



# Let's get started

Partner with a Medicare plan that keeps you doing what you love

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## **HealthPartners® Medicare Supplement Plan 2020 Comparison Guide**

HealthPartners® Basic Medicare Supplement Plan

HealthPartners® Extended Basic Medicare Supplement Plan

HealthPartners® Medicare Supplement Plan with \$20 and \$50 Copayments (Plan N)

**Jan. 1, 2020 – Dec. 31, 2020**

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# With a HealthPartners Medicare Supplement plan, you're always in good shape.

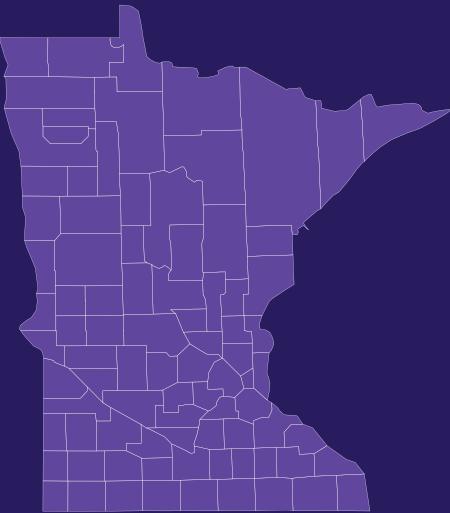
Helping Minnesotans stay healthy has been our passion for over 60 years. Health comes in many shapes — physical, mental and financial, to name a few. And you can't just focus on one. You have to keep up with all of it. You don't have to be perfect. But you need to be in good shape. As your Medicare partner, we're here to help you get there.

## A Medicare partner from your neck of the woods

When you enroll in a HealthPartners Medicare plan, you're teaming up with local experts who know how to keep you healthy. Your doctor, clinic and support teams are all right here in the Midwest. In fact, when you call your Member Services team, you'll talk to someone in Bloomington, Minnesota. Yep, right by Mall of America. Near the area? You can stop by our Bloomington office and chat in person with one of our Sales reps. Ask questions and get to know the people who work to keep you in good shape.

This booklet will help you get to know the Supplement plans we offer. You can join if you have Medicare Parts A and B, and live in the service area.

**We're right with you in your pursuit of good health.**



Our Medicare Supplement plans are offered in all 87 Minnesota counties.

# Why choose a HealthPartners Medicare plan?

HealthPartners Medicare Supplement plans help you stay healthy for what matters most. A Medicare Supplement (Medigap) plan is different from a Medicare Advantage plan (like an HMO or PPO). Medicare Supplement plans help fill in the gaps Original Medicare doesn't cover, like deductibles and coinsurance. Not to mention, ours offer extra benefits and perks.

Here are a few reasons why people like Medicare Supplement plans:

## No network.

You can see any doctor in the U.S. who accepts Medicare, without a referral. Visit [medicare.gov](http://medicare.gov) to search providers.

## They travel with you.

You pay the same for covered services no matter where you are in the U.S.\*

## They move with you.

You won't have to worry about changing plans if you decide to move to a different state.

## Predictable coverage that's easy to budget for.

You'll know ahead of time what you're going to pay for most services.

## Guaranteed renewable.

Rest easy knowing your plan will never be canceled as long as you pay your monthly plan premium.

### Remember:

If you have Original Medicare and a Medicare Supplement plan, Medicare pays its share of the approved amounts for covered costs. Then your Medicare Supplement plan pays its share.

### WORDS TO KNOW:

**Benefit period:** Begins the day you're admitted as an inpatient in a hospital or skilled nursing facility (SNF) and ends when you haven't received inpatient hospital care (or care in a SNF) for 60 consecutive days.

**Coinurance:** The percentage of the total bill you pay when you use a medical service or drug.

**Copay or copayment:** The dollar amount you pay when you use a medical service or drug; usually a flat dollar amount, like \$15.

**Original Medicare:** A fee-for-service health plan that has two parts: Part A (hospital insurance) and Part B (medical insurance).

**Provider:** Any organization, institution or individual that supplies health care services.

**Service area:** The geographic region where a health plan accepts members and where the plan's services are provided.

\*For covered services incurred during travel outside the U.S., see the chart on page 2.

# Choose from three plan options

Here's what each plan pays. The dot means that benefit is covered at 100%.

Medicare Supplement benefits	Basic	Extended Basic	Plan with \$20 and \$50 Copayments (Plan N)
<b>Annual maximum out-of-pocket</b>	No out-of-pocket max	\$1,000	No out-of-pocket max
<b>Part A inpatient hospital deductible</b>	Optional rider	•	•
<b>Part B deductible</b>	Optional rider <sup>1</sup>	See footnote <sup>2</sup>	
<b>Part B coinsurance</b>	•	•	Copays apply <sup>3</sup>
<b>Part B excess charges</b>	Optional rider	•	
<b>Preventive care (Non-Medicare)</b>	Optional rider	•	
<b>Coverage while in a foreign country</b>	80% Emergencies only	80% Emergencies and non-emergencies	80% Emergencies only
<b>Skilled nursing facility</b>	•	•	•
<b>State-mandated benefits</b>	80% or 100%	80% or 100%	80% or 100%

**NOTE:** If you first become eligible for Medicare due to age (turning 65), disability or end-stage renal disease before Jan. 1, 2020, you're eligible for a Medicare Supplement policy that covers 100% of the Medicare Part B calendar year deductible. The Extended Basic policy available to all applicants newly eligible on or after Jan. 1, 2020 does not include coverage for the Medicare Part B calendar year deductible.

<sup>1</sup>Part B deductible optional rider not available to individuals newly eligible for Medicare on or after Jan. 1, 2020.

<sup>2</sup>Part B deductible coverage not available to individuals newly eligible for Medicare on or after Jan. 1, 2020.

<sup>3</sup>Plan pays 100% of the Part B coinsurance, except for a copay of up to \$20 for some office visits and up to a \$50 copay for emergency room visits that do not result in an inpatient admission.

See Outline of Coverage and Plan Policy for specific benefits.

## Keep in mind:

If you change your primary residence to a state outside Minnesota, or outside the Wisconsin counties of Barron, Burnett, Douglas, Dunn, Pierce, Polk, St. Croix or Washburn, your premium will change to reflect the Medicare Supplement premium those residents are paying outside our local coverage area.

		Medicare eligible after Jan. 1, 2020		Medicare eligible before Jan. 1, 2020	
2020 Premiums		Standard	Tobacco	Standard	Tobacco
<b>Basic plan</b>		<b>\$174.70</b>	<b>\$202.80</b>	<b>\$174.70</b>	<b>\$202.80</b>
<b>Rider 1:</b> Part A inpatient hospital deductible		+ \$38.50	+ \$44.70	+ \$38.50	+ \$44.70
<b>Rider 2:</b> Part B deductible		NA	NA	+ \$15.40	+ \$15.40
<b>Rider 3:</b> Part B excess charges		+ \$1.00	+ \$1.20	+ \$1.00	+ \$1.20
<b>Rider 4:</b> Preventive care		+ \$3.40	+ \$3.90	+ \$3.40	+ \$3.90
<b>Basic Plan</b> (total with all riders)		<b>\$217.60</b>	<b>\$252.60</b>	<b>\$233</b>	<b>\$268</b>
<b>Extended Basic Plan</b>		<b>\$263</b>	<b>\$305.60</b>	<b>\$279</b>	<b>\$321</b>
<b>Plan with \$20 and \$50 copayments (Plan N)</b>		<b>\$170</b>	<b>\$195.50</b>	<b>\$170</b>	<b>\$195.50</b>

## What about Part D?

Medicare Supplement plans don't offer Part D prescription drug coverage, so you'll need to buy a stand-alone Part D plan to cover your meds. That means you'll have three separate insurance cards:

1. Original Medicare
2. HealthPartners Medicare Supplement plan
3. Stand-alone Part D prescription drug plan

Make sure you enroll in a Part D plan when you're first eligible, so you don't get hit with a late enrollment penalty. To find a Part D plan that's right for you, talk to your broker, visit [medicare.gov](http://medicare.gov), or call the Senior Linkage Line at **800-333-2433** Monday through Friday, 8 a.m. to 4:30 p.m.

# Get more than great health care

Here's a look at some of the extra perks, benefits and support available to you as a HealthPartners Medicare member.

## Travel coverage

Whether you go to the beach for a vacation, or move to the beach full time, your plan travels with you. Since there's no network, you can see any willing Medicare provider, anywhere in the U.S.\*



### Assist America®\*\*

If something unexpected happens while you're more than 100 miles from home or in a foreign country, you'll have Assist America on your side.

Call 24/7 nationwide and worldwide for help with things like:

- Filling lost prescriptions
- Finding quality providers, doctors and translators
- Hospital admission
- Getting pre-trip information, like immunizations and Visa requirements
- Sending health updates to loved ones at home

Learn more at [assistamerica.com](http://assistamerica.com).

## Retail and service discounts

Save money with our Healthy Discounts<sup>SM</sup> program. With your member ID card, you can get discounts at a variety of places for things like exercise equipment, spa treatments, meal delivery and even stuff for your pets. Plus, up to 35 percent off hearing devices and 35 percent off eyewear. See a list of participating retailers at [healthpartners.com/healthydiscounts](http://healthpartners.com/healthydiscounts).



## Ways to stay active with Silver&Fit®

With the Silver&Fit Exercise and Healthy Aging Program, you can choose from a gym membership or two home fitness kits. Pick from 34 home fitness kits to be sent to your home twice each year. They cover topics like cardio and strength, yoga, chair exercises, stress management and more. Learn more at [silverandfit.com](http://silverandfit.com).

## Simple online tools

Once you create your online *myHealthPartners* account, you can manage your health care anywhere, anytime. Get plan materials, pay your bills, and email questions about benefits and claims with the touch of a button. Plus, you can chat online with a HealthPartners Medicare expert for fast answers.

## Dental plans

Your teeth are an important part of your overall health, so you may want to invest in a dental plan. Our HealthPartners Senior Personal Dental plans offer comprehensive coverage for things like fillings, denture repairs, crowns and more. Compare your dental plan options at [healthpartners.com/seniordental](http://healthpartners.com/seniordental).

\*For covered services incurred during travel outside the U.S., see the chart on page 2.

\*\*Assist America services are only available during the first 90 consecutive days that you're away from your home and all arrangements must be made through Assist America.

# Ready to sign up?

## Here's how:

- Visit [healthpartners.com/shopsupp20](http://healthpartners.com/shopsupp20)
- Call us at **952-883-6611** or **833-256-7042** (TTY: **711**)
- Fill out and send in the paper application using the prepaid envelope in your enrollment kit. You can also fax it to us at **952-853-8746**.

Completed enrollment forms we receive by the last day of the month are generally effective for the first day of the next calendar month. We'll let you enroll up to 90 days before you want your coverage to start.

After you enroll, you'll get a welcome packet with your member ID card and other helpful materials.

## Here's when:

The best time to enroll in a Medicare Supplement plan is during your six-month Medigap Open Enrollment Period. This starts the first day of the month you turn 65 and are enrolled in Medicare Part B, and ends in six months. For example, if you turn 65 and are enrolled in Part B in July, the best time for you to buy a Medicare Supplement plan is from July to December.

If you apply for a Medicare Supplement plan outside of your open enrollment period, you may need to meet medical underwriting requirements, unless you're eligible for a guaranteed issue right (also called Medigap protections).

For more information about guaranteed issue rights or how to choose a Medicare Supplement plan, visit [healthpartners.com/mgidappolicy](http://healthpartners.com/mgidappolicy). Or, talk to our Medicare experts.

# Looking for more info?

## Come to an informal meeting:

- Visit [healthpartners.com/mymeetings](http://healthpartners.com/mymeetings) to find one near you.

## Give us a call:

**952-883-5601** or **800-247-7015** (TTY: **711**).

Oct. 1 through Dec. 7: 8 a.m. to 6 p.m. CT,  
Monday through Saturday

Dec. 8 through Sept. 30: 8 a.m. to 6 p.m. CT,  
Monday through Friday

## Check out our educational blog:

[healthpartners.com/education](http://healthpartners.com/education)

## Stop by and see us:

8170 33rd Ave. S., Bloomington, MN 55425

## Send us a note:

[medicaresales@healthpartners.com](mailto:medicaresales@healthpartners.com)

## Contact your broker

## Follow us online:

-  Facebook: **@HealthPartnersMN**
-  Twitter: **@\_HealthPartners**
-  Instagram: **@HealthPartners**

To learn about what Original Medicare covers and what it costs, read through your "Medicare & You" handbook. Or, visit **medicare.gov** to view it online. Don't have one? Call **800-MEDICARE (800-633-4227)** to get yours. They're available 24 hours a day, seven days a week. You can also call the Social Security Administration at **800-772-1213** (TTY **800-325-0778**). Monday through Friday, 7 a.m. to 7 p.m. Visit online at [ssa.gov](http://ssa.gov).

Your information is protected. For information on how HealthPartners manages and protects Health Information and Personal Information that you give us, how we will use and share that information, and how you may exercise your rights with regard to your Personal Information and Health Information, visit [healthpartners.com/public/privacy](http://healthpartners.com/public/privacy).

The HealthPartners family of health plans is underwritten and/or administered by HealthPartners, Inc., Group Health, Inc., HealthPartners Insurance Company or HealthPartners Administrators, Inc. Fully insured Wisconsin plans are underwritten by HealthPartners Insurance Company.

The Silver&Fit program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). All programs and services are not available in all areas. Silver&Fit is a federally registered trademark of ASH. Contact your health plan or Silver&Fit for more information. You can also refer to the Silver&Fit website. Please check the searchable directory on the Silver&Fit website to see if your location participates in the program.



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