

Smart Plan Top Value Rewards Program

Frequently Asked Questions

What is the Smart Plan Top Value Rewards Program?

- When you or your covered family member receive care from a designated Top Value provider for certain surgical procedures, you'll be eligible for rewards and cost savings.

Potential features of the program include:

- Waived coinsurance
- Travel reimbursement
- Gift card rewards

Are Top Value Rewards only available on Sourcewell's Smart Plans?

- Yes. If you are unsure if you are enrolled on a Sourcewell Smart Plan, please ask your group plan administrator or human resource contact.
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Coinsurance

If I have not met my plan's out-of-pocket maximum before receiving eligible Top Value care, will my coinsurance be waived?

- Yes. The amount of any remaining coinsurance responsibility on record as of the date the Top Value care claim is processed by HealthPartners will be waived.

If I have met my plan's out-of-pocket maximum before receiving eligible Top Value care, will my coinsurance be waived?

- No. If you do not have any coinsurance responsibility remaining on your plan (i.e., you have met your out-of-pocket maximum, or are on a 0% coinsurance plan), there is no coinsurance to waive. However, once you have met your deductible, you may be eligible for gift card rewards.

Travel Reimbursement

How do I get reimbursed for travel expenses related to Top Value care received?

- When you travel more than 50 miles one-way to receive eligible care at Top Value providers, keep track of miles traveled and itemized receipts for meals and lodging. This includes pre- and post-op care.
- Reimbursement is available for up to \$150 per day of lodging; vehicle reimbursement is per mile; and economy/coach fare for train, plane, or bus is eligible. The total travel benefit limit is \$1,500 per surgery at a Top Value provider.
- You should send copies of receipts with the following information included:
 - Member name, ID number, and group number (listed on your member ID card)
 - A note indicating this was related to a High Value Network (HVN) procedure (it would be helpful to include the exact procedure) for which you are eligible for reimbursement

This can be mailed to:
HealthPartners Claims
PO Box 1289
Minneapolis, MN 55440-1289

Or call HealthPartners Member Services at 952-883-5000 to walk you through this process.

Top Value Providers and Procedures

How can I search for Top Value providers in HealthPartners Open Access or Perform networks?

- Log on at healthpartners.com to find a facility in your network. Look for the trophy symbol. 

How do I know that a Top Value provider is indeed a high-quality provider?

- Top Value providers are monitored annually and have documented quality outcomes that exceed statewide averages. These include outcomes similar to high-quality providers such as Mayo Clinic.

What are the eligible procedures within each Top Value service category?

- **The Regional MN Metro and Western WI High Value Network (HVN) includes the following outpatient/inpatient procedures:**
 - **Orthopedics**
Arthroscopic knee surgery
Arthroscopic shoulder surgery
Back surgery
 - Cervical fusion
 - Lumbar fusion
 - Thoracic fusion
 - Discectomy
 - Laminectomy
 - LaminotomyCarpal tunnel surgery*
Hip replacement and revision
Knee replacement and revision
Rotator cuff surgery
 - **Otolaryngology**
Tonsil and/or adenoid surgery
Ear tubes^
 - **Ophthalmology**
Cataract surgery
 - **Cardiology**
Cardiac ablation
Cardiac catheterization/angioplasty
 - **General Surgery**
Gall bladder surgery (cholecystectomy)Hernia repair, inguinal
- **The National HVN, including Iowa, using the CIGNA network offers the following procedures for HVN:**
 - **Cardiology**
Cardiac catheterization/angioplasty
 - **Orthopedics**
Back surgery
 - Cervical fusion
 - Lumbar fusion
 - Thoracic fusion
 - Discectomy
 - Laminectomy
 - LaminotomyHip replacement and revision (total hip)
Knee replacement and revision (total knee)
 - **General Surgery**
Gall bladder surgery (cholecystectomy)

*Procedures can also be performed in an office setting.

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^ Does not include emergencies,

Gift Card Rewards

Do I need to reach my deductible to qualify for a gift card reward?

- Yes. If by the end of the plan year you have not yet met your deductible, we will not issue a gift card reward, as this is a requirement of the program.

Am I eligible for multiple gift card rewards in one plan year?

- Rewards are available to each member on per-service, per-plan year basis.
- While we anticipate these to be rare circumstances, anyone who has met their deductible and receives multiple eligible services at Top Value providers in the same plan year is eligible for multiple rewards, based on that service's reward limit.
- All rewards in the plan year will be added to the original gift card received. New cards will not be issued for each reward earned.

If a covered spouse, domestic partner, or dependent earns the reward, who is the gift card issued to?

- All gift cards are issued in the name of the contract holder (i.e., the participating employee or retiree), and all related tax reporting will be in their name as well.

Am I eligible for the gift card rewards if my employment and/or coverage ends mid-year?

- Yes. Anyone insured at any time during a plan year who meets the requirements to earn a Top Value reward will receive their gift card in the first quarter following the plan year, even if they terminate coverage or employment mid-year.
- If employment has ended, the employer will need to make a good faith effort in providing a 1099 to the former employee based on the rewards reporting provided to them. Again, as with all taxation matters, we recommend groups and individuals seek counsel from their tax advisors.

Are there limitations on how the gift card can be used?

- The gift card is a Mastercard debit card which will be administered by HealthPartners to each eligible member and can be used anywhere that accepts Mastercard.

- Initial gift cards will be issued with a 5-year expiration and can be redeemed any time after a reward has been granted and a balance is available. New cards will be issued prior to their expiration.

When do I become eligible for the gift card rewards?

- If your deductibles and out-of-pocket maximums are administered on a calendar year basis, you will be eligible January 1 to December 31, with gift card rewards issued first quarter of the new year.
- If your deductibles and out-of-pocket maximums are administered on a plan year (July-June) basis, you will be eligible July 1 to June 30, with gift card rewards issued third quarter.

Are the Top Value Rewards gift cards taxable? And, if so, how is that reported?

- The reward is considered as taxable wages via each employer's payroll.
- HealthPartners will provide each employer periodic reporting of all payouts to their employees and/or their family members.
- Payout reporting will be based on rewards both earned and spent.
- Employers should account for rewards paid out in the prior year, as reported to them in the current year, as wages in current year payroll.
 - For example, an employee who earns a \$1,000 reward in 2024 will be awarded \$1,000 in first quarter 2025. If they spend \$600 of that in 2025, the employer will receive payout reporting in 2026 showing the total reward paid out in 2025. If they spend the remaining \$400 in 2026, the employer will receive payout reporting in 2027 showing the total reward paid out in 2026.
- It is recommended groups and individuals seek counsel from their tax advisors. [Learn more about fringe benefits from the IRS.](#)