Your health plan
Macalester College

MEDICAL PLAN  3
EXTRA SUPPORT  8
Here to be your partner

We are 26,000 partners strong, working together to support your health every day. For you, it’s a top-rated Member Services team – here to help you understand your plan and answer your questions. It’s a plan you can understand, benefits that benefit you, and a commitment to lower costs. Partnership – it means we’re in this together.
Getting started

The more you know about your plan, the easier it is to make good decisions for your health and wallet. We’re happy you’re trusting HealthPartners. Here are some tips.

Understand your costs

You’ll likely see these terms during enrollment and throughout the year. Knowing how these costs work with your plan will help you avoid unexpected charges.

- **Premium** – how much you pay for your plan.
- **Deductible** – the amount you’re responsible to pay for care before your plan helps cover costs, not including your premium.
- **Copay** – a set amount you pay each time you visit the doctor or get a prescription.
- **Coinsurance** – a percent of the bill you pay. Your plan covers the rest.
- **Out-of-pocket maximum** – the most you’ll pay for covered care each year.
- **Summary of Benefits and Coverage (SBC)** – lists out the specific costs for your plan.

Check out your extras

Your health plan does more than just process claims. Read on to learn more about some of the services, resources and discounts you have available to help you live your best life.

Use your online account

With a myHealthPartners account, you can shop, plan and feel confident when you choose care. We’ll also send you tips to save money and live healthier. Log on or create an account at healthpartners.com.

- Search for doctors in your network.
- Get cost estimates for care.
- Check your deductible or out-of-pocket maximum spending.
- Compare prescription costs.
- Manage your health with the myHP mobile app.

I’m thankful I had someone to help me understand my own health insurance. I can walk you through your plan now, so you’re prepared when you use it later.

Ciara, Member Services
HSA plan with the Open Access network

A health savings account (HSA) can help cover your medical costs throughout the year using pretax money. The Open Access network lets you choose your favorite doctor.

What you’ll pay

**Deductible, then coinsurance**

This plan has a deductible. That’s a set amount you pay before your plan helps cover costs. 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 puts a limit on what you pay during the year. Once you reach 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’ve paid your deductible.

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

- Convenience care and online care
- Specialty care (no referrals needed)
- Prescriptions

Where you can get care

Pick from one of the biggest networks of doctors and clinics. Check for your doctor or find a new one at healthpartners.com/openaccess.

EmpowerSM HSA plan highlights

This plan allows you to contribute money to an HSA – on your own or through direct deposit. 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 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
- Roll over year after year, even if you switch jobs

**TIP:** Put some of the money you’re saving on premiums into your HSA before taxes are taken out.

For more details check your Summary of Benefits and Coverage (SBC) in your enrollment materials. Or give us a call at **952-883-5000** or **800-883-2177**.
Primary-Specialty plan with a deductible

Save money when you get care from a primary care doctor. It’s easy when you get to choose the doctor that’s best for you.

What you’ll pay

Deductible, then coinsurance
This plan has a deductible. That’s the amount you pay before your plan helps cover costs.
After you hit your deductible, you pay a portion of the bill. That’s called coinsurance. For example, you might pay 20 percent and your plan would cover the other 80 percent.

Out-of-pocket maximum
Once you reach a limit, known as your out-of-pocket maximum, you don’t pay any more. All in-network care is paid for by your health plan.

What your plan pays for
Your health plan covers 100 percent of in-network preventive care, even before you’ve paid your deductible.
After you hit your deductible, your plan helps cover things like:
• Convenience care and online care
• Specialty care (no referrals needed)
• Prescriptions

TIP: Take advantage of preventive services, checkups, vaccines and screenings. They’re covered 100 percent.

Plan highlights
The amount you pay depends on what type of doctor you see. Your share of coinsurance is lower for primary care and higher for specialty care.

Examples of primary care:
• Family practice
• Pediatrics
• Internal medicine
• Chemical and mental health

Examples of specialty care:
• Cardiology
• Dermatology
• Ear, nose and throat (ENT)

Where you can get care
You have lots of choices. Search your favorite doctor or find a new one at healthpartners.com/openaccess.
Find the best plan with Plan for Me℠

This online tool helps you compare your plan options and potential costs – all based on your unique situation.

How it works

• Enter the age and gender for you and anyone else you want your plan to cover.
• Check to see if your doctor, clinic or hospital is in network.
• Enter any medicines you’re taking and see how they’ll be covered.
• Pick from a list of common health conditions, medical events and care visits.
• You’ll get an estimate of your out-of-pocket costs and can compare available plans.
• Once you have the information you want, print out a summary or email it to yourself.

Get started

It’s easy. Go to healthpartners.com/planforme.

You’ll need this information:
• Group number 3100
• Site number ALL
• Effective date (plan start date) 01/01/2020

To get the best comparison, it’s also helpful to know:
• Doctors, clinics or hospitals you use
• Medicines you’re taking

Call 952-883-5000 or 800-883-2177 if you need more information or help understanding your options.

Plan for Me is awesome for comparing plans. Make sure you check out your Summary of Benefits and Coverage (SBC) too to see all your plan details before making your final choice.

Alec, Member Services
Skip the clinic trip with online care

Save time and money by getting treated right from your smartphone, tablet or computer. Your plan covers two options.

**virtuwell® (online questionnaire)**
- **Easy.** Answer a few questions at virtuwell.com anytime, anywhere.*
- **Fast.** Within 30 minutes get a treatment plan and prescription. Nurse practitioners treat more than 60 common conditions.
- **Guaranteed.** You’re only charged if virtuwell can treat you, plus unlimited follow-up calls about your treatment are free. A visit is never more than $49. Use your member ID card to check your cost at virtuwell.com/cost/healthpartners.

**Doctor On Demand (video chat)**
- **Convenient.** Get started when and where it works for you at doctorondemand.com. Video capabilities are required.
- **Quick.** See a doctor in minutes. Live video visits include assessment, diagnosis and prescriptions when necessary.
- **Affordable.** Starting in 2020, a visit to treat conditions like colds, the flu and allergies never costs more than $59.**

Your health plan may pay for some or all of your online care. Call Member Services at 952-883-5000 or 800-883-2177 to find out.

The next time you’re sick, your health plan has affordable options to help you get better, faster.

**Julie, RN, Nurse Navigator**

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*Available anywhere in the U.S. to residents of AZ, CA, CO, CT, IA, MI, MN, NY, ND, PA, SD, VA and WI.

**The cost for behavioral health services varies depending on the services provided and duration of service.
Get the most from your meds

Knowing what you’ll pay for your medicine is important. Use these tools and resources to understand your costs and get support if your medicine isn’t working for you.

Check your formulary
A formulary, also called a drug list, tells you what medicines are covered by your health plan and generally how much you’ll pay. You’ll also learn if there are any requirements before you can start a medicine.

Your formulary is called PreferredRx.

1. Go to healthpartners.com/preferredrx.
2. Search by the name or type of medicine.
3. Use your Summary of Benefits and Coverage (SBC) in your enrollment materials to understand how each type of medicine is covered.

Search for the lowest cost
Medicine prices can change from pharmacy to pharmacy. Shop around. See what your costs are at different pharmacies. Members can get started at healthpartners.com/pharmacy.

Talk with a pharmacy navigator
One call will give you answers to your questions around benefits, coverage, costs, formularies and more. Call Member Services at the number on the back of your member ID card. Ask to talk with a pharmacy navigator.

Meet with a pharmacist
In a one-on-one visit, a pharmacist will review your medicines with you to make sure they’re working and are right for you. Plus, it’s free. Visit healthpartners.com/mtminfo to learn more.

Try generics
Generics are just as safe and effective as brand-name medicines, but cost a lot less. Talk to your doctor or pharmacist about switching to a generic medicine.

Our team is here to support you. If you can’t find your medicine on the formulary or shopping tool, give us a call. We’ll help you find it or an alternative that’s covered.

Annie, Pharmacy Navigator

Call member services at 952-883-5000 or 800-883-2177 when you have prescription benefit questions.
Medicine delivered to your door

Skip the trip to the pharmacy. Get your prescriptions mailed to your home.

5 great things about mail order

1. Ninety-five percent of orders are shipped within five days.
2. You’ll never pay for shipping. It’s free.
3. Refilling your medicine online or with our mobile app is easy.
4. All orders are sent in a tamper resistant, plain package to make it more private.
5. Safety is important to us. You’ll get the best quality medicine.

TIP: Most members on a copay plan get three months of their medicine for the price of two months. That’s a savings of 33 percent!

To get started:

• Call 612-623-4002 or 800-591-0011

• Visit healthpartners.com/mailorder

It’s hard to get to the pharmacy each month. Mail order pharmacy delivers your meds quickly and easily to you, just like your favorite stores.

Karan, Pharmacist
Get the right care at the right price

Your health plan covers lots of options when you need care. Knowing the differences between the options can help you choose where to get care at the best cost.

<table>
<thead>
<tr>
<th>When you need</th>
<th>Go to</th>
<th>Average cost</th>
<th>Average time spent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health advice from a nurse for:</td>
<td>CareLine℠ service Call 24/7 at 612-339-3663 or 800-551-0859.</td>
<td>Free</td>
<td>15 minutes</td>
</tr>
<tr>
<td>• Where to go for care</td>
<td></td>
<td></td>
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<tr>
<td>• At-home remedies</td>
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<tr>
<td>Treatment and prescriptions for minor medical issues, like:</td>
<td>virtuwell* or Doctor On Demand 24/7 online care</td>
<td>$</td>
<td>15 minutes</td>
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<tr>
<td>• Bladder infection</td>
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<tr>
<td>• Pink eye</td>
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<tr>
<td>• Upper respiratory infections</td>
<td>Convenience clinics (found in retail and grocery stores)</td>
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<tr>
<td>A regular checkup or special care during the day for things like:</td>
<td>Primary care clinics</td>
<td>$</td>
<td>30 minutes</td>
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<tr>
<td>• Diabetes management</td>
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<tr>
<td>• Vaccines</td>
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<tr>
<td>Care for urgent problems when your doctor’s office is closed, like:</td>
<td>Urgent care clinics</td>
<td>$$$</td>
<td>45 minutes</td>
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<tr>
<td>• Cuts that need stitches</td>
<td></td>
<td></td>
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<tr>
<td>• Joint or muscle pain</td>
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<tr>
<td>Help in an emergency, such as:</td>
<td>Emergency room</td>
<td>$$$$</td>
<td>60 minutes</td>
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<tr>
<td>• Chest pain or shortness of breath</td>
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<td>• Head injury</td>
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Still not sure where to go? We’ll help you figure out the best place based on your symptoms. Call us at 612-339-3663 or 800-551-0859.

Shacole, CareLine assistant

*Available anywhere in the U.S. to residents of AZ, CA, CO, CT, IA, MI, MN, NY, ND, PA, SD, VA and WI.

Log on to your account at healthpartners.com or download the myHP app to find in-network doctors and clinics.
Here for you, 24/7

Call us at one of these numbers if you have questions about your health or what your plan covers. We have people ready to help.

<table>
<thead>
<tr>
<th>Member Services</th>
<th>For questions about:</th>
<th>Monday - Friday, 7 a.m. to 7 p.m. CT.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nurse Navigator™ program</td>
<td>Your coverage, claims or plan balances</td>
<td>Call the number on the back of your member ID card. 952-883-5000 or 800-883-2177. Interpreters are available if you need one. Espanol: 866-398-9119 healthpartners.com</td>
</tr>
<tr>
<td>Pharmacy Navigators</td>
<td>Finding a doctor, dentist or specialist in your network</td>
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<td></td>
<td>Finding care when you’re away from home</td>
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<td></td>
<td>Health plan services, programs and discounts</td>
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</tbody>
</table>

Member Services can help you reach:

<table>
<thead>
<tr>
<th>Nurse Navigator™ program</th>
<th>For questions about:</th>
<th>Monday – Friday, 7:30 a.m. to 5 p.m. CT</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Understanding your health care and benefits</td>
<td></td>
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<td></td>
<td>How to choose a treatment</td>
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<thead>
<tr>
<th>Pharmacy Navigators</th>
<th>For questions about:</th>
<th>Monday – Friday, 8 a.m. to 6 p.m. CT</th>
</tr>
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<tbody>
<tr>
<td></td>
<td>Your medicines or how much they cost</td>
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<td></td>
<td>Doctor approvals to take a medicine (prior authorization)</td>
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<td></td>
<td>Your pharmacy benefits</td>
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<td></td>
<td>Transferring medicine to a mail order pharmacy</td>
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<thead>
<tr>
<th>Behavioral Health Navigators</th>
<th>For questions about:</th>
<th>Monday – Friday, 8 a.m. to 5 p.m. CT</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Finding a mental or chemical health care professional in your network</td>
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<tr>
<td></td>
<td>Your behavioral health benefits</td>
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</table>

CareLine℠ service nurse line

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<thead>
<tr>
<th>For questions about:</th>
<th>24/7, 365 days a year at</th>
</tr>
</thead>
<tbody>
<tr>
<td>Whether you should see a doctor</td>
<td>612-339-3663 or 800-551-0859</td>
</tr>
<tr>
<td>Home remedies</td>
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<tr>
<td>A medicine you’re taking</td>
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</table>

BabyLine phone service

<table>
<thead>
<tr>
<th>For questions about:</th>
<th>24/7, 365 days a year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your pregnancy</td>
<td>612-333-2229 or 800-845-9297</td>
</tr>
<tr>
<td>The contractions you’re having</td>
<td></td>
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<tr>
<td>Your new baby</td>
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</tbody>
</table>

One thing I love about my job is how my team helps people all day, every day.

Rachel, Registered Nurse, CareLine
Take charge of your health plan

You go online to research, plan and follow up on big decisions. A myHealthPartners account makes it just as easy to stay on top of your health care and insurance.

Get personalized information when and where you need it

With an online account, you have real-time access to your personal health plan information in one place. No more guessing or waiting until business hours to get answers to your questions.

Top 6 ways to use your online account and mobile app

1. View your HealthPartners member ID card and fax it to your doctor’s office.
2. Search for doctors near you in your plan’s network.
3. Check your balances, including how much you owe before your plan starts paying (deductible) and the most you’ll have to pay (out-of-pocket maximum).
4. Compare pharmacy costs to find the best place to get your medicines.
5. See recent claims, what your plan covered and how much you could owe.
6. Get cost estimates for treatments and procedures specific to your plan.

Log on to your account at healthpartners.com or the myHP app.

Don’t have an account yet? It’s quick and easy to sign up – you’ll just need your member ID card.

I love directing members to their online accounts and the mobile app. You can easily get your health plan info, even when I’m not in the office.

Marissa, Member Services
Live your best life

We can help you get healthy and live better, no matter what your goals are. These programs and resources are free for HealthPartners members.

<table>
<thead>
<tr>
<th>If you want to</th>
<th>You can</th>
<th>Here’s how</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quit smoking</td>
<td>Talk with a health coach</td>
<td>Call 800-311-1052</td>
</tr>
<tr>
<td>Eat better</td>
<td>Learn how with a virtual coach</td>
<td>Visit healthpartners.com/letstalk</td>
</tr>
<tr>
<td></td>
<td>Find tasty recipes</td>
<td>Visit powerup4kids.org</td>
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<tr>
<td>Feel less stressed</td>
<td>Learn to manage stress through</td>
<td>Visit healthpartners.com/btb</td>
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<td></td>
<td>confidential online support</td>
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<td></td>
<td>Learn how with a virtual coach</td>
<td>Visit healthpartners.com/letstalk</td>
</tr>
<tr>
<td>Get more sleep</td>
<td>Learn how with a virtual coach</td>
<td>Visit healthpartners.com/letstalk</td>
</tr>
<tr>
<td>Manage your weight</td>
<td>Talk with a health coach if you’re adult with a body mass index of 30 or greater</td>
<td>Call 952-883-7800</td>
</tr>
<tr>
<td>Save money</td>
<td>Get discounts on exercise</td>
<td>Visit healthpartners.com/discounts</td>
</tr>
<tr>
<td></td>
<td>equipment, eyeglasses and more</td>
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<tr>
<td>Meet other people like you</td>
<td>Sign up for a class or group</td>
<td>Visit healthpartners.com/classes</td>
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<td></td>
<td>session for things like asthma,</td>
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<td></td>
<td>car seat clinics, weight loss and more</td>
<td></td>
</tr>
<tr>
<td>Get your health</td>
<td>Talk with a nurse 24/7</td>
<td>Call 800-551-0859</td>
</tr>
<tr>
<td>questions answered</td>
<td>Search health topics or use a</td>
<td>Visit healthpartners.com/healthlibrary</td>
</tr>
<tr>
<td></td>
<td>symptom checker</td>
<td></td>
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<tr>
<td>Make sure you’re getting the right care</td>
<td>Talk with a nurse to figure out what care is best for you</td>
<td>Call Member Services at the number on the back of your card. 952-883-5000 or 800-883-2177 Ask for a nurse navigator.</td>
</tr>
<tr>
<td>Make sure your medicine is working the way it should</td>
<td>Talk with a pharmacist</td>
<td>Visit healthpartners.com/mtminfo</td>
</tr>
</tbody>
</table>

You’re busy and it’s hard to find time to do the healthy stuff you want. We get it. We can help.

Sara, Health Coach
Living healthier just got a little less expensive

Get special savings from handpicked retailers as a HealthPartners member. There are lots of great products and services available to you at a discounted rate – all designed to help you live healthy every day.

Save money at your favorite gym
Work out 12 or more days each month and save up to $20 per person on your monthly membership.∗

Participating gyms include:
• Anytime Fitness
• Curves
• LA Fitness
• Life Time Fitness
• Snap Fitness
• And more!

Get discounts at other places
Save big by showing your member ID card to participating retailers.

Save money on:
• Eyewear
• Exercise equipment
• Fitness and well-being classes
• Healthy eating delivery services
• Healthy mom and baby products
• Hearing aids
• Orthodontics
• Pet insurance
• Swim lessons
• And more!

Visit healthpartners.com/frequentfitness to find a gym near you.
Visit healthpartners.com/discounts to see all participating retailers and discounts.

Making healthy choices is easier when it doesn’t break the bank. I always say – taking advantage of these discounts is a great way to make the most out of your health plan.

Lauren, Member Services

∗Not all club locations apply. Some national clubs are owned by individual franchise owners and may not participate in the program. Frequent Fitness is limited to members, age 18 years or older, of certain HealthPartners medical plans and members of participating employer groups. Some restrictions apply. Termination of club membership may result in forfeiture of any unpaid incentive. See participating club locations for program details. Workout requirements and program eligibility may vary by employer. Please check with your employer or call Member Services to verify eligibility and visits requirements. Program payments will not exceed club dues.
ASSIST AMERICA®

Travel anywhere, worry-free

Whether you’re traveling abroad or just out of town for the weekend, you can feel confident you’re in good hands when the unexpected happens.

Get 24/7 help

Assist America provides all the support you need when you’re more than 100 miles from home.
- Coordinating transport to care facilities or back home
- Filling lost prescriptions
- Finding good doctors
- Getting admitted to the hospital
- Pre-trip info, like immunization and visa requirements
- Tracking down lost luggage
- Translator referrals
- And more!

Download your Assist America ID card before you leave. Visit healthpartners.com/getcareeverywhere. Or get the Assist America app and enter HealthPartners reference number 01-AA-HPT-05133.

The Assist America mobile app makes traveling much easier. You can make calls right from the app when you need support.

Jamie, Member Services
Our approach to protecting personal information

HealthPartners® complies with all applicable laws regarding privacy of health and other information about our members and former members. 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 compliant, 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 Notice of Privacy Practices, visit healthpartners.com or call Member Services at 952-883-5000 or 800-883-2177.

Summary of utilization management programs

Our 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:

• Progression of care review and care coordination to support safe, timely care and transition from the hospital.
• Evidence-based care guidelines for certain kinds of care.
• Outpatient case management to provide member support and coordination of care.

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. Check with your individual provider to find out how they are paid.

• Fee-for-service – the health plan pays the provider a certain set amount that corresponds to each type of service furnished by the provider.
• Discount – the provider sends us a bill, and we’ve already negotiated a reduced rate on behalf of our members. We pay a predetermined percentage of the total bill for services.
• Case rate – the provider receives a set fee for a selected set of services, 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.
• Withhold – a portion of the provider’s payment is set aside until the end of the year. 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.
• Basis of the diagnosis/per diem – a set fee to treat certain kinds of conditions, sometimes based on the number of days the patient spent in the facility.
• Ambulatory Payment Classifications (APCs) – for outpatient services. We have a negotiated payment level based on the resources and intensity of the services provided. Hospitals are paid a set fee for certain kinds of services which is based on the resources utilized to provide that service.
• Combination – more than one of the methods described are used. For example, we may pay a case rate to a provider for a selected set of services, up to an agreed upon maximum amount of services, and pay that same provider on a fee-for-service basis for services not provided within the time period that exceed the maximum amount of services. We may also pay a provider such as a clinic using one type of reimbursement method, while that clinic may pay its employed providers using another reimbursement method.

This plan may not cover all your health care expenses. Read your plan materials carefully to determine which expenses are covered. For details about benefits and services, call Member Services at 952-883-5000 or 800-883-2177.
Appropriate use and coverage of prescription medicines

We provide coverage for medicines that are safe, high-quality and cost-effective.

**TO HELP US DO THIS, WE USE:**

- A formulary (drug list). These prescription medicines are continually reviewed and approved for coverage based on quality, safety, effectiveness and value.
- A free, confidential one-on-one appointment (in-person or over the phone) with an experienced clinical pharmacist. Our Medication Therapy Management (MTM) program helps members who use many different medicines get the results they need.
- An opioid management program to support members in managing their pain.
- A patient alert program that provides a seamless transition to our formulary. We allow coverage for a first-time fill of a qualifying non-preferred medicine within the first three months of becoming a member.

The formulary is available at [healthpartners.com/formulary](http://healthpartners.com/formulary), along with information on how medicines are reviewed, the criteria used to determine which medicines are added to the list and more. You may also get this information from Member Services.
Thanks for calling HealthPartners

Our Member Services team loves to help and there's no better time than now. Give us a call if you have questions about your plan or even if you just want to get to know your plan a little better. Making sure you understand your health plan is just the first way we help you stay healthy.

Member Services
952-883-5000 or 800-883-2177
Monday – Friday, 7 a.m. to 7 p.m., CT
healthpartners.com