HealthPartners®

Copay/Coinsurance plan with the Open Access network

This plan gives you the predictability of a copay and the freedom to choose the doctor that works best for you.

For more details check your Summary of Benefits and Coverage (SBC) in your enrollment materials. Or give us a call at **952-883-5000** or **800-883-2177**.

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 – like at a clinic, urgent care or the ER.

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 percent of the cost of an MRI and your plan would cover the remaining 80 percent.

Out-of-pocket maximum

This puts a cap on what you have to pay during the year. Once you reach that limit, all in-network care is paid for by your health plan.

Your plan helps pay for

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

Plan highlights

You won't be surprised by how much you'll pay. Your copays are listed on your member ID card. Plus, when looking for a doctor, there's no referral needed.

TIP: You'll never pay out of pocket for in-network preventive care. So, don't forget to schedule your yearly recommended checkup, vaccines and screenings.

Where you can get care

Choose from one of the biggest networks of doctors and clinics. Check for your doctor or find a new one at **healthpartners.com/openaccess**.