

HealthPartners® Medicare Group Solution

2025 Summary of Benefits

Aug. 1, 2025 – July 31, 2026
Scott County #2604

HealthPartners® Journey Group (PPO) Plan

HealthPartners® Retiree National Choice (PDP) Plan

Use this summary document to get to learn about the Medicare Group Solution, which plan you are eligible to enroll in, what is covered and what you pay for those services. It doesn't list everything we cover, or every limitation or exclusion. For a complete list of covered services and how much you pay, give us a call at one of the numbers below and ask for the Evidence of Coverage or Group Certificate.

Because your group does not renew its HealthPartners coverage on January 1st, your Medicare benefits may change on January 1, 2026 and the 2026 Part D thresholds will also take effect on January 1, 2026. All other HealthPartners medical benefit will be maintained until your group's renewal date. If you have questions, please contact your benefits manager or Member Services.

We're here to help

Call us at **952-883-7428** or **866-993-7428**
(TTY **711**)

Oct. 1 through March 31: 8 a.m. to 8 p.m. CT, seven days a week.
April 1 through Sept. 30: 8 a.m. to 8 p.m. CT, Monday through Friday.

The **HealthPartners Medicare Group Solution** brings together your medical and Part D prescription drug coverage. To be eligible you must be enrolled in the Federal Medicare Program for Part A (hospital coverage) AND Part B (medical coverage), live in the plan's service area and meet other eligibility criteria determined by your employer group.

The HealthPartners Medicare Group Solution plan you are eligible for is based on your county of residence. The coverage under each plan is designed to be the same and there are some differences in how the plans work. These differences are highlighted below.

<p>If you live in the following Minnesota counties you are eligible for the Journey Group (PPO) Plan.</p> <p>Service area: Aitkin, Anoka, Becker, Beltrami, Benton, Big Stone, Carlton, Carver, Cass, Chippewa, Chisago, Clay, Clearwater, Cook, Cottonwood, Crow Wing, Dakota, Douglas, Grant, Hennepin, Hubbard, Isanti, Itasca, Jackson, Kanabec, Kandiyohi, Kittson, Koochiching, Lac qui Parle, Lake, Lake of the Woods, LeSueur, Lincoln, Lyon, Mahnomen, Marshall, McLeod, Meeker, Mille Lacs, Morrison, Murray, Nobles, Norman, Otter Tail, Pennington, Pine, Pipestone, Polk, Pope, Ramsey, Red Lake, Redwood, Renville, Rice, Rock, Roseau, Scott, Sherburne, Sibley, Stearns, Stevens, St Louis, Swift, Todd, Traverse, Wadena, Washington, Wilkin, Wright and Yellow Medicine.</p> <p>Journey Group Plan You'll receive one member ID card after you enroll and HealthPartners will administer all of your Medicare coverage – medical and Part D prescription drug coverage.</p> <p>Note: For medical services you can see any provider that is eligible to participate in Medicare. The plan does have a network of contracted providers but for medical services, your in-network and out-of-network benefits are the same.</p>	<p>If you live in the following Minnesota counties OR outside of Minnesota you are eligible for the Retiree National Choice (PDP) Plan.</p> <p>Service Area: Blue Earth, Brown, Dodge, Faribault, Fillmore, Freeborn, Goodhue, Houston, Martin, Mower, Nicollet, Olmsted, Steele, Wabasha, Waseca, Watonwan, Winona AND all other U.S. States and Puerto Rico.</p> <p>Retiree National Choice Plan (RNC) You'll receive two member ID cards from HealthPartners after you enroll. One is for your medical coverage and the other is for your Part D prescription drug coverage. For medical services present your Original Medicare and HealthPartners medical ID card. Medicare is primary and HealthPartners will coordinate with Original Medicare. When you get services, the provider will bill Medicare first and then HealthPartners.</p> <p>Note: For medical services you can see any provider that is eligible to participate in Medicare. If you need assistance locating a provider, please call our Member Services number.</p>
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Once you are enrolled in Journey Group or RNC and your plan is effective, you can access your 2025 plan materials by signing in to your HealthPartners online account at **healthpartners.com**. If you're signed up for paperless delivery, we'll send you an email when your plan materials are available for viewing. This includes your Evidence of Coverage, provider directory (if applicable), pharmacy directory and formulary.

The information in this document is not a complete description of benefits. Call 952-883-7428 or 866-993-7428; TTY: 711 for more information.

MEDICAL BENEFITS

BENEFITS	DESCRIPTION	WHAT YOU PAY
Monthly Premium: Contact your employer for premium information. If you're billed directly by HealthPartners, call us at the numbers on the front page for your premium information.		
Deductible	What you pay out of pocket for services before your plan begins to pay	Your plan doesn't have a deductible.
Maximum out-of-pocket (does not include Part D)	The most you'll pay for covered services during the plan year. Not all services apply. Please see the plan's EOC or Group Certificate for details.	\$3,000 Journey Group: combined in- and out-of-network RNC: no network
Hospital		
Inpatient hospital coverage ¹		\$0 per stay
Outpatient hospital coverage ¹	Observation stay and non-surgical services	\$0
	Outpatient surgery ¹	\$0
Ambulatory surgery center (ASC) ¹		\$0
Doctor Visits and Preventive Care		
Primary	In-person and virtual visits	\$10
Specialist		\$10
Preventive care	Medicare-covered services includes "Welcome to Medicare" preventive visit (one-time), annual wellness visit, certain screenings and counseling visits, immunizations for pneumonia and influenza and other Medicare-covered preventive services	\$0
	Routine physical exams (once a year)	\$0
Emergency and Urgent Care		
Emergency care	In U.S./Worldwide	\$30 / 20%
Urgently needed services	In U.S./Worldwide	\$10 / 20%
Outpatient Diagnostic Test, Radiation Therapy, X-rays, and Labs		
Diagnostic services/Labs/Imaging (Cost for these services may vary based on place of service.)	Diagnostic Radiology (e.g., MRI, CT, PET) ¹	\$0
	Labs	\$0
	Diagnostic tests and procedures ¹	\$0
	X-rays	\$0
	Therapeutic radiology ¹	\$0

¹ Journey Group: Provider authorization may be required for certain services.

BENEFITS	DESCRIPTION	WHAT YOU PAY
Hearing / Dental / Vision		
Hearing services	Routine exam	\$0
	Diagnostic exam	\$0
	Hearing aids through TruHearing®	\$99/\$199/\$499 per aid; one per ear annually
Dental services preventive	Medicare-covered non-routine dental	\$0
Preventive	2 cleanings, 2 exams, 1 X-ray annually	\$10
Vision services	Routine exam	\$10
	Diagnostic exam	\$10
	Glasses or contact lenses after cataract surgery	\$0
Mental Health Services		
Therapy visits	Individual	\$10
	Group	\$5
Inpatient visit		\$0 per stay
Skilled Nursing Facility (SNF) / Rehabilitation Services		
Skilled nursing facility	The plan covers up to 100 days in a SNF Journey Group: 3-day hospital stay waived RNC: 3-day hospital stay required	Journey Group: \$0 RNC: \$0
Rehabilitation services	Physical therapy	\$0
	Occupational therapy	\$0
	Speech and language therapy	\$10
Medical Transportation		
Ambulance	Cost per one-way trip; Air/Ground in U.S.	\$0
Other transportation	Non-emergency services	Not covered
Medicare Part B Drugs		
Medicare Part B drugs ¹	Chemotherapy and other drugs that must be administered by a health professional ²	\$0
	Insulin ³ (used in a pump)	\$0

¹ Journey Group: Provider authorization may be required for certain services.

² If you have cost sharing, you may pay less for certain drugs on the CMS rebate list.

³ You will pay no more than \$35 for a one-month supply.

ADDITIONAL BENEFITS

BENEFITS	DESCRIPTION	WHAT YOU PAY
Acupuncture	Medicare-covered	\$10
	Non-Medicare covered	\$10
Assist America®	Travel-related and support when more than 100 miles from home or in foreign country	Available
Chiropractic care	Medicare-covered	\$10
Fitness Benefit	SilverSneakers® Fitness Program Gym membership or one home kit per year	\$0
Immunizations	Pneumonia, Influenza, Hepatitis B, COVID-19	\$0
Medical equipment/ supplies ¹	Durable medical equipment (DME)	10%
	Prosthetics	10%
	Diabetic Supplies	10%
Travel Counseling	Health advice before traveling internationally	\$10

¹ Journey Group: Provider prior authorization may be required for certain services

This plan may not cover all of your health care expenses. It's important to read your Evidence of Coverage or Group Certificate closely to see which expenses are covered.

PRESCRIPTION DRUG BENEFITS

The costs listed below are what you pay at in-network pharmacies. Generally, you have to use network pharmacies to fill your prescription meds. Costs may change depending on your pharmacy and when you enter a new Part D phase.

If you reside in a long-term care facility, you pay the same as at a retail pharmacy. You may get drugs from an out-of-network pharmacy at the same cost as an in-network pharmacy.

Phase 1: Deductible	Your plan does not have a deductible.	
Phase 2: Initial Coverage Tier 1: Preferred Generic Tier 2: Generic Tier 3: Preferred Brand Tier 4: Non-preferred Drugs Tier 5: Specialty	What you pay at standard retail and standard mail order pharmacies:	
	One-month supply Tier 1: \$10 Tier 2: \$10 Tier 3: \$10 Tier 4: \$10 Tier 5: \$10	Three-month supply Tier 1: \$30 Tier 2: \$30 Tier 3: \$30 Tier 4: \$30 Tier 5: Not offered
	At preferred mail order pharmacies, you get a three-month supply for the price of two months. You pay the same amount listed above for a one-month supply.	
Phase 3: Catastrophic Coverage	\$0 after Catastrophic Threshold is met.	
Insulin Coverage	You won't pay more than \$35 or the tier cost sharing if less than \$35 for a one-month supply of each insulin product covered by our plan. Not subject to any Part D deductible.	
Vaccine Coverage	Our plan covers most Part D vaccines at no cost to you. Not subject to any Part D deductible.	

ADDITIONAL PLAN INFORMATION

MAKE SURE YOUR DOCTORS AND PHARMACIES ARE COVERED

Once your plan is effective, you can access your 2025 plan materials by logging in to your online account at **healthpartners.com**. If you're signed up for paperless delivery, we'll send you an email when your plan materials are available for viewing. This includes your Evidence of Coverage or Group Certificate, provider directory (if applicable), pharmacy directory and formulary.

KNOW ALL YOUR OPTIONS

You can get your Medicare coverage through an employer group-sponsored plan, like HealthPartners, or through Original Medicare. However, if you decide not to enroll in the employer group plan you may not be allowed to return or may have to wait until your employer group's next Open Enrollment Period. To learn more about what Original Medicare covers and what it costs, read through your "Medicare & You" handbook. Or, visit **medicare.gov** to view it online. Want a hard copy? Call **800-MEDICARE (800-633-4227)** to get yours. They're available 24 hours a day, seven days a week. (TTY **877-486-2048**.)

For Journey Group, out-of-network providers are under no obligation to treat HealthPartners members, except in emergency situations. If you need assistance locating a provider, please call our Member Services number.

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HealthPartners is a PPO plan and PDP with a Medicare contract. Enrollment in HealthPartners depends on contract renewal.



HealthPartners® Medicare Group Solution

HealthPartners® Journey Group (PPO) Plan

HealthPartners® Retiree National Choice (PDP) Plan

HealthPartners and your employer make sure your health care needs are covered so you can get back to doing what you love.

Signing up is easy. Our Medicare experts will help you understand everything you need to know. They'll even walk you through step by step. Here are a few additional benefits and perks of being a HealthPartners member.

Get care anywhere

From home: Get unlimited visits to Virtuwel[®], your 24/7 online clinic. It treats everyday medical conditions, like colds, coughs, ear pain and flu. Nurse practitioners give you personalized care, a treatment plan and, if needed, a prescription sent right to your pharmacy. Visit virtuwel.com to learn more.

Across the U.S.: You're covered nine months out of the year when you travel in the U.S. And, you get worldwide emergency and urgently needed care.

Stay active

With SilverSneakers[®], you get a fitness membership with access to a nationwide network of participating locations – enroll in as many locations as you like, at any time. Don't like the gym? Order a home fitness kit, stream online classes, or use on-demand workout videos from the comfort of your home. Or join a SilverSneakers Community class at a nearby park or community center. All this at no additional cost to you. Learn more at silversneakers.com.

Travel with Assist America[®]

If something unexpected happens while you're more than 100 miles from home, you'll have Assist America on your side – at no cost to you.

Call 24/7 from anywhere in the world:

- Talk to experienced clinicians who can help you decide whether or not you need medical care
- Coordinate post-stabilization to the nearest facility or your home

Learn more at

healthpartners.com/getcareeverywhere.

Hearing aids through TruHearing

We partner with TruHearing[®] to offer a hearing aid benefit. You can get up to two hearing aids per year for a copayment per device. You'll also have a TruHearing consultant to answer your questions. Keep in mind, you must use TruHearing providers to use this benefit. Call TruHearing at **833-718-5803** (TTY: **711**) from 8 a.m. – 8 p.m. Monday through Friday to learn more or schedule an appointment.

Stay organized with online tools

Log on to your account at healthpartners.com to:

- Get your plan materials online. To sign up for paperless, visit healthpartners.com/green.
- Email questions about your benefits, eligibility or claims.
- Check your plan balances, including your deductible, out-of-pocket maximum and more.

Already a member of our HealthPartners family?

It's a seamless transition. You'll keep your same online account and member ID number. Plus, continue to get the same outstanding service you've come to know.

Get your meds your way

Skip the trip to the pharmacy with the HealthPartners preferred cost-sharing mail order pharmacy, WellDyne. Get most of your prescriptions delivered right to your door. There's no additional cost and shipping is free.

Typically, you can expect to get your meds within five to eight business days from the time the pharmacy gets your order.

Most HealthPartners members get a three-month supply of medicine for just two copays!

Head to healthpartners.com/mailtome to sign up. Or, call **800-591-0011** (TTY: **711**). You can also choose to get your medicines from one of our many in-network pharmacies.

Get quick advice from our team of experts

Don't spend time searching the Web for answers. Call your personal support team:

- **CareLineSM Service:** To find out if you should see a doctor, ask questions about a medicine you're taking, or learn about home treatment options, call **612-339-3663** or **800-551-0859**.
- **Member Services:** For questions about your plan benefits, account balance or finding a doctor in your network, call **952-883-6655** or **866-233-8734**.
- **Nurse NavigatorSM Program:** For questions about your health care and benefits, or help choosing a treatment option, call Member Services and ask to talk to a Nurse Navigator.
- **Behavioral Health Navigators:** To find a mental or chemical health professional in your network, call Member Services and ask for a Behavioral Health Navigator.

Learn more at healthpartners.com/myteam.

For Journey members, Journey is a network plan. And even though it is a network plan, your in- and out-of-network cost-sharing is the same.

Here are your next steps

Call our Medicare experts at **952-883-7428** or **866-993-7428** (TTY: **711**). From Oct. 1 through March 31, we take calls from 8 a.m. to 8 p.m. CT, seven days a week. You'll speak with a representative. From April 1 through Sept. 30, call us 8 a.m. to 8 p.m. CT, Monday through Friday to speak with a representative. On Saturdays, Sundays and Federal holidays, you can leave a message and we'll get back to you within one business day.

*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.

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