

2024 Summary of Benefits

North Dakota and South Dakota

HealthPartners® Freedom (Cost) Plans

HealthPartners® Freedom Valley (Cost)

HealthPartners® Freedom Base (Cost)

HealthPartners® Freedom Plains (Cost)

HealthPartners® Freedom Prairie (Cost)

HealthPartners® Freedom Crest (Cost)

January 1, 2024 – December 31, 2024



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Low-cost, high-value Medicare plans

To get the best value from a Medicare plan, it's important to find the benefits and coverage you need – all at a great price. It's the sweet spot of getting more for less.

HealthPartners has been supporting communities across the Midwest for over 65 years. As a nonprofit, we always put the health and well-being of our members first.

HealthPartners® Freedom (Cost) medical-only plans offer affordable options for every lifestyle and budget. You get the benefits you really need – plus a few perks that add even more value.

Combine all this with a big network of doctors you know and trust, and one thing is clear: We're your **partner for good**™.



Check out page 12 to see our featured plan benefits and perks for 2024.

HealthPartners Freedom Medicare plans

Use this booklet to help you get to know the plans we offer in North Dakota and South Dakota:

→ Valley

→ Base

→ Plains

→ Prairie

→ Crest

Inside, you'll find information about our plans, network, featured benefits and a summary of what's covered and what you'll pay.

You can join if you have Medicare Parts A and B or Part B only and live within the service area, and don't have end-stage renal disease (ESRD) (there are exceptions).

Your plan has it all – a strong network with your trusted care systems and doctors

Here's a closer look at the HealthPartners Freedom network.

It's easy to get the care you need

You deserve a network that gives you access to the care you need – from the doctor you want – right when you need it.

- Get access to over **79,000** doctors and clinicians, and over **6,000** care locations.
- Coverage that includes major care systems in your area so you can continue to receive care from the doctors, clinics and hospitals you know and trust.
- No referrals are needed to see specialists.

We're here when you need us

Your member support team is based right here in the Midwest. If you have questions about your network or coverage, we can help.

Featured care systems

Receive care from major care systems in your area, including:

North Dakota

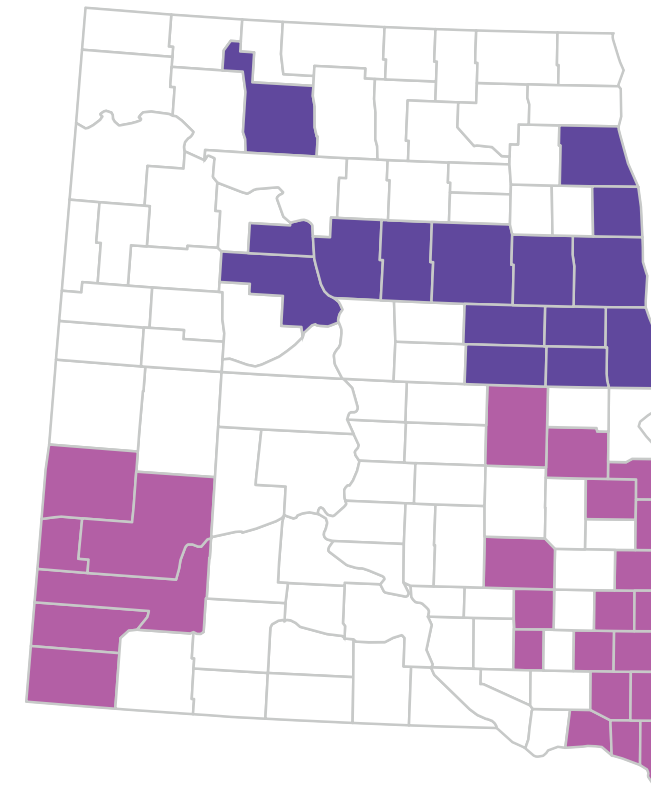
- ✓ Sanford Health
- ✓ Altru
- ✓ Essentia Health
- ✓ Mid Dakota Clinic and more

South Dakota

- ✓ Avera Health
- ✓ Sanford Health
- ✓ Prairie Lakes Health Care System
- ✓ Monument Health
- ✓ Brookings Health System
- ✓ Huron Regional Medical Center and more

Plan service area

HealthPartners Freedom plans are available to you if you live in these North Dakota and South Dakota counties.



NORTH DAKOTA

- Clay
- Barnes
- Burleigh
- Cass
- Dickey
- Grand Forks
- Kidder
- LaMoure
- Morton
- Oliver
- Ransom
- Richland
- Sargent
- Stutsman
- Traill
- Ward

SOUTH DAKOTA

- Codington
- Custer
- Davison
- Day
- Deuel
- Fall River
- Grant
- Lake
- Lawrence
- Lincoln
- McCook
- Meade
- Minnehaha
- Moody
- Pennington
- Sanborn
- Turner
- Union
- Yankton
- Butte

Find a covered provider at healthpartners.com/dakotadoc24

HealthPartners Freedom plans

HealthPartners Freedom medical-only plans are Cost plans with a network of doctors, hospitals, and other providers. For medical care and services, you have the flexibility to access local providers and see providers nationwide who accept Medicare and are willing to see you.

2024 plan information		Valley
Monthly premium	What you pay each month for your plan	\$0
Deductible	What you pay out of pocket for services before your plan begins to pay	None
Maximum out-of-pocket	The most you'll pay for covered services for the year. Certain services do not count toward this amount	\$4,500
Hospital	Common needs may include	
Inpatient hospital coverage¹	Cost per benefit period	Days 1-5: \$300 Days 6+: \$0
Outpatient hospital coverage¹	Observation stay	\$200 per day
	Outpatient surgery	\$250
Ambulatory surgery center¹		\$250
Doctor Visits and Preventive Care		
Doctor – Primary	In-person and virtual visits	\$0
Doctor – Specialist		\$40
Preventive care	Medicare-covered services include “Welcome to Medicare” preventive visit (one-time), annual wellness visit, certain screenings and counseling visits, immunizations for pneumonia and influenza and other Medicare-covered preventive services	\$0
	Routine physical exams (once a year)	\$0
Emergency and Urgent Care		
Emergency care	In U.S.	\$135
	Worldwide	\$135
Urgently needed services	In U.S.	\$40
	Worldwide	20%

¹Prior authorization may be required for certain services.

	Base	Plains	Prairie	Crest
	\$35.70	\$39.70	\$73.30	\$190
	None	None	None	None
	None	\$3,400	\$3,000	\$3,000
	\$600	\$400	\$200	\$100
	20%	\$150 per day	\$100 per day	\$50 per day
	20%	\$150	\$150	\$50
	20%	\$150	\$150	\$50
	20%	\$0	\$0	\$0
	20%	\$40	\$15	\$0
	\$0	\$0	\$0	\$0
	Not covered	\$0	\$0	\$0
	\$100	\$135	\$90	\$75
	NA	20%	20%	20%
	20%	\$40	\$25	\$0
	NA	20%	20%	20%

2024 plan information		Valley
Outpatient Diagnostic Tests, Radiation Therapy, X-rays and Labs		
Diagnostic services Labs/Imaging	Diagnostic radiology (e.g.,MRI, CT, PET) ¹	\$150
	Labs	\$0
	Diagnostic tests and procedures	\$40
	X-rays	\$35
	Therapeutic radiology ¹	\$60
Hearing / Dental / Vision		
Common needs may include		
Hearing services	Routine exam	\$0
	Diagnostic exam	\$40
	Hearing aids through TruHearing®	\$499 / \$699 / \$999 per aid; up to two per year
Dental services – Medicare-covered	Medicare-covered non-routine dental	\$0
Dental services – Non-Medicare-covered*	Maximum benefit amount	\$1,000 per year
Preventive services	Routine dental exams (2 per year)	\$0
	Screenings (up to 1 per year)	\$0
	Cleanings – prophylaxis and periodontal maintenance combined (2 per year)	\$0
	Bitewing X-rays (1 per year)	\$0
	Full-mouth (panoramic) X-rays (1 every 3 years)	\$0
	Fluoride treatment (2 per year)	\$0
	Sealants (1 per tooth every 3 years)	\$0
Comprehensive services	Non-routine evaluations	0%-20%
	Fillings	20%
	Endodontics (root canal therapy)	20%
	Non-surgical periodontics (1 every 2 years)	20%
	Surgical periodontics (1 every 2 years)	50%
	Oral surgery	50%
Vision services	Routine exam	\$0
	Diagnostic exam	\$40
	Non-Medicare-covered prescription eyewear	\$150 benefit allowance per year

¹Prior authorization may be required for certain services.

*Dental services may be received from in- and out-of-network licensed dental providers. For dental services performed by an out-of-network dentist, you are responsible for paying any difference between the billed charge and the usual and customary reimbursement amount, even for services listed as \$0. See the Evidence of Coverage for more information.

Base	Plains	Prairie	Crest
20%	\$150	\$0	\$0
\$0	\$0	\$0	\$0
20%	\$40	\$30	\$0
20%	\$10	\$10	\$0
20%	\$60	\$20	\$0
Common needs may include			
Not covered	\$0	\$0	\$0
20%	\$40	\$15	\$0
Not covered	\$499 / \$699 / \$999 per aid; up to two per year	\$499 / \$699 / \$999 per aid; up to two per year	\$499 / \$699 / \$999 per aid; up to two per year
20%	\$0	\$0	\$0
NA	NA	\$750 per year	\$750 per year
NA	NA	\$0	\$0
		\$0	\$0
		\$0	\$0
		\$0	\$0
		\$0	\$0
		\$0	\$0
		\$0	\$0
NA	NA	\$0	0%-20%
		\$0	20%
		\$0	20%
		\$0	20%
		NA	50%
		NA	50%
NA	\$0	\$0	\$0
20%	\$40	\$15	\$0
NA	\$150 benefit allowance per year	\$200 benefit allowance per year	\$200 benefit allowance per year

2024 plan information		Valley
Mental Health Services		
Therapy visits	Individual	\$40
	Group	\$20
Inpatient visits	Cost per benefit period	Days 1-5: \$300 Days 6+: \$0
Skilled Nursing Facility (SNF) / Physical Therapy		
Skilled nursing facility	Cost per benefit period	Days 1-20: \$0 Days 21-100: \$203/day
Physical therapy		\$40
Medical Transportation		
Ambulance	Cost per one-way trip (Air / Ground in U.S.)	\$350 / \$200
Other transportation	Non-emergency services	NA
Medicare Part B Drugs		
Medicare Part B drugs¹	Chemotherapy and other Part B drugs that must be administered by a health professional	0%-20%*
	Insulin (used in a pump)	0%-20%†
Additional Benefits		
Acupuncture	Medicare-covered	\$40
	Non-Medicare-covered; up to 20 visits per year	\$40
Assist America®	Travel related services and support when traveling more than 100 miles from home or in foreign country	Included
Chiropractic care	Medicare-covered	\$15
Extended absence benefit	Coverage for care when traveling out of the service area for up to 9 months	Included
Fitness benefit	SilverSneakers Fitness Program (see page 13)	\$0
Immunizations	Pneumonia, Influenza, Hepatitis B, COVID-19	\$0
Medical equipment / supplies¹	Durable medical equipment/prosthetics	20%
	Diabetic supplies (healthpartners.com/diabeticsupplies)	\$0
	Diabetic shoes/inserts	20%
Outpatient substance abuse	Individual and Group	\$40
Over-the-counter (OTC)	Pain relievers, allergy sprays, first aid supplies and more through NationsOTC®	\$25 per quarter, no rollover
Smoking and tobacco use cessation	Counseling to stop smoking or tobacco use	\$0
Travel counseling	Health advice before traveling internationally	\$0

¹Prior authorization may be required for certain services.

*You may pay less than 20% for certain drugs on the CMS rebate list.

†You will pay no more than \$35 for a one-month supply.

Base	Plains	Prairie	Crest
20%	\$40	\$15	\$0
20%	\$20	\$7.50	\$0
\$600	\$400	\$200	\$100
Days 1-20: \$0 Days 21-100: \$196/day	Days 1-20: \$0 Days 21-100: \$203/day	Days 1-20: \$0 Days 21-100: \$203/day	Days 1-100: \$0
20%	\$40	\$15	\$0
20% / 20%	\$350 / \$200	\$100 / \$100	\$100 / \$0
NA	NA	NA	NA
0%-20%*	0%-20%*	0%-20%*	0%-20%*
0%-20%†	0%-20%†	0%-20%†	0%-20%†
20%	\$40	\$15	\$0
NA	\$40	\$15	\$0
Included	Included	Included	Included
20%	\$15	\$15	\$0
Included	Included	Included	Included
NA	\$0	\$0	\$0
\$0	\$0	\$0	\$0
20%	20%	20%	10%
20%	\$0	\$0	\$0
20%	20%	20%	10%
20%	\$40	\$15	\$0
NA	\$25 per quarter, no rollover	\$25 per quarter, no rollover	NA
NA	\$0	\$0	\$0
NA	\$0	\$0	\$0

This is a medical plan only. If you want Part D coverage, you'll need to enroll in a Part D plan.



Dental benefits with bite

Dental health is important to your overall well-being. With the Valley, Prairie and Crest plans, you have a maximum benefit amount that can be used for preventive care and comprehensive care, like cleanings, exams and X-rays, as well as periodontal maintenance (deep cleanings), fillings and endodontics.

You can use any dental provider and there's no waiting period for dental coverage.

Annual benefit amounts:

- Valley \$1,000 per year
- Prairie \$750 per year
- Crest \$750 per year

See page 8
to learn more



Stay active and healthy with SilverSneakers®

With SilverSneakers*, you get a fitness membership with access to thousands of gyms and fitness locations nationwide.

Don't like the gym? Order a home fitness kit, stream live, online classes or use on-demand workout videos from the comfort of your home. Or join a SilverSneakers Community® class at a nearby park or community center. All at no additional cost to you.

Learn more at
silversneakers.com

*Benefits described not applicable to the Base plan.



Vision and hearing benefits*

Your eyes and ears deserve only the best. Our plans include \$0 copays for routine eye exams and hearing exams, including an allowance for frames, contacts and lenses.

We've partnered with TruHearing® to offer high-quality hearing aids; choose from a variety of models with low copays.

*Benefits described not applicable to the Base plan.

See page 8
to learn more



Medicare benefits that travel

Our enhanced travel coverage includes in-network cost sharing when you're traveling within the U.S. (up to nine months) using the Extended Absence benefit, and worldwide emergency and urgent care.*

Medical consultations are also an included benefit for all overseas travels.*

Plus, you'll get a full range of travel-related services from Assist America®, the nation's largest provider of global emergency services.**

Learn more at
[assistamerica.com](https://www.assistamerica.com)

*The Base plan does not include coverage for worldwide emergency and urgent care or medical consultations for overseas travels.

**Assist America® offers support when you're over 100 miles from home or in a foreign country. Services are only available during the first 90 consecutive days that you're away from your home. All arrangements must be made through Assist America.

Healthy DiscountsSM Program

Healthy discounts. Healthy savings. Healthy lifestyle.

Our members enjoy savings and discounts on many products and services that promote a healthy and active lifestyle. From meal kits to exercise equipment, there are discounts for retailers and services that will help you achieve better health. Once you've enrolled, you'll receive information to sign in and view your discounts.

Healthy Discounts categories

Eating well

Meal planning, meal delivery, weight loss support and more

Fitness

Virtual fitness options, fitness equipment and more

Health products and education

Home medical equipment, allergy relief, educational resources and more

Hearing and vision

Eyewear, laser vision correction, hearing aids and more

Personal care

Skin and body care products and more

Additional services

Pet insurance and more

Assist America[®] travel support

Finding care. Anytime. Anywhere.

If something unexpected happens when you're more than 100 miles* from home or in a foreign country, you'll have Assist America[®] on your side. Assist America provides emergency services for 40 million travelers worldwide.

When you're navigating a medical emergency, Assist America's vast network of resources can support you. Travel support services include:

- ✓ Pre-trip information on travel alerts and travel restrictions
- ✓ Finding a pharmacy to fill needed medications and prescriptions
- ✓ Replacing essential travel documents
- ✓ Access to skilled interpreters
- ✓ Help finding lost luggage
- ✓ App-based services
- ✓ Much more

Operations centers are staffed 24/7 by experienced, multilingual emergency assistance professionals.

Learn more at healthpartners.com/healthydiscounts

Learn more at assistamerica.com

**Services are only available during the first 90 consecutive days that you're away from your home. All arrangements must be made through Assist America.*

These additional discounts described on pages 16 and 17 cannot be applied to services covered under our Medicare plans, nor can they be combined with any other discounts. The availability of a product and service may vary by geographic service area. Additionally, these products and services described are neither offered nor guaranteed under our contract with the Medicare program and are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the HealthPartners grievance process.

Frequently asked questions

How do you select which doctors are in network?

Our network includes specific doctors, clinics and other care providers – ones that deliver high-quality care at a lower cost. So, if your doctor is in the network, or you're willing to pick one from the clinics included, our plans could be a great fit for you.

Do I have to pay for preventive care?

No. Freedom members pay \$0 for preventive services, like the Welcome to Medicare visit or Annual Wellness Visit, routine physical exams,* colon cancer screenings and annual mammograms. Keep in mind, if you get treated for an illness or injury, you may have costs related to that portion of your visit.

Why is preventive care so important?

Screenings help catch potential issues early on so you can stay as healthy as possible. Yearly physicals* and preventive visits give you an opportunity to have honest conversations about your health with a doctor you trust.

Are online clinics covered?

Yes. Your 24/7 online clinic is **virtuwell.com**. Get a diagnosis, treatment plan and prescription if needed from board-certified nurse practitioners. All in about an hour for a \$0 copay.

Who can I call with health questions?

You have personal support when you need it, including CareLineSM Service, Nurse NavigatorSM Program, and Behavioral Health Navigators. Nurses and navigators can help you select the best treatment option and decide if you should see a doctor.

Scan with your phone's camera to get answers to other frequently asked questions.



*Routine physical exams are not covered in Base plan.

Sign up today or get more information

Are you ready to sign up? Here's how:

- Visit **healthpartners.com/enrolldakota24**
- Call us at **877-240-8311** (TTY: **711**)
- Fill out and send in the paper application using the prepaid envelope in your enrollment kit. You can also fax it to us at **952-853-8746**.

Completed enrollment forms we receive by the last day of the month are generally effective for the first day of the next calendar month. After you enroll, you'll get a welcome packet with your member ID card and other helpful materials.

When to sign up

Annual Enrollment Period (AEP)

Join or switch your Medicare plan Oct. 15 to Dec. 7 for coverage starting Jan. 1.

Initial Enrollment Period (IEP)

Three months before to three months after your 65th birthday month (seven months total).

Special Enrollment Period (SEP)

During special life events, like moving or retiring. Check with HealthPartners or **medicare.gov** for details.

Attend a Medicare meeting to learn more

You're invited to learn about the basics of Medicare and your HealthPartners Freedom plan options at an informational meeting. Visit **healthpartners.com/mymeetings** to see the full list of meetings and reserve your seat.

Questions?


Give us a call at **800-247-7015** (TTY: **711**).
Oct. 1 through March 31: 8 a.m. to 8 p.m. CT, seven days a week
April 1 through Sept. 30: 8 a.m. to 8 p.m. CT, Monday through Friday

Check out our educational blog
healthpartners.com/education

Chat with us online
healthpartners.com/medicare

Send us a note by email
medicaresales@healthpartners.com

Find a Medicare broker
healthpartners.com/findbroker

 Enroll in Parts A and/or B before you sign up for a private plan. And have your Medicare card ready when you enroll.

Pre-enrollment checklist

Before making an enrollment decision, it's important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a Sales representative at **800-247-7015** (TTY: **711**).

Understanding the benefits

- The Evidence of Coverage (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs and benefits before you enroll. Visit healthpartners.com/eoc24 or call **800-247-7015** (TTY: **711**) to view a copy of the EOC.
- Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.

Understanding important rules

- In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- Benefits, premiums and/or copayments/coinsurance may change on Jan. 1, 2025.
- Our plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for covered services the provider must agree to treat you. Except in an emergency or urgent situation, non-contracted providers may deny care. In addition, you will pay a higher copay for services received by non-contracted providers.
- Effect on current coverage: If you are currently enrolled in a Medicare Advantage plan, your current Medicare Advantage health care coverage will end once your new Medicare Advantage coverage starts. If you have Tricare, your coverage may be affected once your new Medicare Advantage coverage starts. Please contact Tricare for more information. If you have a Medigap plan, once your Medicare Advantage coverage starts, you may want to drop your Medigap policy because you will be paying for coverage you cannot use.

Notes

To learn about what Original Medicare covers and what it costs, read through your Medicare & You handbook. Or visit [medicare.gov](https://www.medicare.gov) to view it online. Don't have one? Call **800-MEDICARE (800-633-4227)** to get yours. They're available 24 hours a day, seven days a week (TTY: **877-486-2048**).

Your information is protected. For information on how HealthPartners manages and protects Health Information and Personal Information that you give us, how we will use and share that information, and how you may exercise your rights with regard to your Personal Information and Health Information, visit healthpartners.com/public/privacy.

HealthPartners is a Cost plan with a Medicare contract. Enrollment in HealthPartners depends on contract renewal.

For accommodations of persons with special needs at meetings, call **800-247-7015** (TTY: 711).

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Out-of-network/non-contracted providers are under no obligation to treat HealthPartners members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

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This booklet doesn't list everything we cover, or every limitation or exclusion. For a full list of covered services, check the Evidence of Coverage (EOC) at healthpartners.com/eoc24 or call us at the number on page 20.



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