

# 2021 HealthPartners retiree medical

## Choose one plan:

|                             | Plan 1                   | Plan 2                   | Plan 3                   |
|-----------------------------|--------------------------|--------------------------|--------------------------|
| Lifetime Maximum            | Unlimited                | Unlimited                | Unlimited                |
| Plan Premium                | \$263.60                 | \$202.80                 | \$166.40                 |
| Plan Deductible             | \$100                    | \$150                    | \$200                    |
| Primary Care                | \$15 copay               | \$20 copay               | \$25 copay               |
| Specialist                  | \$30 copay               | \$40 copay               | \$45 copay               |
| Hospital                    | \$100 per benefit period | \$200 per benefit period | \$500 per benefit period |
| Preventive Care             | Covered 100%             | Covered 100%             | Covered 100%             |
| Out-of-Pocket Medical Limit | \$1,750                  | \$3,000                  | \$5,000                  |

**This document does not include everything that is covered, or every limitation or exclusion. Benefits described in this document are for illustration purposes only and are subject to change. Please check the Evidence of Coverage (EOC) for a full list of covered services and how much you will pay, and deductible details.**

# 2021 HealthPartners retiree Rx plans

|                               | Plan 1          | Plan 2          | Plan 3          |
|-------------------------------|-----------------|-----------------|-----------------|
| Rx Deductible (Tiers 3, 4, 5) | \$150           | \$150           | \$150           |
| Tier 1 Preferred Generic      | \$10 copay      | \$10 copay      | \$15 copay      |
| Tier 2 Generic                | \$10 copay      | \$15 copay      | \$20 copay      |
| Tier 3 Preferred Brand        | \$20 copay      | \$45 copay      | \$50 copay      |
| Tier 4 Non-preferred Brand    | \$40 copay      | \$56 copay      | \$90 copay      |
| Tier 5 Specialty              | 25% coinsurance | 25% coinsurance | 33% coinsurance |

## St. Olaf College Gap Coverage:

**Plan 1:** The same cost-sharing applies to each tier in the Coverage Gap Stage as in the Initial Coverage Stage.

**Plan 2 and Plan 3:** You pay 25% for generic drugs and 25% for brand name drugs.

**Catastrophic coverage goes into effect at \$6,500:** \$3.70 for generics, \$9.20 for brand or 5%, whichever is greater.

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# 2021 HealthPartners retiree dental plan

Consider adding the dental plan\*

**Monthly premium: \$56.60**

| Benefit  | In-network | Out-of-network |
|--|------------|----------------|
| Annual Maximum (per person, per calendar year)                           | \$1,250    | \$750          |
| Implant Maximum (included in annual maximum)                             | \$500      | \$500          |
| Deductible (applies to Basic Care, Special Care and Prosthetics)         | \$50       | \$75           |
| Preventive and Diagnostic Care (teeth cleaning, exams and dental X-rays) | 100%       | 80%            |
| Sealants (pit and fissure sealants)                                      | 100%       | 80%            |

\*Subject to 12-month waiting period with no proof of prior continuing coverage. NOTE: Dental is not available on a stand-alone basis. If you dis-enroll from the dental plan, you will not be able to enroll again.

While this material is believed to be accurate as of the print date, it is subject to change. In the event of a conflict or inconsistency between this material and plan documents, the terms of the plan documents shall govern.

The full name of Emeriti Retirement Health Solutions is The Emeriti Consortium for Retirement Health Solutions, an Illinois Nonprofit Corporation. Emeriti Retirement Health Solutions is not an insurance company, insurance broker or insurance provider. The Emeriti Program is delivered in collaboration with TIAA, CBIZ RPS, Aetna Life Insurance Company, and HealthPartners. Emeriti, TIAA, CBIZ RPS, Aetna Life Insurance Company, and HealthPartners are independent corporations and are not legally affiliated.

# 2021 HealthPartners retiree dental plan

Consider adding the dental plan\*

**Monthly premium: \$56.60**

| Benefit   | In-network | Out-of-network |
|---|------------|----------------|
| Basic Care I: Fillings (other than posterior composite)         | 80%        | 50%            |
| Basic Care I: Posterior composite (white fillings on molars)    | 50%        | 50%            |
| Basic Care I: Simple extractions                                | 80%        | 50%            |
| Basic Care I: Endodontics (i.e. root canal therapy)             | 50%        | 50%            |
| Basic Care I: Non-surgical periodontics                         | 50%        | 50%            |
| Basic Care II: Major oral surgery (6-month waiting period)**    | 50%        | 50%            |
| Basic Care II: Surgical periodontics (6-month waiting period)** | 50%        | 50%            |
| Crowns, crown repairs and onlays (12-month waiting period)**    | 50%        | 25%            |
| Bridges, dentures and repairs (12-month waiting period)**       | 50%        | 25%            |
| Implants (12-month waiting period)                              | 50%        | 50%            |

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\*\*Waiting periods may be waived for enrollees with proof of qualifying comparable coverage. Contact HealthPartners Dental Sales at **952-883-5600** for details.

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