



HealthPartners®
Traditional Individual Health Plan
Summary of Benefits

Peace of mind coverage to fit
your needs and budget



Get affordable, comprehensive healthcare coverage with a HealthPartners Traditional individual plan

With HealthPartners, you and your family have coverage for the care you need:

- Preventive care
- Well child exams and immunizations
- Office visits
- Prescription medications
- Emergency care
- Hospital visits
- X-rays and lab work
- And much more

See the doctors you prefer

As a HealthPartners member, you have the freedom and convenience to see the doctors you choose with no need for referrals!

Receive the most benefit from your plan when you see a network provider. Select from more than 565,000 providers and more than 5,000 hospitals nationwide. Finding a network provider is easy. Visit healthpartners.com/individual and use the online provider search or contact us for a CD directory.

Access your healthy discounts and resources

Enjoy healthcare savings and resources available exclusively to HealthPartners members:

- Fitness club discounts
- Savings on exercise classes and sporting equipment
- Eyewear discounts
- Health coaching by phone
- Online health information library and cost calculators
- After-hours nurse advice phone lines

Manage your healthcare online

Create a personal account at healthpartners.com and get secure access to:

- Check your plan benefits
- View claims and Explanation of Benefits (EOB) details
- Get test results
- Track immunization records
- Create a directory of favorite providers
- Schedule appointments

Apply for a HealthPartners plan today

When you're ready to apply for a HealthPartners Traditional plan, visit healthpartners.com/individual and apply online or talk to your broker. You can also complete an application and submit via mail or fax.

You must reside in Minnesota to apply for this plan.

Learn about other HealthPartners individual plans

We realize your healthcare needs change over time, and we have other plans to help meet those needs:

Empower – a high-deductible plan that can be paired with a Health Savings Account (HSA) for financial control

Three for Free – balanced coverage with three free office visits before the deductible

Short Term – affordable, temporary coverage when you need immediate protection

Dental – customizable and budget-friendly plans

Find help with your questions and decision

We understand that choosing a health plan for you and your family may be confusing. It's important to us that you get the help you need, so we have resources you can use to help make your decision:



Contact our friendly sales consultants for help Monday – Friday 8 a.m. to 6 p.m.

Call at 952-883-5599 or 1-877-838-4949 or e-mail individualsales@healthpartners.com.



Visit healthpartners.com/individual and try our interactive plan selection tool. We'll ask you a few simple questions and, based on your responses, provide a quick recommendation for a plan we think best meets your needs.

Summary of Benefits

The following is a brief summary of the HealthPartners Traditional individual coverage. For a detailed description of terms and conditions, refer to a HealthPartners Insurance Certificate or call 952-883-5599 or 1-877-838-4949.

\$1,000 to \$3,500 Plan Options			\$5,000 to \$10,000 Plan Options	
	Deductible	Out-of-pocket maximum	Deductible	Out-of-pocket maximum
Calendar year deductible and out-of-pocket maximum Per person – for family deductible/maximum information, contact HealthPartners	\$1,000	\$2,500	\$5,000	\$5,000
	\$1,500	\$3,000	\$10,000	\$10,000
	\$2,000	\$3,500		
	\$2,500	\$4,000		
	\$3,000	\$4,500		
	\$3,500	\$5,000		
Preventive care - Routine physicals and eye exams Office visits - Illness or injury - Chiropractic care - Mental healthcare - Chemical healthcare Emergency and urgent care Inpatient and outpatient hospital care Outpatient MRI and CT Laboratory services Prescription medications Physical, occupational and speech therapy Behavioral healthcare Durable medical equipment	80% after deductible is met until out-of-pocket maximum is reached, then 100%		100% after deductible is met	
Home healthcare	80% after deductible is met, maximum of 120 visits per year		100% after deductible is met, maximum of 120 visits per year	
Well child services to age 6; immunizations to age 18	100% (no deductible)		100% (no deductible)	
Prenatal care				
Maternity - Labor and delivery - Postnatal care	No coverage for the first 18 months. Beginning with the 19th month of coverage: 80% after deductible is met.		No coverage for the first 18 months. Beginning with the 19th month of coverage: 100% after deductible is met.	
	Deductible	Out-of-pocket maximum	Deductible	Out-of-pocket maximum
Out-of-network Calendar year deductible and Out-of-pocket maximum	\$2,000	No maximum	\$10,000	No maximum
	\$3,000		\$20,000	
	\$4,000			
	\$5,000			
	\$6,000			
	\$7,000			
Out-of-network coverage	40% after deductible is met		50% after deductible is met	
Lifetime maximum per person In and out-of-network	\$5 million			

Additional deductible options are available for this plan. Contact a sales consultant for more information Monday – Friday 8 a.m. to 6 p.m. Call 952-883-5599 or 1-877-838-4949 or e-mail individualsales@healthpartners.com.





Three simple steps to apply for a HealthPartners individual health plan

1. Choose a deductible that fits your needs and budget.

A deductible is the amount that each family member will pay upfront each year. Once you have paid that amount in medical expenses each year, HealthPartners pays 80 percent to 100 percent of expenses. Generally, higher deductible plans have lower monthly premium rates.

If you're not sure which deductible is right for you and your family, contact HealthPartners. We're here to help you understand your options.

2. Complete an application online, via mail or fax or talk to your broker.

Visit healthpartners.com/individual for details.

It's helpful to have the following information handy while you complete your application:

- Current and previous health insurance information
- Doctor's contact information
- Information about your health history and medications
- Payment information (payment for your first month's premium is due with your application)

3. Learn about the review process.

Applications for the HealthPartners Traditional individual plan are reviewed by our underwriters, and you will be notified of a decision in one to two weeks. A decision on your application may take longer if additional medical information is needed. For details on the application process, visit healthpartners.com/individual.



Your health. Your partner.™

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The HealthPartners family of health plans are underwritten and administered by HealthPartners, Inc., Group Health, Inc., HealthPartners Insurance Company or HealthPartners Administrators, Inc.