

PEIP HealthPartners Journey Group (PPO) Plan Overview
January 1, 2021 – December 31, 2021

Benefits	2021	2021
	Journey Group Plan 1	Journey Group Plan 2
Monthly premium:	\$220.16	\$200.76
Service area	You must live in one of the following counties to be eligible for the HealthPartners Journey group plan: Anoka, Becker, Beltrami, Benton, Big Stone, Carver, Cass, Chippewa, Chisago, Clay, Clearwater, Cottonwood, Crow Wing, Dakota, Douglas, Grant, Hennepin, Hubbard, Isanti, Jackson, Kandiyohi, Kittson, Lac qui Parle, Lake of the Woods, Lincoln, Lyon, Mahnomen, Marshall, Morrison, Murray, Nobles, Norman, Otter Tail, Pennington, Polk, Pope, Ramsey, Red Lake, Redwood, Renville, Roseau, Scott, Sherburne, Stearns, Swift, Todd, Wadena, Washington, Wilkin, Wright	
Annual out-of-pocket maximum	\$3,500 (Medical only) \$5,000 (Combined in and out of network)	\$4,500 (Medical only) \$6,000 (Combined in and out of network)
Lifetime maximum	Unlimited	Unlimited
Out of Network Services	40% coinsurance	40% coinsurance
Preventive Health		
Routine physical, eye and hearing exams	100% coverage	100% coverage
Immunizations	100% coverage	100% coverage
Medical		
Annual deductible	None	None
Primary care office visit	\$10 copay	\$15 copay
Specialty office visit	\$15 copay	\$30 copay
Urgent care	\$15 copay	\$30 copay
Emergency room	\$75 copay	\$90 copay
Inpatient hospital	\$400 copay, per stay	\$500 copay, per stay
Outpatient Surgery	\$200 copay	\$300 copay
MRI/CT/Diag. Tests/X-Ray	90% coverage	80% coverage
Ambulance	80% coverage	80% coverage
DME/Prosthetics	80% coverage	80% coverage
Medicare Part B Drugs, including chemotherapy, allergy injections & others	20% coinsurance	20% coinsurance

Benefits	2021	2021
	Journey Group Plan 1	Journey Group Plan 2
Hearing Aids	\$699/\$999 co-pay per hearing aid per*	\$699/\$999 co-pay per hearing aid per*
Preventive Dental	No coverage	No coverage
Prescription Drugs		
Annual deductible	\$300	\$300
Tier 1 (Preferred generic copay)	\$4 copay	\$6 copay
Tier 2 (Non-Preferred generic copay)	\$10 copay	\$12 copay
Tier 3 (Preferred brand)	\$47 copay	\$47 copay
Tier 4 (Non-preferred brand copay)	50% coinsurance	50% coinsurance
Tier 5 (Specialty copay)	27% coinsurance	27% coinsurance
Gap Coverage	25% coinsurance for generics; 25% coinsurance for brands	25% coinsurance for generics; 25% coinsurance for brands
Catastrophic Coverage	At \$6,500: \$3.70 generics, \$9.20 brand or 5%, whichever is greater	At \$6,500: \$3.70 generics, \$9.20 brand or 5%, whichever is greater

* Must use TruHearing provider.

Additional Benefits

- With the **Silver&Fit**® Exercise & Healthy Aging Program, you can choose a gym membership and up to two home fitness kits at no cost to you.
- If something unexpected happens while you're more than 100 miles from home or in a foreign country, you'll have **Assist America**® experienced clinicians on your side – at no cost to you.
- Get special savings from handpicked retailers as a HealthPartners member with **Healthy Discounts**. There are lots of products and services available to you at a discounted rate including: eyewear, exercise equipment, healthy eating and meal delivery services, pet insurance, and many more!

This summary document doesn't list everything the plans cover or every limitation or exclusion. For a full list of covered services, call HealthPartners or check the Evidence of Coverage.

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