

# Deductible plan with the Open Access network

You have every reason to get your preventive care to stay healthy. It's covered 100 percent. Not to mention, your favorite doctor is most likely in your network.

---

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

### Deductible, then coinsurance

This plan has a deductible. That's the amount you pay for care before your plan helps cover costs.

After that, your plan splits the bill with you. That's called coinsurance. For example, you might pay 20 percent, and your plan would pay the other 80 percent.

### Out-of-pocket maximum

Once you reach a limit, called an out-of-pocket maximum, you don't pay any more. Your health plan pays for all in-network care.

## What your plan pays for

Your health plan fully pays for in-network preventive care, even before you've paid your deductible.

After you hit your deductible, your plan chips in on things like:

- Convenience care and online care
- Specialty care (no referrals needed)
- Prescriptions

---

**TIP:** Get your yearly checkup, vaccines and screenings. They're all covered by your plan.

---

## Plan highlights

We've partnered with thousands of doctors across the country. Stay in the Open Access network to keep your costs low.

## Where you can get care

You can pick where you want to go from one of the biggest networks of doctors and clinics. Check for your doctor or find a new one at [healthpartners.com/openaccess](https://healthpartners.com/openaccess).