

# HSA plan with benefit levels

Set aside pretax money in a health savings account (HSA) to cover your medical costs. Plus, it's easy to find the right doctor at the best price with separate benefit levels.

## What you'll pay

### Deductible, then coinsurance

You'll pay for your care until you reach a set amount called a deductible. After you reach your deductible, you may pay coinsurance, which is a percent of the bill.

### Out-of-pocket maximum

An out-of-pocket maximum limits your costs. Once you hit the max, your health plan pays for all in-network care.

## What your plan pays for

This plan fully pays for in-network preventive care, even before you hit your deductible.

After you hit your deductible, your plan helps cover things like:

- Convenience care and telemedicine services
- Specialty care (no referrals needed)
- Prescriptions

## Where you can get care

All the doctors we partner with are experts. But some are better for your health and wallet. Based on patient surveys, claims info and overall health care data, we buckets doctors into three benefit levels.

Benefit level 1 doctors consistently have happier, healthier patients at a lower overall cost.

| Benefit Level   | Quality | Cost   |
|-----------------|---------|--------|
| Benefit level 1 | ★★★     | \$     |
| Benefit level 2 | ★★      | \$\$   |
| Benefit level 3 | ★       | \$\$\$ |

## Empower<sup>SM</sup> HSA plan highlights

This plan allows you to contribute money to an HSA before taxes are taken out. Add up what you spent on health care expenses last year to get an idea of how much to put in next year.

### Use your HSA to pay for things like:

- Doctor visits and lab fees
- Prescription and select over-the-counter medicines
- Dental care and braces
- Vision care and LASIK surgery

### HSA money can:

- Earn interest or be invested
- Pay for medical expenses before or after you reach your deductible
- Stay with you year after year, even if you switch jobs. You own the account

## How to get more info

- **See plan details** in your **Summary of Benefits and Coverage (SBC)** in your enrollment materials
- **Call us** with questions at **952-883-5000** or **800-883-2177**
- **Search the network** for your doctor or find a new one at **healthpartners.com/distinctions3-2021**

**TIP:** Protect yourself from the unexpected – put some of the money you're saving on premiums into your HSA – either on your own or through direct deposit.