Compass plan overview

WHY SHOULD I CHOOSE COMPASS?

The HealthPartners® Compass℠ plan is a great fit for individuals and families who need a balance between upfront benefits and affordability.

- **Coverage you need – and then some.** You have 100 percent coverage for preventive care and women's health and unlimited** visits to virtuwell®, a 24/7 online clinic. Plus, you have coverage for office visits, prescriptions, emergency services and care for maternity, mental health and chemical health.
- **Choose your doctor.** With 700,000 providers and 6,000 hospitals nationwide, it's likely your favorite doctor is in the plan network. Check to see if your doctor is in the network at **healthpartners.com/compass**. Plus, you're covered with Assist America® when you travel.
- **Get support**. In addition to award-winning customer service, you get perks like fitness club and well-being discounts. Plus, you have access to our Member Assistance Program, which helps with everything from finding child and elder care, to assisting with personal concerns such as stress management and legal issues.

WHAT ARE MY OPTIONS?

You can choose from different levels of coverage to find the best fit for your needs and budget.

▲Monthly premium ▼Deductible	▼Monthly premium ▲Deductible	▼Monthly premium ▲Deductible
Silver Option available to pair with HSA	**Bronze** Option available to pair with HSA	**Catastrophic** Available for people ages 18-29*

HOW DOES COMPASS WORK?

Here are a couple typical scenarios:

Theresa's family has the Compass Silver plan. She thinks her son, Max, has pink eye. She visits **virtuwell.com** and answers some simple questions about his symptoms. Within 30 minutes she has a prescription ready at the pharmacy closest to her house.

ACTUAL COST	WHAT THERESA PAYS
$40 virtuwell visit	$0 (she has unlimited free visits**)
$15 generic antibiotic	$12
$55	**$12**

Later that year, Theresa's daughter, Kate, breaks her arm while riding her bike. She visits the emergency room for an X-ray and cast.

ACTUAL COST	WHAT THERESA PAYS
$400 ER visit $40 X-ray $250 casting	$250 (she pays $250 copay for first ER visit)
$100 follow-up visit	$30 (first three office visits have a copay)
$790	**$280**

Note: These are examples. Your actual plan deductible and copay may vary.

THE BOTTOM LINE

Theresa and her family have the coverage they need for minor illnesses and injuries, and are protected from the high cost of more serious illnesses and accidents.

** To enroll in a Catastrophic plan, you must be 18-29 years of age before the beginning of the plan year or have an Unaffordability or Hardship Certificate of Exemption from MNsure.*

***Excludes Catastrophic plan and HSA-qualified plans*