

# Your digital guide to health insurance

For Smart Plan members

We know health insurance can be confusing.

That's why we've created this handy electronic guide with links to get you what you need when you need it.

We're in this together and here to help take the guesswork out of health care coverage.

## Use your HealthPartners plan from Sourcewell to:

### Get care

- Find a doctor in your network
- Receive treatment without leaving the house
- Check your symptoms

### Get prescriptions

- Locate a pharmacy in your plan
- Find the lowest-priced pharmacy
- See if your medication is covered
- Get preventative prescriptions for free

### Get rewards

- Receive discounts
- Get big incentives for choosing Top Value providers (more info on page 2)
- Earn up to \$250 in wellness incentive programs

### Get help

- Find resources for mental and chemical health
- Get tools for special medical conditions
- Find answers to the most frequently asked insurance questions

# Top care, top value



You don't have to sacrifice top care for top value.

## Facing surgery or a medical procedure?

Our Top Value plan helps you locate the best provider at the best value. You'll receive reimbursements for travel and accommodations to and from the Top Value provider. We'll waive any coinsurance plus you'll receive gift cards based on your plan and procedure.

The end result? You get the best care and you pay less.

## Find a top-value location

Use these links or visit [healthpartners.com](https://healthpartners.com) and log on to your account. Go to 'Find Care' and search by procedure. View the full list of Top Value providers by clicking the box that contains the 🏥 symbol.

## Top Value travel benefit

### Purpose

Offer affordable access to Top Value providers not available close to home

### Total benefit limit

\$1,500 per surgery at Top Value provider

### Minimum distance for reimbursement

Top Value provider must be at least 50 miles from home

### Max. lodging reimbursement

\$150 per day of lodging as required for prep and surgery at Top Value provider

### Transportation type

Economy/coach fare for train, airplane, or bus; car reimbursement is per mile

## Coinsurance Waived

Even if your Smart plan normally requires you pay coinsurance after satisfying your deductible, we waive all coinsurance on eligible expenses at Top Value providers on all of our Smart plans.

## Gift cards

Procedure Eligible for Top Value Incentive even if member has met their out-of-pocket maximum*	Smart Plans 1, 3, 5, 7 100/0 Plans	Smart Plans 2, 4, 6 80/20 Plans
Spine Surgery	\$1,000	\$500
Arthroscopic Shoulder Surgery	\$1,000	\$500
Hip Replacement & Revision	\$1,000	\$500
Knee Replacement & Revision	\$1,000	\$500
Cardiac Ablation	\$1,000	\$500
Arthroscopic Knee Surgery	\$500	-
Gallbladder Surgery	\$500	-
Hernia Repair, Inguinal	\$500	-
Cataract Surgery	\$500	-
Carpal Tunnel Surgery	\$200	-
Rotator Cuff Surgery	\$200	-
Cardiac Catheterization / Angioplasty	\$200	-
Tonsil and/or Adenoid Surgery	\$200	-
Ear Tubes	\$200	-

\*Reward is payable during the first quarter of the calendar year following the year in which the procedure occurs, and is taxable to the member in the year of receipt. This reward does not disqualify a member from contributing to a Health Savings Account. The reward is based on our annual review of data provided from HealthPartners' informatics team showing the average total savings when these procedures are performed at Top Value providers. The Top Value provider list is updated annually based on both quality and cost data.