



How Does the Distinctions III Plan Work?

The Distinctions plan uses the Distinctions III network. HealthPartners assigns in-network providers to a network level (or tier) of 1, 2, or 3. Tiering is based on many factors, such as quality of care, cost, technology used, patient satisfaction, and other criteria. Your benefits are based on your provider's network level, just like our Distinctions Dental plan.

Not all benefits are different between network levels. For example, preventive health care is covered at 100% with no deductible for any in-network provider. Also, this plan applies the annual deductible to some benefits, but not others. Each benefit on the benefits summary either states "after deductible" or "no deductible". The deductible does not apply to those benefits where the summary says "no deductible".

HealthPartners tiers providers by specialty. **General Practitioners, Cardiology, Ear, Nose and Throat, Ob/Gyn, Orthopedics and Hospitals are tiered.** Any other specialty is not tiered (such as Oncology, Ophthalmology, Endocrinology, etc.) and defaults to a level 2 benefit. The best value (i.e. lowest copays for the highest rated providers) is for those doctors in level 1.

Providers in the same clinic may be tiered at different levels. Your general practitioner at your clinic may be a level 1, and the Ob/Gyn doctor at the same clinic may be a level 2. It is important to note that you have coverage for all providers on this plan, even those that are out of network. Let's say you are visiting your level 1 general practitioner and they recommend that you see an orthopedic specialist, and they can get you in with one at the same clinic the same afternoon. You would not know at that point if the orthopedic specialist is a level 1, 2, or 3. It is your choice to determine if you wish to see that orthopedic specialist not knowing what level they are at and pay the corresponding copay, or if you wish to review your provider options online (or by phone with HealthPartners Customer Service) and either confirm what level the orthopedist is, or make an appointment with a level 1 specialist to get the lowest copay.

To check the tier of any doctor, visit www.HealthPartners.com/metropolitancouncil. Click on "find a doctor, dentist or specialist" in the blue box in the middle of the homepage. Click on "group medical plans". Under "tiered network plans- 2013 Distinctions III", either click on "find a doctor/dentist" or "find a clinic/hospital". Enter your zip code and your doctor or clinic name. The network level will either be on the list of clinics you chose, or you may have to open the link for your clinic and look under the "doctors" tab to find the network level.

HealthPartners determines the tier of all in-network providers each calendar year. Whichever tier your provider is assigned in January is the tier they will be in December, but they could change for the following year, so check your providers' levels each year.

Like all our health plans, you do not need a referral to see any doctor, the benefit on each claim is based on the network level of the provider you receive the services from. Your best benefit will be for services provided by a HealthPartners Distinctions III Level 1 network provider.

There is a different copay for brand name prescriptions than for generic prescriptions. If there is no generic equivalent of the drug you need to take, you would pay the brand name copay. If there is a

generic available, but you want to take the brand name version, the brand copay will apply, PLUS you would pay the difference between the cost of the brand drug and the generic drug. If you cannot tolerate the generic drug, your doctor must complete a HealthPartners Pre- Authorization Exception form and submit it to HealthPartners. If they approve, you may then fill the brand name prescription and pay only the brand name copay. Once the exception is approved the doctor should write the script for “dispensed as written”.

To accurately compare the “worst-case” financial picture of each plan you consider at Open Enrollment, add together the annual Out of Pocket maximum (shown on the attached benefit summary- use the single amount if you have single coverage; use the family amount if you have family coverage) and the employee annual cost (shown on the enclosed rate sheet). For the HRA plan, also subtract the HRA contribution paid by Metropolitan Council. When you compare these numbers side by side, you may find that the lower premiums more than make up for the possibility of meeting a higher Out of Pocket maximum.

2013 Distinctions III Tiering

Primary Care

Benefit Level 1

Apple Valley Medical Clinic
Bloomington Lake Clinic
Burnsville Family Physicians
Family Health Services Minnesota, PA
France Avenue Family Physicians, PA
HealthPartners Central MN Clinics
HealthPartners Clinics
Integrity Health (Buffalo Clinic)
Lakeview Clinic, Ltd.
Multicare Associates
North Memorial Clinics
Northwest Family Physicians, PA
Ridgeview Care System
Stillwater Medical Group, PA
United Family Practice Health Center

Benefit Level 2

Aalfa Family Practice
Advanced Medical Clinic
Allina Medical Clinic
Allina Medical Clinic – Crossroads
Arcade Medical Clinic
Aspen Medical Group
Cedar Riverside People's Center
Children's Physician Network
Community Univ Health Care Center
Edina Family Physicians
Fairview Clinics
Fremont Community Health Services
HealthEast Clinics
Ilko Family Medicine, PA
Metropolitan Internists
Metropolitan Pediatric Specialists
North Clinic, PA
Open Cities Health Center
Park Nicollet/Methodist
Richfield Medical Group
Quello Clinic, Ltd.
Southdale Internal Medicine
Southdale Pediatric Associates, Ltd
Southside Community Health Services
St. Paul Family Medical Center
Valley Family Practice
West Side Community Health Services

Benefit Level 3

Edina Sports Health & Wellness
Hennepin Faculty Associates
University of MN Physicians

Cardiology

Benefit Level 1

HealthPartners Clinics

Benefit Level 2

Children's Heart Clinic, PA
Fairview Clinics
HealthEast Clinics
North Memorial Cardiovascular Services
Park Nicollet/Methodist
University of MN Physicians

Benefit Level 3

Allina Medical Clinic
Aspen Medical Group
Hennepin Faculty Associates
Metropolitan Heart & Vascular Institute
Minneapolis Heart Institute

Ear Nose & Throat

Benefit Level 1

Midwest Ear, Nose & Throat Specialists
Minneapolis Otolaryngology, PA
Ridgeview Clinics
Southdale Otolaryngology, PA
Stillwater Medical Group, PA

Benefit Level 2

Affiliated Otolaryngologists, PA
Buffalo Clinic, PA
Ear Specialty Center
Ear, Nose & Throat Specialty Care of MN, PA
HealthEast Clinics
HealthPartners Clinics
Paparella, Ear Head & Neck
Pediatric ENT Associates

Benefit Level 3

Allina Medical Clinic
Aspen Medical Group
Ear, Nose & Throat Clinic and Hearing Center
Fairview Clinics
Hennepin Faculty Associates
Oakdale Ear, Nose & Throat Clinic, PA
Park Nicollet/Methodist
University of MN Physicians

Orthopedics

Benefit Level 1

Fairview Clinics
HealthPartners Clinics
Ridgeview Clinics

Benefit Level 2

Children's Specialty Clinic Orthopaedics
Family Health Medical Clinic
Gillette Children's Specialty HealthCare
HealthEast Clinics
Integrity Health (Buffalo Clinic)
Lakes Orthopaedic Specialists, PA
Minneapolis Orthopedics
Multicare Associates
Orthopedic Specialists, PA
Orthopedic Surgical Consultants, PA
Park Nicollet/Methodist
Physicians Neck and Back Clinic
St. Croix Orthopaedics, PA
Summit Orthopedics, Ltd.
Twin Cities Orthopedics, PA
Wayzata Orthopedics, PA
William Simonet, MD

Benefit Level 3

Allina Medical Clinic
Aspen Medical Group
Hennepin Faculty Associates
Sports and Orthopedic Specialists, PA
University of MN Physicians

Ob/Gyn

Benefit Level 1

Buffalo Clinic, PA
Comprehensive Healthcare for Women, PA
HealthPartners Clinics
John A. Haugen Associates, PA
Lakeview Clinic, Ltd.
Metropolitan Obstetrics and Gynecology
Minnesota Gynecology and Surgery
Multicare Associates of the Twin Cities
North Clinic, PA
Oakdale Obstetrics & Gynecology, PA
Obstetrics & Gynecology Associates, PA
Obstetrics & Gynecology West, PA
Partners Obstetrics & Gynecology
Paul Larson OB/Gyn Clinic, PA
Southdale OB/Gyn Consultants
Stillwater Medical Group, PA
Western OB/Gyn, Ltd.

Benefit Level 2

Advanced Specialty Care for Women, PA
Cedar Riverside People's Center
Clinic Sofia OB GYN PA
Community Univ Health Care Center
Family Health Medical Clinic
Fremont Community Health Services
Generations Women's Health Center; PA
HealthEast Clinics
HealthPartners Central MN Clinics
Midwest Health Center for Women
North Metro Midwives, PA
NorthPoint Health & Wellness Center
Obstetrics, Gynecology & Infertility, PA
Open Cities Health Center
Ridgeview Clinics
Women & Adolescents Gynecology Center, LLC
Woodbury Obstetrics & Gynecology

Benefit Level 3

Adefris & Toppin Women's Specialists
Allina Medical Clinic
Aspen Medical Group
Fairview Clinics
Hennepin Faculty Associates
Park Nicollet/Methodist
Quello Clinic, Ltd.
University of MN Physicians
Women's Health Consultants

Hospitals

Benefit Level 1

Fairview Ridges Hospital
Fairview Southdale Hospital
Lakeview Hospital
Maple Grove Hospital
North Memorial Medical Center
Regions Hospital
Ridgeview Medical Center

Benefit Level 2

Abbott Northwestern Hospital
Children's Hospital – St. Paul & Mpls
Gillette Childrens Specialty Healthcare
HealthEast St. John's Hospital
HealthEast St. Joseph's Hospital
HealthEast Woodwinds Hospital
Mercy Hospital – Coon Rapids
New River Medical Center
Olmsted Medical Center/Hospital
Park Nicollet/Methodist Hospital
Regina Medical Center
United Hospital – St. Paul
Unity Hospital – Fridley

Benefit Level 3

Buffalo Hospital
Cambridge Medical Center
Fairview Lakes Regional Medical Center
Hennepin County Medical Center
Rochester Methodist Hospital
St. Francis Regional Medical Center
University of MN Medical Center; Fairview

Only the Twin Cities area providers shown here are assigned to Benefit Levels. Other providers—including all outside the metro area plus specialties not listed above, regardless of their location—are considered Benefit Level 2. All Mayo Clinic providers are in Benefit Level 3.

For the most up-to-date information, log on to healthpartners.com.

Visit healthpartners.com to find clinics, doctors, and hospitals in your neighborhood, and your benefit level.

