

Your digital guide to health insurance

For Smart Plan members

We know health insurance can be confusing.

That's why we've created this handy electronic guide with links to get you what you need when you need it.

You can find these links and more at mn.sourcewell.org/health.

We're in this together and here to help take the guesswork out of health care coverage.

Use your HealthPartners plan from Sourcewell to:

Get care

- Find a doctor in your network
- Receive treatment without leaving the house
- Check your symptoms

Get prescriptions

- Locate a pharmacy in your plan
- Find the lowest-priced pharmacy
- See if your medication is covered
- Get preventative prescriptions for free

Get rewards

- Receive discounts
- Get big incentives for choosing Top Value providers (more info on page 2)
- Earn up to \$250 in wellness incentive programs

Get help

- Find resources for mental and chemical health
- Get tools for special medical conditions
- Find answers to the most frequently asked insurance questions

Top care, top value

You don't have to sacrifice top care for top value.



Facing surgery or a medical procedure?

Our Top Value plan helps you locate the best provider at the best value. You'll receive reimbursements for travel and accommodations to and from the Top Value provider. We'll waive any coinsurance plus you'll receive gift cards based on your plan and procedure.

The end result? You get the best care and you pay less.

Find a top-value location

Select the procedure in the chart to find Top Value providers near you. Note: Use the document in your web browser for links to work.

Top Value travel benefit

Purpose

Offer affordable access to Top Value providers not available close to home

Total benefit limit

\$1,500 per surgery at Top Value provider

Minimum distance for reimbursement

Top Value provider must be at least 50 miles from home

Max. lodging reimbursement

\$150 per day of lodging as required for prep and surgery at Top Value provider

Transportation type

Economy/coach fare for train, airplane, or bus; car reimbursement is per mile

Coinsurance waived

Even if your Smart Plan normally requires you pay coinsurance after satisfying your deductible, we waive all coinsurance on eligible expenses at Top Value providers on all of our Smart Plans.

Gift cards

Procedure Eligible for Top Value Incentive even if member has met their out-of-pocket maximum*	Smart Plans 1,3,5,7,8 100/0 Plans	Smart Plans 2,4,6 80/20 Plans
Spine Surgery	\$1,000	\$500
Arthroscopic Shoulder Surgery	\$1,000	\$500
Hip Replacement & Revision	\$1,000	\$500
Knee Replacement & Revision	\$1,000	\$500
Cardiac Ablation	\$1,000	\$500
Arthroscopic Knee Surgery	\$500	-
Gallbladder Surgery	\$500	-
Hernia Repair, Inguinal	\$500	-
Cataract Surgery	\$500	-
Carpal Tunnel Surgery	\$200	-
Rotator Cuff Surgery	\$200	-
Cardiac Catheterization / Angioplasty	\$200	-
Tonsil and/or Adenoid Surgery	\$200	-
Ear Tubes	\$200	-