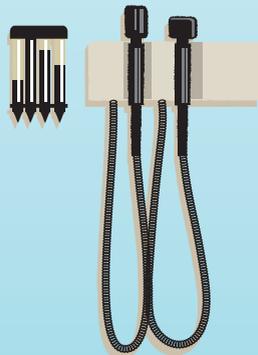


The doctor is in  
*our network*



Your medical plan benefits	3
Tools and resources	6
Health and well-being	7
Using your plan	8



# 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 your employer 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 go to the doctor and what you go for. 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, visit [healthpartners.com/cityofduluth](http://healthpartners.com/cityofduluth) and click *Find a doctor, dentist or specialist*.

## 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). Created as part of health care reform, SBCs will make it easy for you to compare plans. They outline your benefits information, including your:

- Deductible
- Cost for an office visit, hospital stay and tests

You'll get an SBC for each plan your employer offers. As you flip through, you'll notice that each benefit is always on the same page and in the same place. This makes it easy for you to find the information you're looking for.

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

For more help picking a plan, visit [healthpartners.com/cityofduluth](http://healthpartners.com/cityofduluth). You can also watch a video for extra tips on finding the right plan for you.

# NationalONE™ Plan

## About your plan

With HealthPartners NationalONE plan, you get the care you need, when you need it at any network doctor nationwide. It's that simple.

You also have network access to many services like:

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

## Find a doctor in your Open Access network

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

- Visit [healthpartners.com/cityofduluth](http://healthpartners.com/cityofduluth) and search the Open Access network. Search for doctors by name, clinic name, specialty, language, gender, hours of business, and more.
- Learn how doctors rate on cost and quality so you can make the best choice for you.
- Choose from more than 700,000 doctors and other care providers, plus 6,000 hospitals in the United States.

## How your plan works

Learn more about how the NationalONE plan works by using this chart with your Summary of Benefits and Coverage (SBC). This chart highlights SBC information people find most useful when picking their health plan.

Your NationalONE plan	
<b>Your network</b> - where can I go to the doctor?	Open Access network SBC Page 1
<b>Your deductible</b> - if I have a deductible, how much is it?	SBC Page 1
<b>Your 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 special 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



Need help with your plan?  
Check out HealthPartners cost calculators  
and other helpful tools at [healthpartners.com/smartshopper](http://healthpartners.com/smartshopper).

# Get care 24/7

Looking to get better faster? There are a lot of quick and convenient care options that will get you the care you need, as quickly as you need it. One unique option that's covered by your plan is **virtuwell**®, a 24/7 online clinic. Use **virtuwell** to get a treatment plan and even a prescription if you need one.

## 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.
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**.

Get started at **virtuwell.com**.

## Save money

A **virtuwell** visit is only \$40 or less depending on your benefit plan. If you use your HealthPartners insurance, you'll pay the same amount as a convenience clinic visit.

## 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**.



# Questions about your coverage or health?

As a HealthPartners member, you have personal support when you need it. Contact us when you have questions about your coverage or your 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</li> <li>Health plan services</li> </ul>	<p><b>Member Services</b> Available Monday through Friday, 7 a.m. – 7 p.m., CST Call the Member Services phone number listed on the back of your Member ID card. Or call 952-883-5000 or 800-883-2177. Español: 952-883-7050 o 866-398-9119 Interpreters are available if you need one.</p>	<p>Log on to <a href="http://healthpartners.com/cityofduluth">healthpartners.com/cityofduluth</a></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 advice line</b> Available 24/7, 365 days a year Call 612-339-3663, 800-551-0859 or 952-883-5474 (TTY).</p>	<p>Visit <a href="http://healthpartners.com/healthlibrary">healthpartners.com/healthlibrary</a></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> Available Monday through Friday, 7 a.m. – 7 p.m., CST Call 952-883-5000 or 800-883-2177.</p>	<p>Visit <a href="http://healthpartners.com/decisionsupport">healthpartners.com/decisionsupport</a></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> Available 24/7, 365 days a year Call 612-333-2229 or 800-845-9297</p>	<p>Visit <a href="http://healthpartners.com/healthlibrary">healthpartners.com/healthlibrary</a></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> Available Monday through Friday, 7:30 a.m. – 5 p.m., CST Call 952-883-5811 or 888-638-8787</p>	<p>Log on to <a href="http://healthpartners.com/cityofduluth">healthpartners.com/cityofduluth</a></p>



When your 5-year-old wakes up with a fever at 2 a.m., call CareLine for help. The nurses are there to help you get his fever down, even in the middle of the night.

# Your one-stop spot for health and well-being

Want to live a healthier life? We can help. As a HealthPartners member, you'll get the tools, support and resources you need to be a healthier, happier you. We'll help you focus on what's important to you.

## Get healthy

- **Get one-on-one support for your health condition.** Partner with a health coach to get more of what you want from life. Call us 24/7 to speak with someone about your health.
- **Make the right decision for you.** It can be hard to know which treatment option is best for you. Get help making the right decision based on your values and lifestyle.
- **Watch, listen and interact online.** Our virtual coaches can help add activity to your busy life, stress less and eat better.

## Stay healthy

- **Discover Healthy Discounts.** Just for being a HealthPartners member, you'll save on exercise equipment, spa services and more.
- **Stay up-to-date.** Find out when you and your family are due for vaccines, lab tests, screenings and routine checkups.
- **Get group support.** Take a class or attend a group session – topics include asthma, car seat clinics, weight loss and more.

## Healthy resources

- **Find information about your health.** Visit the Health Information Library. Search health topics, try out the symptom checker and use other great tools.
- **Discover yumPower.** Find tasty tips and useful resources to eat better and get power at [yumpower.com](http://yumpower.com).
- **Sign up for weekly texts.** Get helpful tips for you and your baby's health by texting BABY (or BEBE for Spanish) to 511411.



To start using these tools, discounts and resources, visit [healthpartners.com/healthyliving](http://healthpartners.com/healthyliving).

# Using your plan

Here are some tips and tools to help you get the most out of your HealthPartners plan.



## 1. Create your account at [healthpartners.com/cityofduluth](http://healthpartners.com/cityofduluth)

With a *myHealthPartners* account you can:

- View your benefits
- See your claims
- Search your network for doctors and other care providers
- Get your health plan documents delivered online



## 2. Manage your health care costs

To help you budget throughout the year:

- Estimate how much your health care will cost using the Annual Planner.
- Be a smart health care shopper and use the cost calculators to compare costs for doctors, treatments and more.

Find these tools at [healthpartners.com/smartshopper](http://healthpartners.com/smartshopper).



## 3. Get support for your health

- Get discounts at health and wellness retailers nationwide. Log on to your *myHealthPartners* account for details.
- Get free virtual coaching to improve your health. Topics include getting active, quitting smoking and more. Go to [healthpartners.com/healthyliving](http://healthpartners.com/healthyliving).
- Find useful information and tools in the Health Information Library at [healthpartners.com/healthlibrary](http://healthpartners.com/healthlibrary).



Personalized for you and your family

Visit [healthpartners.com/cityofduluth](http://healthpartners.com/cityofduluth) and sign up for a *myHealthPartners* account. It's the best way to see your specific plan information. Registration is easy – just make sure your Member ID card is available.

Start using your plan by logging on to *myHealthPartners* at [healthpartners.com/cityofduluth](http://healthpartners.com/cityofduluth).

# Knowing where to go saves you time and money

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 612-339-3663 or 800-551-0859	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 serious or life-threatening illnesses or injuries. 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	\$\$\$\$	

Sinus infection or pinkeye? Visit [virtuwell.com](http://virtuwell.com), any time, right from your computer. It's an online clinic that treats everyday illnesses so you can get better faster. Get a personalized diagnosis, treatment plan and prescription if you need it — all in about 30 minutes.



For more cost information and tools, visit [healthpartners.com/smartshopper](http://healthpartners.com/smartshopper).

# 24/7 access to your health information

At home, work or on-the-go, you're in control of your health with HealthPartners online and mobile tools.

## On your computer



Visit [healthpartners.com/cityofduluth](http://healthpartners.com/cityofduluth) to:

- Search for doctors and specialists by name, clinic, language, gender and more
- Look up cost and quality ratings for doctors and clinics
- See your claims and benefits
- Go paperless with online delivery of health plan documents
- View and print a new Member ID card

Visit [healthpartners.com/healthyliving](http://healthpartners.com/healthyliving) to:

- Find tools, tips, discounts and mobile apps on topics that best fit your health goals
- Interact with a virtual coach
- Search health topics in the Health Information Library

Visit [yumpower.com](http://yumpower.com) to:

- Search for good-for-you recipes, restaurants and menu items
- Watch cooking videos
- Get tips for eating better at home and on-the-go
- Find discounts for eating well

## On your mobile phone



NEW! Download the HealthPartners iPhone app

- Find the care you need anywhere with the Care Finder. Call for an appointment, see wait times and more!
- View your HealthPartners Member ID card and fax a copy to your doctor's office.
- Find all the HealthPartners contacts you need—including Member Services and CareLine<sup>SM</sup>.

Don't have an iPhone? Visit [m.healthpartners.com](http://m.healthpartners.com) for the same great tools.

Download the HealthPartners yumPower iPhone app or visit [m.yumpower.com](http://m.yumpower.com) to:

- Find better-for-you meals at restaurants near you
- Search for menu items by meal type



For great tips on how to eat, exercise and live better, like HealthPartners yumPower and Coach VonHealth on Facebook.



For help with online registration, usernames or passwords, call the Web Support Help Desk at **952-853-8888** or **877-726-0203**. Help is available Monday through Friday, 8 a.m. – 5 p.m., CST.

## Summary of utilization management programs

HealthPartners utilization management programs help ensure effective, accessible and high quality health care. These programs are based on the most up-to-date medical evidence to evaluate appropriate levels of care and establish guidelines for medical practices. Our programs include activities to reduce the underuse, overuse and misuse of health services. These programs include:

- Inpatient concurrent review and care coordination to support timely care and ensure a safe and timely transition from the hospital
- “Best practice” care guidelines for selected kinds of care
- Outpatient case management to provide care coordination
- The CareCheck® program to coordinate out-of-network hospitalizations and certain services.

We require prior approval for a small number of services and procedures. For a complete list, go to [healthpartners.com/cityofduluth](http://healthpartners.com/cityofduluth) or call Member Services. You must call CareCheck® at 952-883-5800 or 800-942-4872 to receive maximum benefits when using out-of-network providers for in-patient hospital stays; same-day surgery; new or experimental or reconstructive outpatient technologies or procedures; durable medical equipment or prosthetics costing more than \$3,000; home health services after your visits exceed 30; and skilled nursing facility stays. We will review your proposed treatment plan, determine length of stay, approve additional days when needed and review the quality and appropriateness of the care you receive. Benefits will be reduced by 20 percent if CareCheck® is not notified.

## Our approach to protecting personal information

HealthPartners complies with federal and state laws regarding the confidentiality of medical records and personal information about our members and former members. Our policies and procedures help ensure that the collection, use and disclosure of information complies with the law. When needed, we get consent or authorization from our members (or an authorized member representative when the member is unable to give consent or authorization) for release of personal information. We give members access to their own information consistent with applicable law and standards. Our policies and practices support appropriate and effective use of information, internally and externally, and enable us to serve and improve the health of our members, our patients and the community, while being sensitive to privacy. For a copy of our privacy notice, please visit [healthpartners.com/cityofduluth](http://healthpartners.com/cityofduluth) or call Member Services at 952-883-5000, 800-883-2177.

**THIS PLAN MAY NOT COVER ALL YOUR HEALTH CARE EXPENSES. READ YOUR PLAN MATERIALS AND SUMMARY OF BENEFITS AND COVERAGE (SBC) CAREFULLY TO DETERMINE WHICH EXPENSES ARE COVERED.**

For details about benefits and services, call Member Services at 952-883-5000 or 800-883-2177.

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

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## Provider reimbursement information for medical plans

Our goal in reimbursing providers is to provide affordable care for our members while encouraging quality care through best care practices and rewarding providers for meeting the needs of our members. Several different types of reimbursement arrangements are used with providers. All are designed to achieve that goal.

- Some providers are paid on a “**fee-for-service**” basis, which means that the health plan pays the provider a certain set amount that corresponds to each type of service furnished by the provider.
- Some providers are paid on a “**discount**” basis, which means that when a provider sends us a bill, we have negotiated a reduced rate on behalf of our members. We pay a predetermined percentage of the total bill for services.
- Sometimes we have “**case rate**” arrangements with providers, which means that for a selected set of services the provider receives a set fee, or a “case rate,” for services needed up to an agreed upon maximum amount of services for a designated period of time. Alternatively, we may pay a “case rate” to a provider for all of the selected set of services needed during an agreed upon period of time.
- Sometimes we have “**withhold**” arrangements with providers, which means that a portion of the provider’s payment is set aside until the end of the year. The year-end reconciliation can happen in one or more of the following ways:
  - » Withholds are sometimes used to pay specialty, referral or hospital providers who furnish services to members. The provider usually receives all or a portion of the withhold based on performance of agreed upon criteria, which may include patient satisfaction levels, quality of care and/or care management measures
  - » Some providers — usually hospitals — are paid on the **basis of the diagnosis** that they are treating; in other words, they are paid a set fee to treat certain kinds of conditions. Sometimes we pay hospitals and other institutional providers a set fee, or “**per diem**,” according to the number of days the patient spent in the facility.
  - » Some providers — usually hospitals — are paid according to Ambulatory Payment Classifications (APCs) for outpatient services. This means that we have negotiated a payment level based on the resources and intensity of the services provided. In other words, hospitals are paid a set fee for certain kinds of services and that set fee is based on the resources utilized to provide that service.
  - » Occasionally our reimbursement arrangements with providers include some **combination** of the methods described above. For example, we may pay a case rate to a provider for a selected set of services needed during an agreed upon period of time, or for services needed up to an agreed upon maximum amount of services, and pay that same provider on a fee-for-service basis for services that are not provided within the time period or that exceed the maximum amount of services. In addition, although we may pay a provider such as a medical clinic using one type of reimbursement method, that clinic may pay its employed providers using another reimbursement method.

Check with your individual provider if you wish to know the basis on which he or she is paid.