

Copay/Coinsurance plan with benefit levels

A set copay helps you plan when you will pay and how much it will cost. Plus, with separate benefit levels, it's easy to find the right doctor at the lowest cost.

What you'll pay

Copay

A copay is a set amount you pay when you visit the doctor or pick up a prescription. The amount depends on where you get care and the benefit level. The lower the level, the less your copay will be. You can find the amounts on your member ID card.

Coinsurance

You might have to pay a portion of services that aren't covered with a copay. This is called coinsurance. For example, you might pay 20% of the cost of an MRI, and your plan would cover the remaining 80%. Just like copays, your coinsurance will be smaller at a lower benefit level.

Out-of-pocket maximum

This puts a cap on what you have to pay during the year. Once you reach the max, your plan pays for all in-network care.

Your plan helps pay for

- Preventive care (no cost to you)
- Convenience care and telemedicine services
- Specialty care (no referrals needed)
- Prescriptions

DistinctionsSM plan highlights

All the doctors we partner with are experts in their field. But the cost and quality of your care can vary. Based on patient surveys, claims info and overall health care data, we bucket doctors into three benefit levels.

Benefit level 1 doctors consistently have happier, healthier patients at a lower overall cost. Choose them to get the best bang for your buck.

Benefit level	Quality	Cost
Benefit level 1	★★★	\$
Benefit level 2	★★	\$\$
Benefit level 3	★	\$\$\$

Where you can get care

Choose your doctor from the DistinctionsSM plan with three benefit levels.

How to get more info

- **See plan details** in your **Summary of Benefits and Coverage (SBC)** in your enrollment materials
- **Call us** with questions at **952-883-5000** or **800-883-2177**
- **Search the network** for your doctor or find a new one at **healthpartners.com/distinctions3-2022**

TIP: In-network preventive care is covered 100%. So, get your recommended checkups, vaccines and screenings without worrying about having to pay.