

# YOUR PLAN AT YOUR FINGERTIPS

Manage your plan, cut costs and feel confident when you get care



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# Choosing a plan

Finding the right health plan can feel like a challenge. There's a lot of information to look at, and the terms and language may seem unfamiliar. To get started, ask these questions as you review your options.

## WHAT WILL MY COSTS BE?

There are two types of costs you should look at:

**1. The premium that comes out of your paycheck.**

Your employer will probably charge you a portion of the cost of your health plan. Check with them to see how much the plan will cost you.

**2. Your out-of-pocket costs throughout the year.**

Out-of-pocket costs usually include your deductible, coinsurance and/or copays. Think about how often you fill a prescription or go to the doctor. How are those services covered?

## CAN I KEEP MY DOCTOR AND HOSPITAL?

As a HealthPartners member, chances are your doctor and hospital are in the network. To check, log on to [healthpartners.com](http://healthpartners.com) and click *Find a doctor, dentist or specialist*.

## HOW ARE MY PRESCRIPTIONS COVERED?

To understand how your prescriptions are covered, there are two things you'll want to check:

1. Is it on the **formulary**? Medicines on the formulary will cost you less.
2. Is it a **brand name** or **generic**? Generic medicines will almost always cost you less.

See how your medicine is covered at [healthpartners.com/preferredrx](http://healthpartners.com/preferredrx).

## WHAT ELSE SHOULD I KNOW?

You can get more from your health plan than you may think. Whether you're dealing with a health condition or looking to get in shape, HealthPartners has special programs and discounts you can use.



### Looking for your benefits information?

Find it in a separate document called your Summary of Benefits and Coverage (SBC). SBCs include your deductible, office visit costs, cost for medicines and much more. You'll get an SBC for each plan your employer offers.

Use your SBCs with this book to understand your options. To learn more, log on to [healthpartners.com](http://healthpartners.com).



# HealthPartners First plan



## ABOUT YOUR PLAN

With HealthPartners® First Plan with Three for Free, saving is easy! Your first three office, urgent care or convenience care visits are free! So what does “free” really mean? It means HealthPartners pays the doctor’s fees for each of your family members’ first three visits. Now you have one less thing to worry about.

Plus, you have network access to many services like:

- Convenience and online care
- Specialty care—no referrals needed
- Prescription medicines
- Preventive care

## YOUR TIERED NETWORK

You save on health care costs when you use a care provider in Benefit Level 1.

- Benefit level 1 includes all of the HealthPartners Clinics, Regions Hospital, Hudson Hospital & Clinics, Westfields Hospitals and Children’s Hospital.
- Benefit Level 2 includes more than 700,000 doctors and other care providers in HealthPartners national Open Access network.

## HOW YOUR PLAN WORKS

For each of your family members’ first three in-network office visits, you don’t have to pay the doctor’s fees. That’s typically a savings of around \$100 per visit! If you need other services—like an X-ray, lab test or some types of therapy—you’ll be responsible for the costs up to your deductible.

After your first three visits, the amount you pay depends on your deductible and coinsurance. Once you reach your out-of-pocket limit, you won’t need to pay any more.

### Example 1 - Jack's doctor orders tests for stomach pain.

COST OF CARE	WHAT YOU PAY PER SERVICE	YOUR TOTAL COST
\$100 doctor fee	No cost to you	\$265
\$15 blood work	\$15	
\$250 CT scan	\$250	

### Example 2 - Mark needs surgery for his knee.

COST OF CARE	WHAT YOU PAY PER SERVICE	YOUR TOTAL COST
\$4,000 surgery	\$2,500 (deductible) + \$450 (30% coinsurance)	\$2,950

*These are examples. Your actual medical costs may vary.*

## FIND A DOCTOR IN YOUR NETWORK

When it comes to your health care, finding the right doctor is really important. To see if your doctor is in the network or to find a new one, you can:

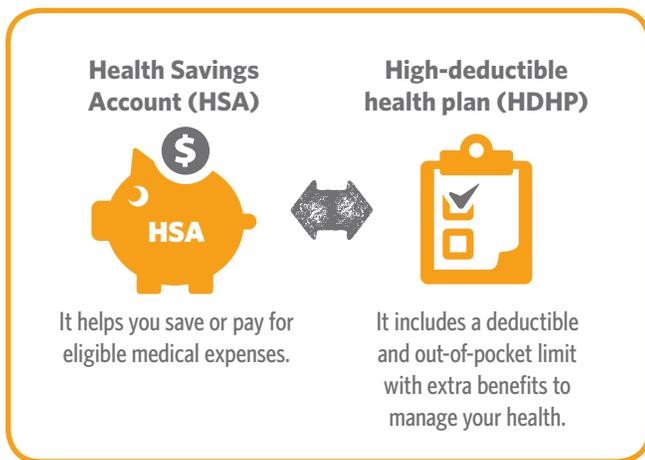
- Visit **healthpartners.com** and search the network. Search for doctors, clinics, specialty and more.
- Learn how doctors rate on cost and quality.
- Choose from more than 700,000 doctors and other care providers, plus 6,000 hospitals in the United States.



# HSA plan

## ABOUT YOUR PLAN

With HealthPartners Empower<sup>SM</sup> HSA plan, you can save money all year long! Not only will you save with lower monthly premiums, but you'll also be covered with a health savings account (HSA) and high-deductible health plan (HDHP). The dollars put into your HSA by Regions or by you are through payroll deduction and are tax free.



You also have network access to many services like:

- Convenience and online care
- Specialty care—no referrals needed
- Prescription medicines
- Preventive care

## HOW YOUR PLAN WORKS

Think of your HSA as a special savings account for medical costs. You can put money into your HSA either through payroll or direct deposits. As this amount grows over time, you can save it or spend it on eligible medical expenses. And the money in your HSA is yours to keep, even if you switch jobs.

You can use the money in your HSA to pay for expenses like:

- Plan deductible or coinsurance
- Dental care and braces
- Vision care and LASIK surgery

## YOUR EMPOWER HSA PLAN BENEFITS

Learn more about your Empower HSA plan by using this chart with your Summary of Benefits and Coverage (SBC).

YOUR EMPOWER HSA PLAN	
<b>Your network</b> - where can I go to the doctor?	SBC Page 1
<b>Your deductible</b> - if I have a deductible, how much is it?	SBC Page 1
<b>Your annual out-of-pocket limit</b> - what's the most I will pay for health care?	SBC Page 1
<b>Your office visit costs</b> - how much will I pay for office visits?	SBC Page 2
<b>Your tests</b> - how much will I pay for MRIs, CT scans and X-rays?	SBC Page 2
<b>Your emergency needs</b> - how much does it cost to go to urgent care or the emergency room?	SBC Page 3

Plus, routine preventive care is typically covered at 100 percent. Please check Page 2 of your SBC for more details.

## FIND A DOCTOR IN YOUR NETWORK

When it comes to your health care, finding the right doctor is really important. To see if your doctor is in the network or to find a new one, you can:

- Log on to **healthpartners.com** and search the network. Search for doctors, clinics, specialty and more.
- Learn how doctors rate on cost and quality.
- Choose from more than 700,000 doctors and other care providers, plus 6,000 hospitals in the United States.

## YOUR BANK PARTNERSHIP

Regions partners with Wells Fargo Bank to provide an HSA to employees.

- The Regions contribution for 2014 is \$1000 for single coverage and \$1750 for family coverage, prorated based on the month your coverage is effective.
- If your coverage starts 1/1/14, Regions funds the full company contribution on 1/1/14.
- If your coverage starts 2/1/14 or after, the Regions contribution will be funded on a per paycheck basis of \$41.67 per pay period for single coverage and \$72.92 per pay period for family coverage.
- As an employee you can also contribute. The IRS maximum for 2014 for single coverage is \$3,300 per year and for family coverage \$6,550 per year.
- Wells Fargo charges a monthly fee of \$3.75 for each month where your balance is less than \$5000.
- The HSA will be set up at Wells Fargo bank by Regions. The forms to set up an HSA account are available on myPartner or contact the HR Service Center at 4-4700.

### 2013 – 2014 INFLATION-ADJUSTED AMOUNTS FOR HSAs

Self-only coverage	2013	2014
Maximum annual HSA contribution	\$3,250	\$3,300
HSA catch-up contribution (age 55 or over)	\$1,000	\$1,000
Family coverage	2013	2014
Maximum annual HSA contribution	\$6,450	\$6,550
HSA catch-up contribution (age 55 or over)	\$1,000	\$1,000

#### Need help with your plan?

Check out HealthPartners cost calculators and other helpful tools at [healthpartners.com](http://healthpartners.com).

## Here's an example of how an HSA works:



During your plan year, you put \$1,000 in your HSA. This money is not taxed! Direct deposits are allowed until April 15th of the next year.



Throughout the year, you and your family spend \$400 on medical expenses. You pay your bills using your HSA.



\$600 is left in your HSA at the end of the year.



Next year you deposit another \$1,000 into your HSA. You now have \$1,600 to spend!



If you don't use it all up this year, you can rest easy knowing it will be there for next year's expenses.

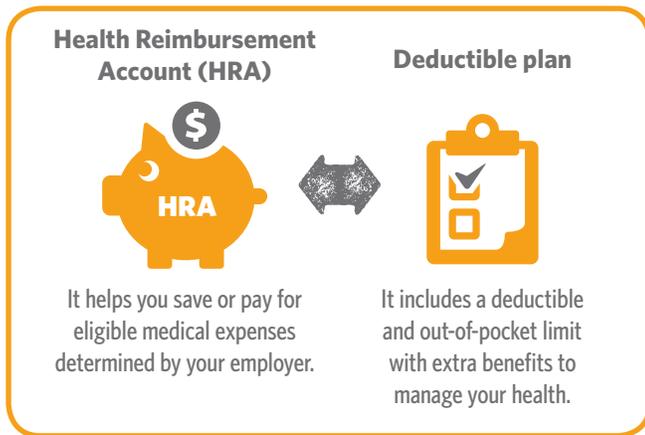


# HRA plan: With benefit levels



## ABOUT YOUR PLAN

With HealthPartners Tiered Empower<sup>SM</sup> HRA plan, you choose what benefit level you want and get full benefit coverage with a deductible plan and a health reimbursement account (HRA). Plus, the lower monthly premiums give you a bigger paycheck all year long!



You also have network access to many services like:

- Convenience and online care
- Specialty care—no referrals needed
- Prescription medicines
- Preventive care

This plan includes a deductible and an out-of-pocket limit.

## HOW YOUR PLAN WORKS

Think of your HRA as a special spending account for medical costs. Your employer puts money into your HRA, which you can use to pay for eligible medical expenses determined by your employer. Once you use your HRA money, you are responsible for any costs up to your deductible.

After you reach your deductible, you may need to pay coinsurance on anything your plan doesn't fully cover. Most employers allow you to use your HRA to pay for expenses like:

- Office visits and lab work
- Prescriptions
- Urgent care

## PICK A BENEFIT LEVEL

When you visit a doctor, clinic or hospital you get to choose from one of two benefit levels. The amount you pay for care depends on your clinic's benefit level and the type of care you need. Your clinic's benefit level is based on the quality of care that clinic provides and what it costs to get care there. Here's how it works:

BENEFIT LEVEL	QUALITY	COST
<b>Benefit level 1:</b>	★ ★ ★	\$
<b>Benefit level 2:</b>	★ ★	\$\$

### Need help with your plan?

Check out HealthPartners cost calculators and other helpful tools at [healthpartners.com](http://healthpartners.com).

## YOUR TIERED EMPOWER HRA BENEFITS

Learn more about how the Tiered Empower HRA plan works by using this chart with your Summary of Benefits and Coverage (SBC).

YOUR TIERED EMPOWER HRA PLAN	
<b>Your network</b> - where can I go to the doctor?	SBC Page 1
<b>Your deductible</b> - if I have a deductible, how much is it?	SBC Page 1
<b>Your annual out-of-pocket limit</b> - what's the most I will pay for health care?	SBC Page 1
<b>Your office visit costs</b> - how much will I pay for office visits?	SBC Page 2
<b>Your tests</b> - how much will I pay for MRIs, CT scans and X-rays?	SBC Page 2
<b>Your emergency needs</b> - how much does it cost to go to urgent care or the emergency room?	SBC Page 3

Plus, routine preventive care is typically covered at 100 percent. Please check Page 2 of your SBC for more details.

## FIND A DOCTOR IN YOUR NETWORK

When it comes to your health care, finding the right doctor is really important. To see if your doctor is in the network or to find a new one, you can:

- Visit **healthpartners.com** and search the network. Search for doctors, clinics, specialty and more.
- Learn how doctors rate on cost and quality.
- Choose from more than 700,000 doctors and other care providers, plus 6,000 hospitals in the United States.

## Using your HRA is easy

It's easy to tap into your HRA. Whenever you have an eligible expense and have money in your HRA, you'll be paid back for that expense.



Your employer puts money into your HRA.



You see your doctor.



Your doctor submits the reimbursement form to us.



We verify the amount in your HRA.



You pay the bill from your doctor if you didn't pay at the time of your visit. Then, your HRA pays you back.



# Three free virtuwell® visits



virtuwell® is your 24/7 online clinic. Get a treatment plan and a prescription if you need one, right from your home, office or even when you're traveling. And with your HealthPartners plan, you get three free visits per family member!

## THREE FOR FREE

Each family member on your HealthPartners First plan or HRA plan gets three free virtuwell visits.\* If you need one, you'll pay for your prescription at the pharmacy.

After the free visits, you can continue to use virtuwell with your convenience care benefit.

\*Free visits may not be available with health savings account or health reimbursement account plans.

## TREATS MANY COMMON CONDITIONS

virtuwell treats things like:

- Sinus infections
- Pink eye
- Bladder infections
- Upper respiratory infections
- Rashes and other skin irritations
- And more...

Find the full list at [virtuwell.com/conditions](http://virtuwell.com/conditions).

Let's get you better. [virtuwell.com](http://virtuwell.com).

## A VIRTUWELL VISIT - QUICK, CONVENIENT, SAFE

1. A virtuwell visit starts with a **quick online interview** that checks your history and makes sure the problem isn't serious.
2. Next, a **certified nurse practitioner** will review your case and write your treatment plan. You'll get an email or text the moment your plan is ready - usually within thirty minutes or less.
3. If you need a **prescription**, we'll send it to your pharmacy of choice.
4. If you need to speak with a nurse practitioner about your plan, they're **available 24/7**.



98% of customers highly recommend virtuwell®.  
Source: *virtuwell patient satisfaction survey*



# Flexible Spending Account

Save BIG! With an FSA, you bring home a bigger paycheck because less of your money is taxed!

## ABOUT YOUR FLEXIBLE SPENDING ACCOUNT (FSA)

With HealthPartners Empower<sup>SM</sup> FSA, you can put pretax money aside to pay for eligible health care costs. This special spending account is a great way for you and your family to save.

## HOW YOUR FSA WORKS

Think of your FSA as a special spending account for medical expenses. You decide how much of your paycheck you want to direct deposit into your FSA each pay period. Then you can use your FSA dollars to help pay for health care costs.

It's easy! When you have an eligible health care cost, just pay yourself back using our simple online system. Once you've used all the money in your FSA, you're responsible for paying any remaining expenses out of pocket.

Use your health care FSA to pay for things like:

- Copays, coinsurance and deductibles
- X-rays, prescription medicines, and surgery
- Contact lenses and eyeglasses

## LIMITED-USE FSA?

If you have an HSA plan, you can enroll in a limited-use FSA. Think of this FSA as a bank account for dental and vision costs. Use your FSA to pay for things like:

- Teeth cleanings
- Crowns
- Fillings
- Braces
- Eyeglasses
- Contacts
- Laser eye surgery

## DEPENDENT CARE FSA

If you have children, the cost of daycare can take a big chunk out of your paycheck. With this type of FSA, you can plan ahead to pay for your dependent care costs. A Dependent Care FSA has different rules than a health care FSA. Here is what you need to know about Dependent Care FSAs:

- Claims need to be faxed or mailed in manually (there is no automatic claims submission).
- You are only paid back for care and services that have already been provided.
- You are only paid back for claims if there is enough money in your FSA.

## UNDERSTANDING YOUR FSA DETAILS

As you plan for your health care needs, consider the following:

- **Figure out your FSA amount** — Add up what you spent last year on health care costs. Based on what you spent, choose the amount you'd like to put in your FSA. If you need more help, you can estimate your costs with HealthPartners cost calculators at [healthpartners.com/smartshopper](https://www.healthpartners.com/smartshopper). Your employer will set the minimum and maximum amounts you can contribute to your FSA.
- **Use it or lose it** — Estimate carefully as you'll lose any money left in your FSA at the end of the plan year.
- **Your bank account** — FSA reimbursements will be directly deposited into the same bank account that the employee's pay is deposited.



# Distinctions<sup>SM</sup> Dental plan

Give your smile the care it deserves with a dental plan. After all, a healthier smile can equal a healthier you.

## ABOUT YOUR PLAN

Dental care can be expensive, but a HealthPartners dental plan will help you get the care you need at a price you can afford.

With your plan, you'll get:

- 100 percent coverage for most preventive dental services.
- Extra exams, cleanings and more if you're pregnant or have diabetes, and are at risk for gum disease. These are covered at 100 percent when you see a network dentist.
- Discounts on braces at three of the top orthodontic providers in the Twin Cities Metro.

## HOW YOUR PLAN WORKS

Choose what's important to you when it comes to your dental care with HealthPartners Distinctions Dental plan. With this plan you get two network options.

- **Benefit Level 1 – smaller network**

This benefit level might be for you if you want to keep your costs low. You'll pay the least with a Benefit Level 1 dentist, but you'll have a smaller network of dentists to choose from. Visit any dentist at HealthPartners Dental Group and Park Dental clinics in the Twin Cities area.

- **Benefit Level 2 – large network**

This benefit level is great if you want more options and are willing to pay a little more for services. You'll pay more with a Benefit Level 2 dentist, but you'll have the largest regional network of dentists to choose from. Choose from more than 2,200 dentists in Minnesota and 56,000 dentists at more than 140,000 locations nationwide.

## FIND A DENTIST IN YOUR NETWORK

Seeing if your dentist is in the network is easy. Just visit

**healthpartners.com** and search the HealthPartners Distinctions Dental Network. Search for dentists by name, clinic name, city or ZIP code.



# Extra care for your children

Get a jump start on a healthy smile with Little Partners Dental - it's great coverage for your child's teeth.

## WE'VE GOT YOUR CHILD COVERED

A lifetime of healthy teeth starts with the first tooth. That's why we cover services, done by a network dentist for children 12 and younger, at 100 percent. No deductibles or coinsurance. Plus, there's no limit on how much care your child can get.

## USING LITTLE PARTNERS

Using Little Partners is easy and FREE! Just add your child to your dental plan and set up their first dentist appointment. Then you're on your way to helping your child have healthy teeth for life.

## BRACE YOURSELF FOR SAVINGS

Want a reason to smile? A discount on orthodontic services (braces) should help! You'll get this 15 percent off discount by showing your dental member ID card at three of the top orthodontic clinics in Minnesota—HealthPartners Dental Clinics, WOW Orthodontics® and Orthodontic Care Specialists, LTD. This benefit is for all HealthPartners dental members, no matter your age. Now's the perfect time to get the beautiful smile you've always wanted.

## HEALTHY SMILES FOR A LIFETIME

Every child deserves a healthy smile. And we'll help them get it with great dental care early on. Here's why it's so important for your child to get the right care early:

- Dental caries, which causes cavities, is one of the most common recurring diseases for children.
- The earlier your child is seen by a dentist, the less likely they are to have dental problems, like gum disease, when they get older. Your child's first dental visit should be when they get their first tooth.
- Children miss more than 51 million hours of school each year because of dental problems. That's also a lot of work missed for you.
- A beautiful smile can light up a room and give others reason to smile. Good dental care will help your child smile with confidence.

Get helpful tips and fun games for your kids  
at [healthpartners.com/littlepartners](https://healthpartners.com/littlepartners).



# Healthy living support

Sometimes medical conditions get in the way of what's important to you. It might be work, enjoyment, a sense of control or other things you value. If you're living with a medical condition, we're here to help.

## NURSE SUPPORT WHEN YOU NEED IT

Our registered nurses are specially trained to help you focus on what's important to you and help you feel as well as possible. When you work with a nurse, they'll keep your doctor or clinic informed about your condition and any services provided to you.

## WE'RE HERE FOR YOU

We'll get in touch with you by mail or phone. Or you can let us know if you'd like to get started right away. Partnering with us is free, voluntary and confidential.

## GET HELP BY MAIL

You may also receive resources in the mail with useful information, such as tips on how to best manage your care and where to go for more support.

## GET HELP ONLINE

If you'd like to:	Visit:
Find information on your health condition, helpful topics and tools.	<a href="https://healthpartners.com/healthlibrary">healthpartners.com/healthlibrary</a>
Get help making decisions about your health and find tools to walk you through making a choice that's right for you.	<a href="https://healthpartners.com/decisionsupport">healthpartners.com/decisionsupport</a>
Interact with a virtual coach to achieve your goals.	<a href="https://healthpartners.com/letstalk">healthpartners.com/letstalk</a>

Get started today at

[healthpartners.com/healthsupport](https://healthpartners.com/healthsupport).

You can also call Member Services at

**952-883-5000** or **800-883-2177**.



# Cancer support

When you're dealing with a serious illness like cancer, it can feel like your whole life centers around your condition and treatment plan. Whether you've just been diagnosed or are being treated, we can help.

## NURSE SUPPORT WHEN YOU NEED IT

Depending on your needs, you may work with an experienced nurse trained in cancer management. You'll get the one-on-one support you want to help you get what's important to you.

They'll also help you feel more informed, understand your options for important decisions and organize your care. Plus, you'll get connected to valuable resources that will help you get more from life that's important to you.

## WE'RE HERE FOR YOU

We'll get in touch with you by mail or phone. Or you can let us know if you'd like to get started right away. Partnering with us is free, voluntary and confidential.

## GET HELP BY MAIL

You may also receive resources in the mail with useful information, such as tips on how to best manage your care and where to go for more support.

## GET HELP ONLINE

If you'd like to:	Visit:
Find information on cancer, helpful topics and tools.	<a href="https://healthpartners.com/healthlibrary">healthpartners.com/healthlibrary</a>
Get help making decisions about your health and find tools to walk you through making a choice that's right for you.	<a href="https://healthpartners.com/decisionsupport">healthpartners.com/decisionsupport</a>
Interact with a virtual coach to achieve your goals.	<a href="https://healthpartners.com/letstalk">healthpartners.com/letstalk</a>

To learn more or sign up for health coaching, go to [healthpartners.com/cancersupport](https://healthpartners.com/cancersupport).

You can also call Member Services at **952-883-5000** or **800-883-2177**.



# Healthy pregnancy support

If you're pregnant, or thinking about becoming pregnant, wouldn't it be great to have a personal registered nurse to answer all of your questions? HealthPartners healthy pregnancy support offers just that. Plus, it's free!

## TAKE THE SURVEY TODAY!

This simple, confidential survey helps us to better understand your needs. If you're planning to become pregnant, there's a separate survey just for you.

To take the survey, log on to [healthpartners.com](http://healthpartners.com). Then go to the Health & Well-being Tab and click on the blue *Healthy Pregnancy Survey* button. If you have questions, call Member Services at **952-883-5000** or **800-883-2177**.

## GET HELP ONLINE

After you complete the survey, you can choose to get helpful emails with tips about eating right, what to expect and how to stay healthy throughout your planning and pregnancy. You can also find more information and helpful tools in the Health Information Library at [healthpartners.com/healthlibrary](http://healthpartners.com/healthlibrary).

## NURSE SUPPORT WHEN YOU NEED IT

If you're at risk for a difficult pregnancy, you'll get a call from an experienced nurse trained to work with pregnant women and their families. They'll give you the help you want, working with you and your family so you can have the best pregnancy possible. They'll also help you feel more informed and understand your options. Plus, you'll get connected to valuable resources for a happy, healthy pregnancy.

## MORE RESOURCES FOR YOUR PREGNANCY

### Get your questions answered 24/7

If you're pregnant or have a new baby who's six weeks old or younger, call the BabyLine phone service to get quick answers about morning sickness, pre-term labor and more. Call **612-333-2229** or **800-845-9297**.

### Sign up for free texts

With text4baby<sup>SM</sup>, you'll get helpful weekly texts throughout your pregnancy and your baby's first year. All texts are free, even if you don't have a text messaging plan on your phone. Sign up by texting **BABY** to **511411** (or **BEBE** for Spanish). For more information, visit [text4baby.org](http://text4baby.org).

Take the survey today. Log on to [healthpartners.com](http://healthpartners.com) and click on the Health & Well-being Tab to begin.



# Back pain support

Ongoing back pain, lasting six weeks or longer, can really get in the way of what's important to you. It might interfere with work, things you like to do or the simple enjoyment of everyday life. If you have ongoing back pain, we'll partner with you to manage your pain and help you stay healthy.

## NURSE SUPPORT WHEN YOU NEED IT

Depending on your needs, you may work with an experienced nurse trained in ongoing back pain. Your nurse will give you the one-on-one help you want and work with you to get what's important to you.

They'll also help you feel more informed, understand your options for important decisions and organize your care. Plus, you'll get connected to valuable resources that will help you get more from life that's important to you.

## WE'RE HERE FOR YOU

We'll get in touch with you by mail or phone. Or you can let us know if you'd like to get started right away. Partnering with us is free, voluntary and confidential.

## GET HELP BY MAIL

You may also receive resources in the mail with useful information, such as tips on how to best manage your back pain and where to go for more support.

## GET HELP ONLINE

If you'd like to:	Visit:
Find information on back pain, helpful topics and tools.	<a href="https://healthpartners.com/healthlibrary">healthpartners.com/healthlibrary</a>
Get help making decisions about your health and find tools to walk you through making a choice that's right for you.	<a href="https://healthpartners.com/decisionsupport">healthpartners.com/decisionsupport</a>
Interact with a virtual coach to achieve your goals.	<a href="https://healthpartners.com/letstalk">healthpartners.com/letstalk</a>

For more information or to sign up for the back pain program, go to [healthpartners.com/mybackpain](https://healthpartners.com/mybackpain) or call Member Services at **952-883-5000** or **800-883-2177**.



# Understand your medicines

When it comes to your prescriptions, it's important to have options that work for you and your wallet. HealthPartners can help with these tips.

## FIND THE RIGHT MEDICINE FOR YOU

### 1. Check interactions

Do you ever wonder how the things you eat and drink might interact with your medicines? Visit [healthpartners.com/pharmacy](https://healthpartners.com/pharmacy) and use the Drug Interaction Checker to see how your medicines interact with each other.

### 2. Search for medicine information

Visit [healthpartners.com/healthlibrary](https://healthpartners.com/healthlibrary) to find all the medicine information you need. Learn how to take your medicine, what it should look like, what to do if you miss a dose and more.

### 3. Participate in RxCheckup

Are your medicines right for your lifestyle? In a one-on-one appointment with a pharmacist, you'll review your medicines to make sure they're safe, effective and right for you. For more information, visit [healthpartners.com/rxcheckup](https://healthpartners.com/rxcheckup).

## SAVE ON YOUR PRESCRIPTIONS!

Employees who are covered by the First Plan and HRA can save money on their prescriptions by filling them at the Regions Hospital Pharmacy. Conveniently located in the central section of the hospital, you pay \$6 for generic formulary prescriptions and \$24 for brand name formulary prescriptions for up to a 31-day supply. Plus, when you fill a three-month supply at Regions, you only pay \$12 for generic formulary prescriptions and \$48 for brand name formulary prescriptions. That's like getting one month free! Regions Hospital Pharmacy has competitive pricing which enables employees with an HSA to save deductible dollars. You'll also get an employee discount on over-the-counter medicines. Stop by and save!

## FIND WAYS TO SAVE

### 1. Use the formulary

If your medicine isn't on the formulary, do a quick search to find other options. Formulary medicines are usually less expensive. Just type the name of your medicine and click "Go." Share the list with your doctor to see if you can switch.

### 2. Choose generics

Generic medicines are just as safe and effective as brand name medicines but cost less. To see if you're taking a generic, look for a "G" next to your medicine when you search the formulary.

### 3. Calculate your costs

The cost of your medicine depends on the pharmacy you choose. Use HealthPartners Drug Cost Calculator to find the pharmacy with the best price. You can also see if a 30-day or 90-day supply is less expensive.

### 4. Get your medicines in the mail

Skip the trip to the pharmacy and use myMailRx, HealthPartners Mail Order Pharmacy. Shipping is free and you can save money!

### 5. Get your questions answered

Let our Pharmacy Navigators help you with pharmacy costs, benefits, changes, formularies and more. Call the Member Services number on the back of your Member ID card and ask to talk to a Pharmacy Navigator.

Learn more about these tools at [healthpartners.com/pharmacy](https://healthpartners.com/pharmacy).

Once you're there, log on to your [myHealthPartners](#) account.



# Support for your life

Whether you'd like help with your personal life or are having issues at work, HealthPartners Employee Assistance Program (EAP) is here for you. Call 24/7 for help from a counselor finding child care, dealing with a loss, finding community resources and more. HealthPartners EAP will help you with the tough stuff, so you can enjoy life a little more.

## HELP BY PHONE

EAP counselors are ready to give you the support you need. Just call and they'll listen to your concerns, give you guidance and help you find solutions that are right for you. Here are just a few of the things they can help you with:

- Marital issues
- Balancing work and family
- Financial concerns
- Mental and emotional health
- Parenting
- Job stress
- Legal issues
- Substance abuse
- Personal relationships
- Grief and loss
- Divorce

Plus, the EAP staff can help you find child care, elder care and other resources in your community.

## Your privacy is important

Everything you do with HealthPartners EAP will be confidential - no information will be shared with your employer or health plan. You can rest assured that your personal issues will be just that - personal.

## HELP ONLINE

Get help 24/7 with our wide range of online resources.

You'll find:

- More than 4,000 articles and tip sheets
- Self-assessment tools
- Child care and elder care resource searches
- Legal information and forms
- More than 60 financial calculators
- Monthly webinars
- Skill Builders
- Savings center
- Relocation center
- And more!

You can also instant message or email an EAP or work-life counselor anytime day or night.

## HELP WITH AN APP

Experience help on-the-go with the iFindCare app for your iPhone. Use it to search for child and elder care resources wherever you are.

Watch for more information on how to access these resources. Or ask your employer.



# Your plan made easy

As a HealthPartners member, it's easy to manage your plan and feel confident when you get care. Whatever your preference, you can stay connected—online, on your smartphone or via text.

When you want to:	Find it:
See your benefits and specific plan information	
See your claims and explanations of benefits (EOBs)	
Check your plan balances, including your deductible, out-of-pocket maximum and more	
Search for doctors in your network or near your current location	
Manage your health care costs and plan for future expenses	
View your HealthPartners Member ID card and fax it to your doctor's office	
Find tips for getting and staying healthy	



## CONNECT ONLINE

With a *myHealthPartners* online account, your specific benefits, claims and tips for living healthy are just a click away. You'll even get cost saving tips based on your claims! Sign up at [healthpartners.com](http://healthpartners.com).

## TEXT TO CONNECT

Don't have a smartphone? Check your plan balances by setting up your mobile phone to get texts from HealthPartners. Once you verify your phone number, text us to get your balance. You can also get weekly eat better texts from HealthPartners yumPower by texting YUM to 77199.

## CONNECT ON YOUR SMARTPHONE

Whether you're at home or on-the-go, your plan information is right at your fingertips. HealthPartners iPhone app and mobile site makes using your plan easy wherever you are. Visit [healthpartners.com/gomobile](http://healthpartners.com/gomobile) to learn more.

Looking for more? Download the HealthPartners yumPower iPhone app to find better-for-you meal options at restaurants near you.



# Know your care costs

When you choose a health plan, you want to know how much you'll pay for care. With so many options, it can be confusing to know where to go. Use this information to help you get the best care while managing your out-of-pocket costs.

When you need	Go to	Average cost	Average time spent
<b>Health advice from a nurse. For example, if you have questions about:</b> <ul style="list-style-type: none"><li>Medicines</li><li>Cold or cough</li><li>Upset stomach</li></ul>	CareLine <sup>SM</sup> Service — Call CareLine 24/7 at <b>612-339-3663</b> or <b>800-551-0859</b>	Free	
<b>Treatment and prescriptions for minor medical issues. For example:</b> <ul style="list-style-type: none"><li>Sinus infection</li><li>Yeast and bladder infections</li><li>Pinkeye</li></ul>	virtuwell <sup>®</sup> (a 24/7 online clinic) or convenience clinics (found in retail and grocery stores)	\$	
<b>A regular checkup or care for urgent problems during the day. For example:</b> <ul style="list-style-type: none"><li>Immunizations</li><li>Ear infection</li><li>Strep throat</li></ul>	Primary care clinics	\$\$	
<b>Care for urgent problems when primary care clinics are closed. For example:</b> <ul style="list-style-type: none"><li>Cuts that need stitches</li><li>Possible broken bones</li><li>Sprains</li></ul>	Urgent care clinics	\$\$\$	
<b>Help in an emergency. For example:</b> <ul style="list-style-type: none"><li>Chest pain or shortness of breath</li><li>Serious cuts and burns</li><li>Head injury</li></ul>	Emergency room	\$\$\$\$	



No matter where you're traveling, you can count on HealthPartners.

Whether you're getting ready for a trip or not feeling your best, we can

help. Visit [healthpartners.com/careanywhere](https://healthpartners.com/careanywhere) to learn more.



# Get healthy savings



Want to save money while doing something great for your health? Get special discounts just for being a HealthPartners member and save at popular retailers.

## HEALTHY DISCOUNTS<sup>SM</sup> PROGRAM

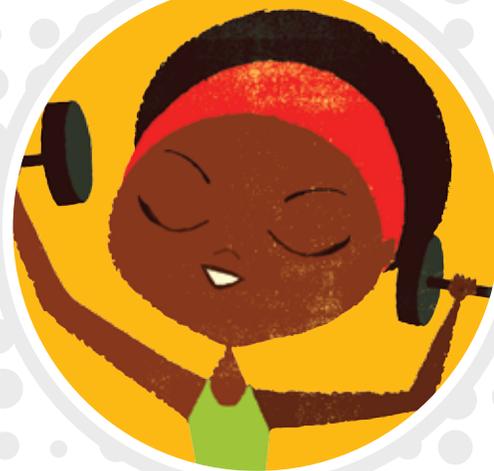
Use your HealthPartners Member ID card to get discounts at popular local and national retailers of health and well-being products and services. Discounts include:

- Eyewear
- Fitness and wellness classes
- Healthy eating programs and delivery services
- Orthodontics
- Recreational equipment
- Spa services
- Swim lessons
- Healthy mom and baby products

## FOR YOUR EYES ONLY

Save up to 35 percent on eyeglasses. Plus, get great deals on contact lenses and more at thousands of retailers.

For a list of participating companies and details on discounts, go to [healthpartners.com/discounts](https://healthpartners.com/discounts).





# Health and wellness where you work



## REGIONS EMPLOYEE HEALTH AND WELLNESS CLINIC

The health and wellness clinic is conveniently located in the Employee Health & Wellness offices.

- Same day appointments are most often available
- Staffed by an experienced Certified Family Nurse Practitioner
- Services include:
  - » Treatment of minor illnesses such as cough, sore throat, flu-like symptoms
  - » Preventive care and screening such as annual exam, blood pressure, cholesterol checks
  - » Treatment of minor injuries that happen at work or home
- Full confidentiality, just like any other medical clinic

Regions Hospital will cover the cost of your visit and most needed blood tests. X-rays or medications require insurance or self pay. If you have the HSA plan, IRS rules require you to use your employee paid deductible for illness care.

Call for appointments at **952-967-7481**.

## REGIONS EMPLOYEE FITNESS CENTER

Access to the fitness center is free to all employees through your employee badge after completing the liability waiver.

The fitness center includes:

- Cardio room—Two treadmills, one elliptical, one recumbent bike
- Activity room—43" TV with DVD player, exercise DVDs, hand weights, balls, etc
- Group exercise classes. See the schedule at myPartner/Life and Career/Be Well
  - » First class is FREE. Additional classes—10 classes for \$25.
- Free individual coaching to help you meet your well-being and healthy lifestyle goals.
- Personal fitness training. Learn proper form and technique, gain motivation.
  - » Pricing for 10 sessions:
    - Individual sessions (1:1)—\$200
    - Buddy sessions (1:2)—\$100/person
    - Small group sessions—\$75/person





# Your questions answered



As a HealthPartners member, you have personal support when you need it. Contact us when you have questions about your coverage or health — we're here to help.

If you have questions about	Call	Go online
<ul style="list-style-type: none"> <li>Your coverage, claims or account balances</li> <li>Finding a doctor, dentist or specialist in your network</li> <li>Finding care when you're away from home</li> <li>Immunizations and paperwork needed for travel</li> </ul>	<p><b>Member Services</b> Monday - Friday, 7 a.m. - 7 p.m., CST</p> <p>Call the number on the back of your Member ID card or <b>952-883-5000 (800-883-2177 toll-free)</b></p> <p>Español: <b>952-883-7050</b> o <b>866-398-9119</b></p> <p>Interpreters are available if you need one.</p>	<p>Log on to <b>healthpartners.com</b></p>
<ul style="list-style-type: none"> <li>Whether you should see a doctor</li> <li>Home treatment options</li> <li>A medicine you're taking</li> </ul>	<p><b>CareLine<sup>SM</sup> Service — Nurse line</b> 24/7, 365 days a year</p> <p>Call <b>612-339-3663, 800-551-0859</b> or <b>952-883-5474 (TTY)</b></p>	<p>Visit <b>healthpartners.com/healthlibrary</b></p>
<ul style="list-style-type: none"> <li>Understanding your health care and benefits</li> <li>How to choose a treatment option</li> </ul>	<p><b>HealthPartners<sup>®</sup> Nurse Navigator<sup>SM</sup> Program</b> Monday - Friday, 7 a.m. - 7 p.m., CST</p> <p>Call the Member Services number on the back of your Member ID card.</p>	<p>Visit <b>healthpartners.com/decisionsupport</b></p>
<ul style="list-style-type: none"> <li>Your pregnancy</li> <li>The contractions you're having</li> <li>Your new baby</li> </ul>	<p><b>BabyLine Phone Service</b> 24/7, 365 days a year</p> <p>Call <b>612-333-2229</b> or <b>800-845-9297</b></p>	<p>Visit <b>healthpartners.com/healthlibrary</b></p>
<ul style="list-style-type: none"> <li>Finding a mental or chemical health care professional in your network</li> <li>Your behavioral health benefits</li> </ul>	<p><b>Behavioral Health Personalized Assistance Line (PAL)</b> Monday - Friday, 8 a.m. - 5 p.m., CST</p> <p>Call <b>952-883-5811</b> or <b>888-638-8787</b></p>	<p>Log on to <b>healthpartners.com</b></p>



When your 5-year-old wakes up with a fever at 2 a.m., call CareLine<sup>SM</sup> Service for help. The nurses will be there to help you get his fever down, even in the middle of the night.





### Want tips for eating better?

Check out HealthPartners yumPower—it's all about finding tasty, good-for-you foods that power your body and help you live the best life possible. After all, when you eat better, you feel better! Get started at [yumpower.com](http://yumpower.com) — your mind, body and taste buds will thank you.

