

## HealthPartners Medicare Group Retiree Renewal

### PEIP

Effective January 1st, 2026

|                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Monthly premium                         | \$316.50                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Benefits                                | HealthPartners Medicare Journey (MA) group Plan 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Medical</b>                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Service Area                            | You must live in one of the following counties to be eligible for the HealthPartners Journey group plan: 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, Mahnommen, 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, St Louis, Stearns, Stevens, Swift, Todd, Traverse, Wadena, Washington, Wilkin, Wright, Yellow Medicine |
| Annual out-of-pocket maximum            | \$3,500 in-network<br>\$5,000 combined in and out-of-network                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Lifetime maximum                        | Unlimited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Out of Network Services                 | 40% coinsurance                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Annual deductible                       | None                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Routine physical, eye and hearing exams | No charge                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Primary care office visit               | No charge                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Specialty office visit/Urgent care      | \$35 copay                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Inpatient hospital                      | \$200 copay                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Emergency room                          | \$75 copay                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |

|                                  |                                                                                                                                                                                                                                                                                      |
|----------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Outpatient hospital              | \$200 copay                                                                                                                                                                                                                                                                          |
| Diagnostic Radiology: MRI/CT/PET | \$100 copay                                                                                                                                                                                                                                                                          |
| Ambulance                        | 20% coinsurance                                                                                                                                                                                                                                                                      |
| DME/Prosthetics                  | 20% coinsurance                                                                                                                                                                                                                                                                      |
| Travel Coverage                  | In-network cost sharing when traveling within the U.S. (up to 9 months) using the Visitor/Traveler benefit.<br>Assist America® Domestic and world-wide travel logistics<br>Travel-related services and support when traveling more than 100 miles from home or in a foreign country. |
| Hearing Aids: TruHearing®        | \$499/\$699/\$999 per hearing aid, per year;<br>~requires use of TruHearing® provider network                                                                                                                                                                                        |
| <b>Part D prescription drugs</b> |                                                                                                                                                                                                                                                                                      |
| Annual deductible                | \$300                                                                                                                                                                                                                                                                                |
| Tier 1 (Preferred generic)       | \$4 copay                                                                                                                                                                                                                                                                            |
| Tier 2 (Non-preferred generic)   | \$10 copay                                                                                                                                                                                                                                                                           |
| Tier 3 (Preferred brand)         | \$47 copay                                                                                                                                                                                                                                                                           |
| Tier 4 (Non-preferred brand)     | 50% coinsurance                                                                                                                                                                                                                                                                      |
| Tier 5 (Specialty)               | 27% coinsurance                                                                                                                                                                                                                                                                      |

### Included benefits and discounts:

- SilverSneakers® program: **Free** basic membership at participating fitness facilities in the national network, at-home workout kit, unlimited online classes
- Assist America®: Domestic and world-wide travel logistics. Experienced clinicians available by phone 24/7 to assist members in assessing their need for medical care and to coordinate post stabilization transport to the nearest medical facility or home. Member must be at least 100 miles from permanent residence for no longer than 90 consecutive days
- Telehealth services: E-visits, phone visits, online clinic visits (including unlimited Virtuwel® at no charge)
- Healthy Discounts: Discounts at participating retailers including eyewear, healthy eating programs, meal delivery, pet insurance, skin care services, wellness programs and many more