

# Plan for Me

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Employee User Guide



# Online plan comparison

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Choosing your benefits doesn't have to be confusing or challenging. Feel confident about your decision and select benefits that fit your needs.

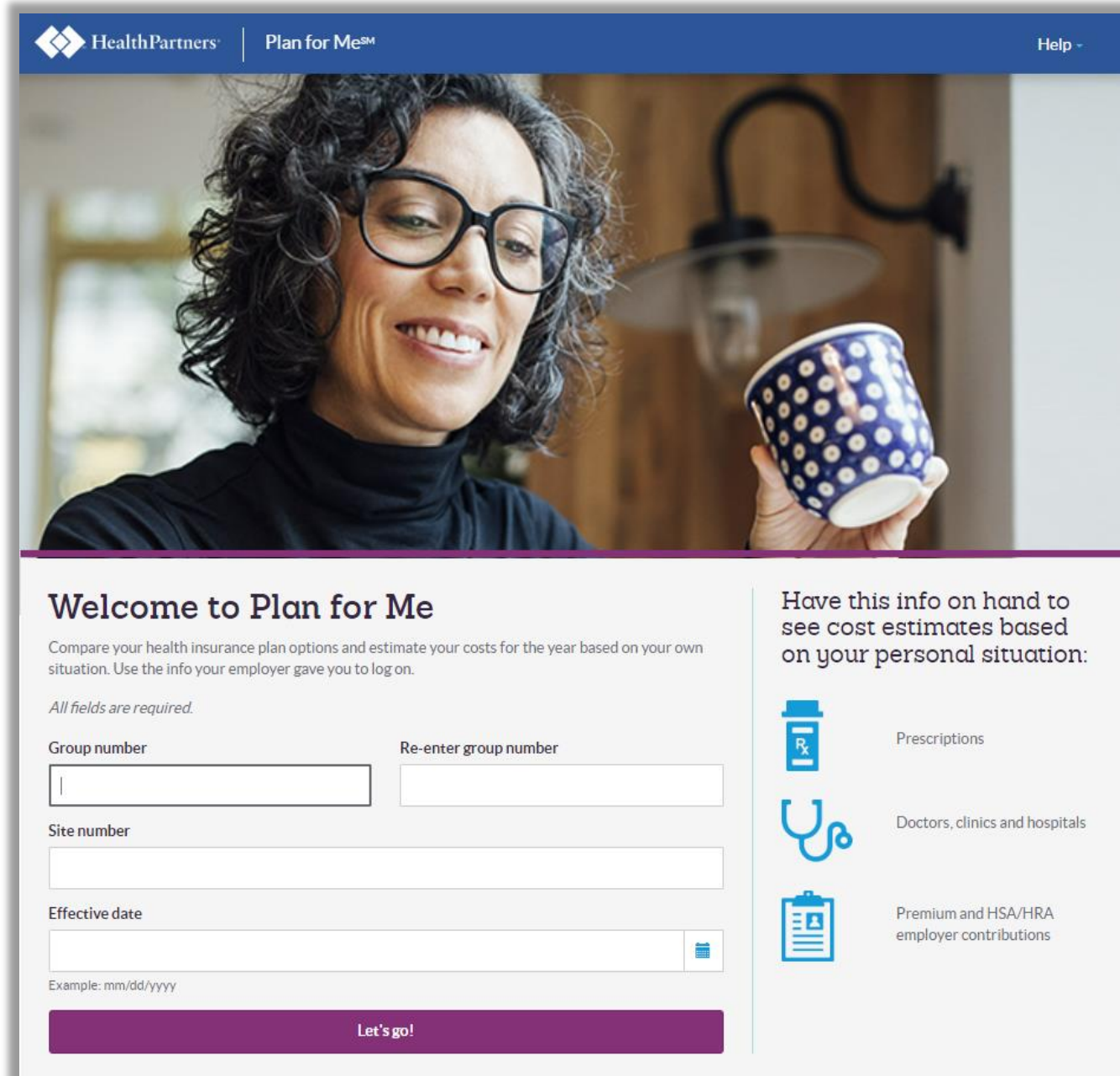
With Plan for Me, your benefits are online and ready to compare side-by-side based on your situation.

Visit **[healthpartners.com/planforme](https://healthpartners.com/planforme)** to get started. Chrome is the preferred browser for Plan for Me.

# Getting started

**STEP 1:** Enter your group information and select *Let's go!*

Select *Help* to find common health care terms and to contact Member Services or website support.



The screenshot shows the HealthPartners Plan for Me website. At the top, there is a navigation bar with the HealthPartners logo, the text "Plan for Me<sup>SM</sup>", and a "Help" link. Below the navigation bar is a large image of a smiling woman with glasses holding a blue and white polka-dot mug. The main content area is divided into two columns. The left column is titled "Welcome to Plan for Me" and contains a sub-header "Compare your health insurance plan options and estimate your costs for the year based on your own situation. Use the info your employer gave you to log on." Below this is a note "All fields are required." and a form with three input fields: "Group number" and "Re-enter group number" (side-by-side), "Site number", and "Effective date" (with a calendar icon). Below the "Effective date" field is an example: "Example: mm/dd/yyyy". At the bottom of the form is a purple button labeled "Let's go!". The right column is titled "Have this info on hand to see cost estimates based on your personal situation:" and contains three items, each with a blue icon and text: a pill bottle icon for "Prescriptions", a stethoscope icon for "Doctors, clinics and hospitals", and a clipboard icon for "Premium and HSA/HRA employer contributions".

# Getting started

**STEP 2:** Enter the type of plan coverage you'd like and who you will be adding to your plan.

When you're ready, select *Save and continue*.

1 About 2 Medical 3 Next steps

## Who will be covered by your plan?

Tell us about what kind of insurance plan coverage you'd like, and who you will be adding to your plan.

*All fields are required.*

What type of coverage are you interested in?

Coverage type

Single + spouse

Your information

First name: Hollie

Gender:  Female  Male

Age: 30-45

Dependent information

First name: Ryan

Gender:  Female  Male

Age: 30-45

Save and continue

# Adding doctors and care locations

**STEP 3:** To add doctors and care locations for you and your family, select **Yes**.

Then select *Save and continue*.

The screenshot shows a three-step progress indicator at the top: 'About' (Step 1, green checkmark), 'Medical' (Step 2, purple circle with '2'), and 'Next steps' (Step 3, grey circle with '3'). Below the indicator is the heading 'Let's talk about doctors and care locations' and a sub-heading explaining the purpose: 'If you have doctors, clinics or hospitals you visit regularly we can tell you whether or not they are in-network or out-of-network for each plan. That way you can see exactly what's covered before selecting a plan.' The main content area contains a question: 'Is there a doctor, clinic or hospital you'd like covered by your new plan?' with two radio button options: 'Yes' (selected) and 'No'. At the bottom right, there are two buttons: 'Go back' and 'Save and continue'.

# Adding doctors and care locations

Add doctors you and your family see and clinics and hospitals where you and your family get care. Then select *Save and continue*.

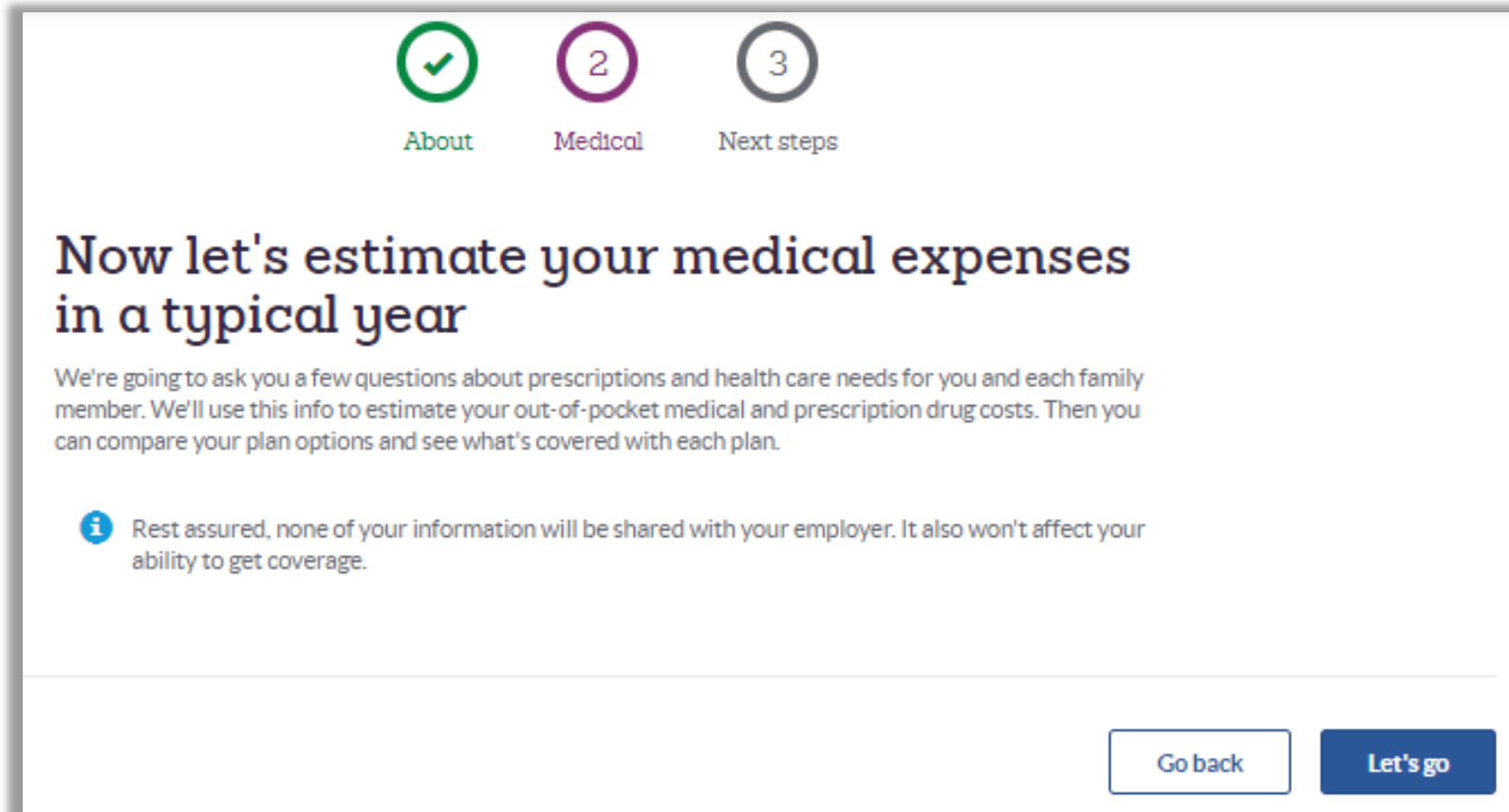
This screenshot shows the first step of the process. At the top, there are three progress indicators: a green checkmark for 'About', a purple circle with '2' for 'Medical', and a grey circle with '3' for 'Next steps'. Below this is the title 'Add doctors and care locations' and a subtitle: 'Use the search tool to find your doctors, clinics and hospitals. We'll use your search info to show you what's in-network and out-of-network for each plan.' A note states 'All fields required unless marked optional.' The main section is titled 'Find a doctor, clinic or hospital' and contains four input fields: 'I am looking for a' (a dropdown menu with 'Doctor' selected), 'Last name (optional)', 'Near' (with a sub-label 'Zip or city and state' below it), and 'Within' (a dropdown menu with '20 miles' selected). A 'Search' button is partially visible on the right.

This screenshot shows the second step of the process. It features the same progress indicators at the top. The title is 'Your family's doctors and care locations' with the subtitle: 'Take a look at the list of doctors, clinics and hospitals you've selected. Make sure it's correct. If not, make changes now.' The content is organized into three columns: 'Doctors', 'Clinics', and 'Hospitals'. Each column lists the selected items with an 'x' icon to the right for removal. Below each list is a dashed box containing a '+ Add a doctor', '+ Add a clinic', and '+ Add a hospital' button respectively. At the bottom right, there are two buttons: 'Go back' and 'Save and continue'.

Doctors	Clinics	Hospitals
Sushant Nangrani, MD	HealthPartners Apple Valley Clinic	Regions Hospital
Dana M. Hagen, CNM	Associated Clinic of Psychology	Fairview Ridges Hospital
Margaret M. Brown, PsyD, LP	TRIA Orthopedics St. Paul	Mayo Clinic Hospital - Rochester
	HealthPartners Eagan Clinic	

# Estimating your medical expenses

Next, we're going to ask you questions about prescriptions and health care needs for you and each family member. Select *Let's go*.



The screenshot shows a three-step progress indicator at the top. Step 1, 'About', is completed and marked with a green checkmark. Step 2, 'Medical', is the current step, marked with a purple circle containing the number '2'. Step 3, 'Next steps', is marked with a grey circle containing the number '3'. Below the progress indicator, the main heading reads 'Now let's estimate your medical expenses in a typical year'. A paragraph of text explains that the user will be asked questions about prescriptions and health care needs to estimate out-of-pocket costs. An information icon (i) is followed by a note: 'Rest assured, none of your information will be shared with your employer. It also won't affect your ability to get coverage.' At the bottom right, there are two buttons: 'Go back' (white with a blue border) and 'Let's go' (solid blue).

Progress indicator: 1. About (checked), 2. Medical (current), 3. Next steps

## Now let's estimate your medical expenses in a typical year

We're going to ask you a few questions about prescriptions and health care needs for you and each family member. We'll use this info to estimate your out-of-pocket medical and prescription drug costs. Then you can compare your plan options and see what's covered with each plan.

**i** Rest assured, none of your information will be shared with your employer. It also won't affect your ability to get coverage.

Buttons: Go back, Let's go

# Estimating your medical expenses

**STEP 4:** To add prescriptions you and your family are taking, select **Yes**.

The screenshot shows a three-step progress indicator at the top: Step 1 (About) is completed with a green checkmark; Step 2 (Medical) is the current step, highlighted in purple; Step 3 (Next steps) is indicated by a grey circle with the number 3. Below the progress indicator, the heading 'Let's talk about prescriptions' is followed by a sub-heading 'Do you or a family member take a prescription drug?'. Underneath, there are two radio button options: 'Yes' (selected) and 'No'. At the bottom right, there are two buttons: 'Go back' and 'Save and continue'.

Progress indicator: About (1), Medical (2), Next steps (3)

## Let's talk about prescriptions

Not all health plans cover all prescriptions. We're going to ask you a few questions about prescription drugs and use the info to show you what's covered by each plan. Be sure to add everyone's prescriptions in this section.

Do you or a family member take a prescription drug?

Yes

No

Go back Save and continue



# Adding prescriptions

You can search by Drug name or Health condition. Select *+Add* for each family member. Then select *Save and continue*.

The image displays two overlapping screenshots of a web application interface for adding prescriptions. The background screenshot shows 'Hollie's prescriptions' with a search bar and a progress indicator (1/3). The foreground screenshot shows 'Your family's prescriptions' with a table listing prescriptions for Hollie and Ryan, and buttons for '+ Add' and 'Edit'.

**Hollie's prescriptions**  
Find a prescription using the search tool below. We'll use your search info to show you what's covered by each plan.

Find a prescription for Hollie

I want to search by:

**Your family's prescriptions**  
Make sure all prescription drugs are listed in this section. Add a drug or edit drug info by using the links below.

Name	Prescriptions	Actions
Hollie	Diazepam - Tablet - 6 fills Rizatriptan - Tablet - 6 fills	+ Add <a href="#">Edit</a>
Ryan	Advair - Hfa Aer Ad - 12 fills Ipratropium - Spray - 3 fills Lovastatin - Tablet - 12 fills Meloxicam - Tablet - 6 fills	+ Add <a href="#">Edit</a>

[Go back](#) [Save and continue](#)

# Adding prescriptions

If your prescription drug is not on the list, select *add your drug*.

Progress indicators: 1. About (green checkmark), 2. Medical (purple circle with '2'), 3. Next steps (grey circle with '3').

## Hollie's prescriptions

Find a prescription using the search tool below. We'll use your search info to show you what's covered by each plan.

Find a prescription for Hollie

I want to search by:

### Add prescription

0 results found

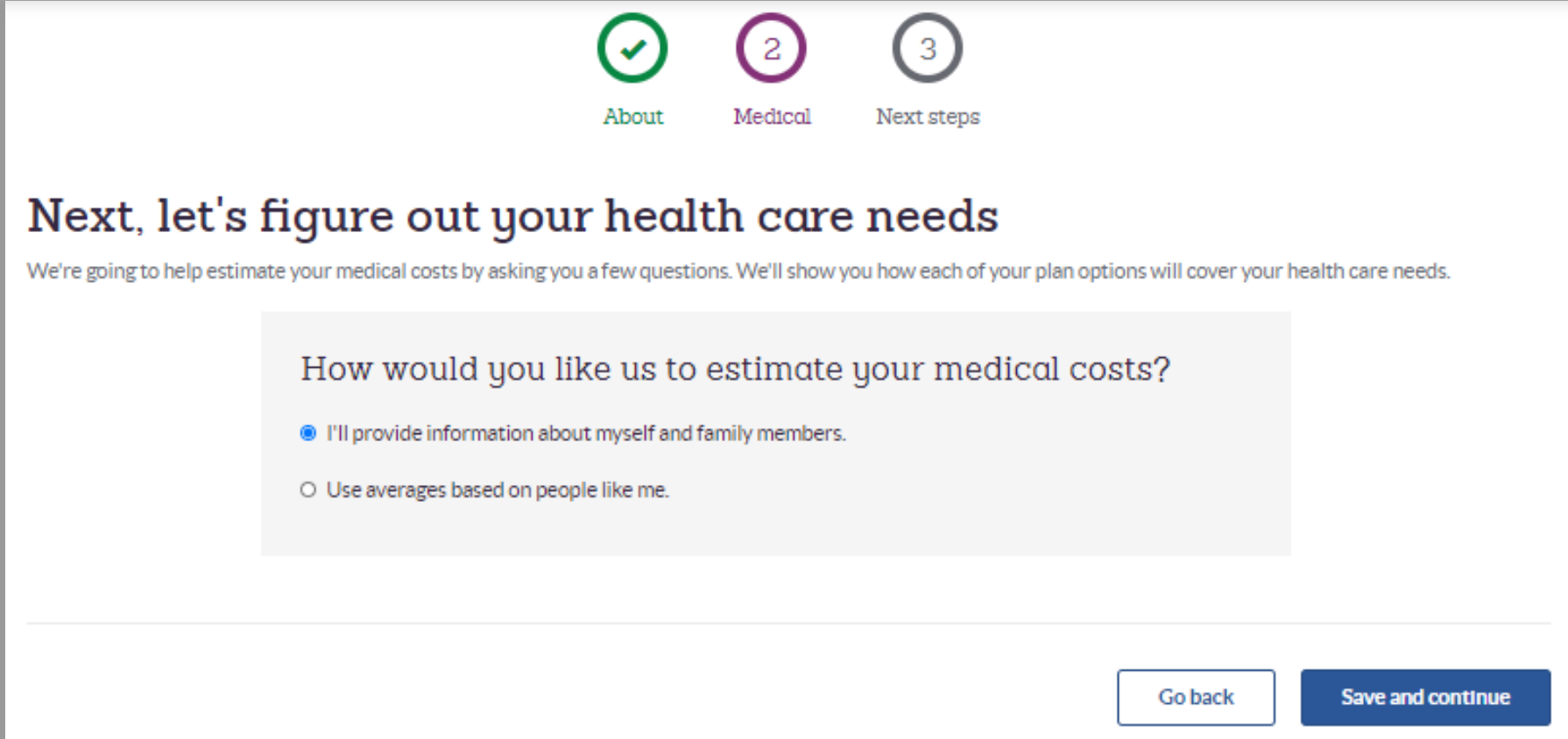
We can't find your prescription drug on our list. Check your spelling and try again. Or, if it's not on our list, you can [add your drug](#) right now.

# Completing health care needs

**STEP 5:** Enter health information for you and each family member.

Not sure what next year will be like? Try selecting *Use averages based on people like me* based on age and gender.

Then select *Save and continue*.



The screenshot shows a three-step progress indicator at the top: 'About' (completed, green checkmark), 'Medical' (current step, purple circle with '2'), and 'Next steps' (upcoming, grey circle with '3'). Below the progress indicator, the heading reads 'Next, let's figure out your health care needs'. A subtext explains: 'We're going to help estimate your medical costs by asking you a few questions. We'll show you how each of your plan options will cover your health care needs.' The main question is 'How would you like us to estimate your medical costs?'. There are two radio button options: 'I'll provide information about myself and family members.' (selected) and 'Use averages based on people like me.' At the bottom right, there are two buttons: 'Go back' and 'Save and continue'.

# Completing health care needs

Select your health conditions and your medical events.

Progress indicators: About (1), Medical (2), Next steps (3)

## Hollie's health conditions

We'll estimate the number of doctor visits and procedures you'll have in the next plan year. These will be based on the health conditions you select.

Does Hollie live with any of the following common conditions?

- Arthritis
- Asthma
- Depression
- Diabetes
- High blood pressure/hypertension
- High cholesterol
- Migraine headaches

Buttons: Go back, Next: Hollie's events

Progress indicators: About (1), Medical (2), Next steps (3)

## Hollie's medical events

We'll estimate the number of doctor visits and procedures you will have in the next plan year. These will be based on the medical events you select.

Could any of these events happen to Hollie next year?

- Broken bone (lower arm or leg)
- Ear tubes
- Joint replacement (hip or knee)
- Lower back pain – surgery
- Lower back pain – without surgery
- Pregnancy – C-section
- Pregnancy – vaginal delivery  
Number of events per year: 1
- Sinus or ear infection  
Number of events per year: 1

Buttons: Go back, Next: Hollie's visits

# Completing health care needs

Then select your care visits. Select *Next:* for each family member. When completed, select *Save and continue*.

Progress: 1 About 2 Medical 3 Next steps

### Hollie's care visits

We'll estimate the cost of doctor, clinic and online care visits for the next plan year. These will be based on the places selected for care.

Does Hollie expect to visit any of these places for care next year?

Don't include the visits related to health conditions or medical events already selected.  
[Show health conditions and medical events previously selected \[+\]](#)

Convenience clinics

Primary care doctor's office

Number of visits per year:

Urgent care

virtuwell®

Number of visits per year:

[Go back](#) [Next: Ryan's conditions](#)

Progress: 1 About 2 Medical 3 Next steps

### Your family's health care info

Great! You've completed the health care needs section. Take a look at the info you've entered and make sure it's correct. If it's not, make changes now.

Name	Health conditions	Medical events	Visits	Action
Hollie	Depression Migraine headaches	Pregnancy – vaginal delivery – 1 event Sinus or ear infection – 1 event	Primary care doctor's office – 1 visit virtuwell® – 2 visits	<a href="#">Edit</a>
Ryan	Asthma High cholesterol	Lower back pain – without surgery – 6 events	Primary care doctor's office – 1 visit Urgent care – 1 visit virtuwell® – 1 visit	<a href="#">Edit</a>

[Go back](#) [Save and continue](#)

# Determining premiums and contributions

**STEP 6:** Enter or review your premium and contribution information for your plan options. Then select *Save and continue*.

If more than three plans are available, you will need to choose the plans you want to compare.

Progress bar: 1. About (checked), 2. Medical (current), 3. Next steps

## Your premiums and contributions

This section gives you a sense of what your premiums would be for each plan. Remember, your employer's health savings account (HSA) contributions do not count toward your premium. However, the contributions can be used to pay for care during the year.

**i** Enter or review this info for every plan using the materials your employer gave you. The plans may be listed in a different order.

Plan	Your premium cost*	Employer HSA contribution*
EZ MN FI HPIC 1500-\$45	\$381 Every two weeks	Plan does not offer an HSA.
EZ MN FI HPIC Empower HSA Embedded 3000- 100%	\$347 Every two weeks	\$240 Annually
EZ MN FI HPIC Empower HSA Embedded 6350- 100%	\$240 Every two weeks	\$240 Annually
EZ MN FI HPIC Three for Free 2500- 75%	\$343 Every two weeks	Plan does not offer an HSA.

\*Any dollar amounts shown are estimates to help you compare options. Your actual costs may vary.

Buttons: Go back, Save and continue

# Comparing costs and choosing a plan

**STEP 7:** Review the summary of plans and estimated costs based on your in-network coverage or best benefit level.

Select *Show cost details* to show your cost estimates.

*Print or Email plans* to review or share.

The screenshot shows a web interface for comparing health plans. At the top, there are three steps: 'About' (checked), 'Medical' (2), and 'Next steps' (3). The main heading is 'Compare costs and choose a plan'. Below this, a note states: 'Here's a summary of plans and estimated costs based on your in-network coverage or best benefit level. Pick the plan that best fits your needs.' An information icon and text explain that dollar amounts are estimates. A light blue bar indicates 'You selected single + spouse coverage.' and provides links for 'Email all plans' and 'Print all plans'. Three plan cards are displayed, each with a 'Lowest estimated cost' badge. The first card is 'EZ MN FI HPIC Empower HSA Embedded 3000-100%' with an estimated total cost of \$14,782 annually. The second is 'EZ MN FI HPIC Empower HSA Embedded 6350-100%' with an estimated total cost of \$18,700 annually. The third is 'EZ MN FI HPIC Three for Free 2500-75%' with an estimated total cost of \$18,918 annually. Each card includes a 'Show cost details [-]' link, a disclaimer about the estimate, and a 'Your annual cost breakdown' table. At the bottom of each card is a 'Pick this plan' button and links for 'Email plan' and 'Print plan'.

Compare costs and choose a plan

Here's a summary of plans and estimated costs based on your in-network coverage or best benefit level. Pick the plan that best fits your needs.

**1** Any dollar amounts shown are estimates to help you compare options. Your actual costs may vary. The benefits shown are a summary, and there may be more details that aren't shown here. Before you sign up, it's important you review all plan information in the Summary of Benefits and Coverage from your employer.

You selected single + spouse coverage. [Email all plans](#) [Print all plans](#)

**Lowest estimated cost**

Plan Name	Estimated total cost
EZ MN FI HPIC Empower HSA Embedded 3000-100%	\$14,782 annually
EZ MN FI HPIC Empower HSA Embedded 6350-100%	\$18,700 annually
EZ MN FI HPIC Three for Free 2500-75%	\$18,918 annually

**Your annual cost breakdown**

Category	Amount
Premium cost	+\$9,022
Medical costs*	+\$6,000
Prescription costs*	+\$0
HSA employer contribution	-\$240
<b>Estimated total cost</b>	<b>\$14,782</b>

\*Out of pocket

Premium cost: \$347 bi-weekly

**Pick this plan** [Email plan](#) [Print plan](#)

# Comparing costs and choosing a plan

Scroll to review and compare plans.

Select In Network and Out of network to view benefits.

When ready, select *Pick this plan* for further instructions on how to enroll through your employer.

**Medical benefits**

See medical benefits for:

**In network** | Out of network

Plan	Single	Spouse	All children	Family
<b>Deductible (annual)</b>	\$3,000	\$6,000	\$6,000	\$6,000
<b>Max out of pocket (annual)</b>	\$3,000	\$6,000	\$6,000	\$6,000

**Doctors, clinics and hospitals**

**In network**

- Sushant Nangrani, MD
- Dana M. Hagen, CNM
- Margaret M. Brown, PsyD, LP
- \* HealthPartners Apple Valley Clinic
- Associated Clinic of Psychology
- TRIA Orthopedics St. Paul
- \* HealthPartners Eagan Clinic
- Regions Hospital
- Fairview Ridges Hospital
- Mayo Clinic Hospital - Rochester

**Out of network**

\* Depending on the specialty, different benefits levels may apply.

Service	Plan 1	Plan 2	Plan 3
Office visit, illness or injury - primary care	You pay nothing after deductible.	You pay nothing after deductible.	You pay 25% coinsurance after deductible. The first three visits are free.
Office visit, illness or injury - specialty care	You pay nothing after deductible.	You pay nothing after deductible.	You pay 25% coinsurance after deductible. The first three visits are free.
Office visit, mental/chemical health care	You pay nothing after deductible.	You pay nothing after deductible.	You pay 25% coinsurance after deductible. The first three visits are free.
Office visit, physical, occupational or speech therapy	You pay nothing after deductible.	You pay nothing after deductible.	You pay 25% coinsurance after deductible.

**Pharmacy benefits**

See pharmacy benefits for:

**In network** | Out of network

Plan	Generic	Brand	Specialty	Prescriptions not on drug list
<b>Generic</b>	You pay nothing after deductible. Meloxicam - Tablet, Lovastatin - Tablet, Ricatriptan - Tablet, Ipratropium - Spray, Diazepam - Tablet	You pay nothing after deductible. Meloxicam - Tablet, Lovastatin - Tablet, Ricatriptan - Tablet, Ipratropium - Spray, Diazepam - Tablet	You pay the lesser of \$5 or the cost of the drug. Meloxicam - Tablet, Lovastatin - Tablet, Diazepam - Tablet	You pay the lesser of \$25 or the cost of the drug. Ricatriptan - Tablet, Ipratropium - Spray
<b>Brand</b>	You pay nothing after deductible. Advair - Hfa Aer Ad	You pay nothing after deductible. Advair - Hfa Aer Ad	You pay the lesser of \$60 or the cost of the drug. Advair - Hfa Aer Ad	Coverage varies. See plan materials for more information.
<b>Specialty</b>	You pay nothing after deductible.	You pay nothing after deductible.	You pay \$500 or less.	Coverage varies. See plan materials for more information.
<b>Prescriptions not on drug list</b>	Coverage varies. See plan materials for more information.	Coverage varies. See plan materials for more information.	Coverage varies. See plan materials for more information.	Coverage varies. See plan materials for more information.

Email plan | Print plan



# Reviewing your medical insurance

## STEP 8: Sign up.

Your employer will give you instructions you need to enroll.

*Print or Email plan to review or share.*

The screenshot displays a user interface for reviewing a medical insurance plan. At the top, three green checkmarks in circles indicate that the 'About', 'Medical', and 'Next steps' sections have been reviewed. Below this, a heading reads 'You're done, but you're not signed up yet', followed by a sub-heading: 'Your employer will give you the instructions you need to enroll. Talk to your employer if you have any questions about enrollment.' A blue banner indicates 'You liked this plan'. The plan name is 'EZ MN FI HPIC Empower HSA Embedded 3000-100%'. A table shows the 'Estimated total cost' as '\$14,782 annually' and the 'Premium cost' as '\$347 every two weeks'. Below the table are buttons for 'Email plan' and 'Print plan'. A 'What's next?' section contains two light blue boxes: one with a document icon and the text 'Don't forget to sign up! Ask your employer when open enrollment closes so you don't miss it. You can sign up for the plan you like using the instructions from your employer.'; the other with a clock icon and the text 'Access your plan 24/7. Once your coverage begins, you can go online or use the myHP mobile app to view claims, plan balances and more. Learn about the benefits of an account'.

About Medical Next steps

### You're done, but you're not signed up yet

Your employer will give you the instructions you need to enroll. Talk to your employer if you have any questions about enrollment.

You liked this plan

#### EZ MN FI HPIC Empower HSA Embedded 3000-100%

Estimated total cost	Premium cost
<b>\$14,782</b> annually	<b>\$347</b> every two weeks

Email plan Print plan

#### What's next?

Don't forget to sign up!

Ask your employer when open enrollment closes so you don't miss it. You can sign up for the plan you like using the instructions from your employer.

Access your plan 24/7

Once your coverage begins, you can go online or use the myHP mobile app to view claims, plan balances and more.

[Learn about the benefits of an account](#)