail order
	Formulary brand drugs	0% coinsurance	50% coinsurance at retail, mail not covered	
	Non-formulary brand drugs	Not covered	Not covered	
	Specialty drugs	0% coinsurance	50% coinsurance at retail, mail not covered	_____none_____
<p>If you have outpatient surgery</p>	Facility fee (e.g., ambulatory surgery center)	0% coinsurance	50% coinsurance	_____none_____
	Physician/surgeon fees	0% coinsurance	50% coinsurance	_____none_____
<p>If you need immediate medical attention</p>	Emergency room services	0% coinsurance	0% coinsurance	Out-of-network services apply to the in-network deductible.
	Emergency medical transportation	0% coinsurance	0% coinsurance	Out-of-network services apply to the in-network deductible.
	Urgent care	0% coinsurance	50% coinsurance	_____none_____
<p>If you have a hospital stay</p>	Facility fee (e.g., hospital room)	0% coinsurance	50% coinsurance	_____none_____
	Physician/surgeon fee	0% coinsurance	50% coinsurance	_____none_____
<p>If you have mental health, behavioral</p>	Mental/Behavioral health outpatient services	0% coinsurance	50% coinsurance	_____none_____
	Mental/Behavioral health inpatient services	0% coinsurance	50% coinsurance	_____none_____

Common Medical Event	Services You May Need	Your cost if you use a		Limitations & Exceptions
		In-Network Provider	Out-Of-Network Provider	
health, or substance abuse needs	Substance use disorder outpatient services	0% coinsurance	50% coinsurance	_____none_____
	Substance use disorder inpatient services	0% coinsurance	50% coinsurance	_____none_____
If you are pregnant	Prenatal and postnatal care	No charge	No charge for prenatal/50% coinsurance for postnatal	_____none_____
	Delivery and all inpatient services	0% coinsurance	50% coinsurance	_____none_____
If you need help recovering or have other special health needs	Home health care	0% coinsurance	50% coinsurance	120 visit limit
	Rehabilitation services	0% coinsurance	50% coinsurance	_____none_____
	Habilitation services	0% coinsurance	50% coinsurance	_____none_____
	Skilled nursing care	0% coinsurance	50% coinsurance	120 days per confinement
	Durable medical equipment	0% coinsurance	50% coinsurance	_____none_____
	Hospice service	0% coinsurance	50% coinsurance	_____none_____
If your child needs dental or eye care	Eye exam	No charge	50% coinsurance	_____none_____
	Glasses	0% coinsurance	Not covered	Limit of one pair of eyeglasses or contact lenses per year.
	Dental check-up	No charge	50% coinsurance	_____none_____

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)		
<ul style="list-style-type: none"> • Acupuncture • Bariatric surgery • Cosmetic surgery with the exception of port wine stain removal and reconstructive surgery • Dental care (Adult) 	<ul style="list-style-type: none"> • Hearing aids • Infertility treatment • Long-term care 	<ul style="list-style-type: none"> • Private-duty nursing • Routine foot care • Weight loss programs

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Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Chiropractic care
- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult)

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the **premium** you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-800-883-2177. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. You can contact your plan at 1-800-883-2177. You can contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. For questions about your rights, this notice, or assistance, you can contact your state insurance department at the following: MN Dept of Health at 651-201-5100 / 1-800-657-3916 or the MN Dept of Commerce at 651-539-1600 / 1-800-657-3602.

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage." **This plan or policy does provide minimum essential coverage.**

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-866-398-9119.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-883-2177.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-883-2177.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiiijigo holne' 1-800-883-2177.

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To see examples of how this plan might cover costs for a sample medical situation, see the next page.

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About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different. Cost sharing or "Patient pays" amounts are based on self-only coverage.

Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$3,740
- Patient pays \$3,800

Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
Total	\$7,540

Patient pays:

Deductibles	\$3,600
Copays	\$0
Coinsurance	\$0
Limits or exclusions	\$200
Total	\$3,800

Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$1,720
- Patient pays \$3,680

Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
Total	\$5,400

Patient pays:

Deductibles	\$3,600
Copays	\$0
Coinsurance	\$0
Limits or exclusions	\$80
Total	\$3,680

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

- ✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

- ✗ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

- ✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

- ✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	In-network: \$3,500 Individual/ \$7,000 Family contract Out-of-network: \$10,000 Individual/ \$20,000 Family contract	You must pay all the costs up to the <u>deductible</u> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <u>deductible</u> starts over (usually, but not always, January 1 st). See the chart starting on page 2 for how much you pay for covered services after you meet the <u>deductible</u> . If you have other family members on the policy, the overall family <u>deductible</u> must be met before the plan begins to pay.
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an <u>out-of-pocket limit</u> on my expenses?	Yes. In-network medical/pharmacy: \$3,500 Individual/ \$7,000 Family contract Out-of-network medical/pharmacy: \$30,000 Individual/ \$60,000 Family contract	The <u>out-of-pocket limit</u> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the <u>out-of-pocket limit</u> ?	Premium, balance-billed charges (unless balanced billing is prohibited), and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.
Does this plan use a <u>network of providers</u> ?	Yes. For a list of in-network providers , see www.healthpartners.com/networks or call 1-800-883-2177.	If you use an in-network doctor or other health care provider , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network provider for some services. Plans use the term in-network, preferred , or participating for providers in their network . See the chart starting on page 2 for how this plan pays different kinds of providers .

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Important Questions	Answers	Why this Matters:
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Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 4. See your policy or plan document for additional information about <u>excluded services</u> .

-  **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
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- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use in-network **providers** by charging you lower **deductibles**, **co-payments** and **co-insurance** amounts.

Common Medical Event	Services You May Need	Your cost if you use a		Limitations & Exceptions
		In-Network Provider	Out-Of-Network Provider	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	Primary Office Visit: 0% coinsurance Convenience Care: 0% coinsurance virtuwel: 0% coinsurance	Primary Office Visit: 50% coinsurance Convenience Care: 50% coinsurance virtuwel: Not covered	————— <u>none</u> —————
	Specialist visit	0% coinsurance	50% coinsurance	————— <u>none</u> —————
	Other practitioner office visit	0% coinsurance	50% coinsurance	————— <u>none</u> —————
	Preventive care/screening/immunization	No charge	50% coinsurance	————— <u>none</u> —————
If you have a test	Diagnostic test (x-ray, blood work)	0% coinsurance	50% coinsurance	————— <u>none</u> —————
	Imaging (CT/PET scans, MRIs)	0% coinsurance	50% coinsurance	————— <u>none</u> —————

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Common Medical Event	Services You May Need	Your cost if you use a		Limitations & Exceptions
		In-Network Provider	Out-Of-Network Provider	
<p>If you need drugs to treat your illness or condition</p> <p>More information about <u>prescription drug coverage</u> is available at www.healthpartners.com/genericsadvantagerx.</p>	Generic drugs	Formulary: 0% coinsurance Non-formulary: Not covered	Formulary: 50% coinsurance at retail, mail not covered Non-formulary: Not covered	31 day supply retail/ 93 day supply mail order
	Formulary brand drugs	0% coinsurance	50% coinsurance at retail, mail not covered	
	Non-formulary brand drugs	Not covered	Not covered	
	Specialty drugs	0% coinsurance	50% coinsurance at retail, mail not covered	_____none_____
<p>If you have outpatient surgery</p>	Facility fee (e.g., ambulatory surgery center)	0% coinsurance	50% coinsurance	_____none_____
	Physician/surgeon fees	0% coinsurance	50% coinsurance	_____none_____
<p>If you need immediate medical attention</p>	Emergency room services	0% coinsurance	0% coinsurance	Out-of-network services apply to the in-network deductible.
	Emergency medical transportation	0% coinsurance	0% coinsurance	Out-of-network services apply to the in-network deductible.
	Urgent care	0% coinsurance	50% coinsurance	_____none_____
<p>If you have a hospital stay</p>	Facility fee (e.g., hospital room)	0% coinsurance	50% coinsurance	_____none_____
	Physician/surgeon fee	0% coinsurance	50% coinsurance	_____none_____
<p>If you have mental health, behavioral</p>	Mental/Behavioral health outpatient services	0% coinsurance	50% coinsurance	_____none_____
	Mental/Behavioral health inpatient services	0% coinsurance	50% coinsurance	_____none_____

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Common Medical Event	Services You May Need	Your cost if you use a		Limitations & Exceptions
		In-Network Provider	Out-Of-Network Provider	
health, or substance abuse needs	Substance use disorder outpatient services	0% coinsurance	50% coinsurance	_____none_____
	Substance use disorder inpatient services	0% coinsurance	50% coinsurance	_____none_____
If you are pregnant	Prenatal and postnatal care	No charge	No charge for prenatal/50% coinsurance for postnatal	_____none_____
	Delivery and all inpatient services	0% coinsurance	50% coinsurance	_____none_____
If you need help recovering or have other special health needs	Home health care	0% coinsurance	50% coinsurance	120 visit limit
	Rehabilitation services	0% coinsurance	50% coinsurance	_____none_____
	Habilitation services	0% coinsurance	50% coinsurance	_____none_____
	Skilled nursing care	0% coinsurance	50% coinsurance	120 days per confinement
	Durable medical equipment	0% coinsurance	50% coinsurance	_____none_____
	Hospice service	0% coinsurance	50% coinsurance	_____none_____
If your child needs dental or eye care	Eye exam	No charge	50% coinsurance	_____none_____
	Glasses	0% coinsurance	Not covered	Limit of one pair of eyeglasses or contact lenses per year.
	Dental check-up	No charge	50% coinsurance	_____none_____

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services .)		
<ul style="list-style-type: none"> • Acupuncture • Bariatric surgery • Cosmetic surgery with the exception of port wine stain removal and reconstructive surgery • Dental care (Adult) 	<ul style="list-style-type: none"> • Hearing aids • Infertility treatment • Long-term care 	<ul style="list-style-type: none"> • Private-duty nursing • Routine foot care • Weight loss programs

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Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Chiropractic care
- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult)

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the **premium** you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-800-883-2177. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. You can contact your plan at 1-800-883-2177. You can contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. For questions about your rights, this notice, or assistance, you can contact your state insurance department at the following: MN Dept of Health at 651-201-5100 / 1-800-657-3916 or the MN Dept of Commerce at 651-539-1600 / 1-800-657-3602.

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage." **This plan or policy does provide minimum essential coverage.**

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-866-398-9119.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-883-2177.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-883-2177.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiiijigo holne' 1-800-883-2177.

Questions: Call 1-800-883-2177 or visit us at www.healthpartners.com.

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.cciio.cms.gov and search for Glossary or call 1-800-883-2177 to request a copy.

To see examples of how this plan might cover costs for a sample medical situation, see the next page.

Questions: Call **1-800-883-2177** or visit us at **www.healthpartners.com**.

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About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different. Cost sharing or "Patient pays" amounts are based on self-only coverage.

Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$3,840
- Patient pays \$3,700

Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
Total	\$7,540

Patient pays:

Deductibles	\$3,500
Copays	\$0
Coinsurance	\$0
Limits or exclusions	\$200
Total	\$3,700

Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$1,820
- Patient pays \$3,580

Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
Total	\$5,400

Patient pays:

Deductibles	\$3,500
Copays	\$0
Coinsurance	\$0
Limits or exclusions	\$80
Total	\$3,580

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

- ✗ **No**. Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

- ✗ **No**. Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

- ✓ **Yes**. When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

- ✓ **Yes**. An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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