

2024 Summary of Benefits

Wisconsin

HealthPartners® Freedom (Cost) Plans

HealthPartners® Freedom Basic WI (Cost)

HealthPartners® Freedom Vital WI (Cost)

HealthPartners® Freedom Balance WI (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**.SM



Check out page 14 to see our featured plan benefits and perks for 2024.

HealthPartners Freedom Medicare plans

Use this booklet to help you get to know the three plans we offer:

→ **Basic**

→ **Vital**

→ **Balance**

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 **6,000** care locations.
- Coverage includes major care systems near you, so you can receive care from the doctors, clinics and hospitals you know and trust.
- No referrals are needed to see specialists.

Featured care systems

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

- ✓ Essentia Health
- ✓ St. Luke's
- ✓ HealthPartners
- ✓ Park Nicollet
- ✓ M Health Fairview
- ✓ Hudson Hospital and Clinic
- ✓ Amery Hospital and Clinic and more

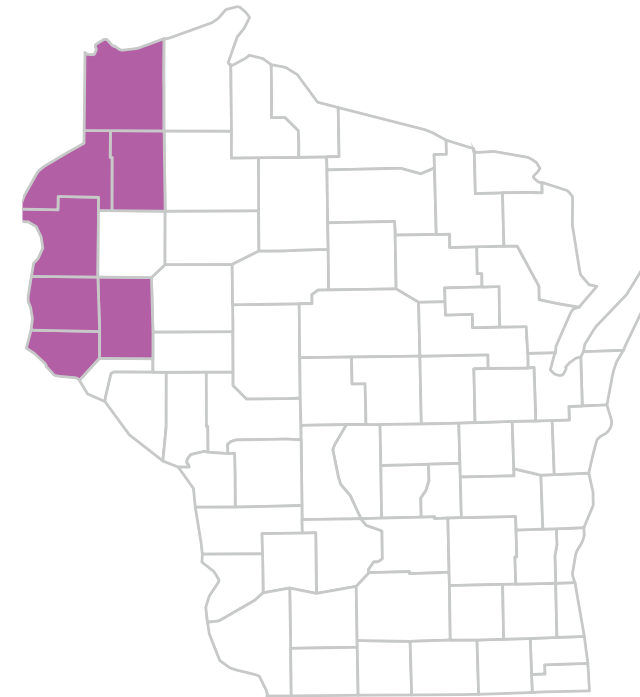
We're here when you need us

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

Find a covered provider at
healthpartners.com/finddr24

Plan service area

HealthPartners Freedom plans are available to you if you live in these Wisconsin counties.



Burnett	Polk
Douglas	St. Croix
Dunn	Washburn
Pierce	

HealthPartners Freedom plans

HealthPartners Freedom plans are medical-only 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

Monthly premium	What you pay each month for your plan
Deductible	What you pay out of pocket for services before your plan begins to pay
Maximum out-of-pocket	The most you'll pay for covered services for the year. Certain services do not count toward this amount
Hospital	Common needs may include
Inpatient hospital coverage¹	Cost per benefit period, unlimited days
Outpatient hospital coverage¹	Observation stay
	Outpatient surgery
Ambulatory surgery center¹	
Doctor Visits / Preventive Care / Emergency and Urgent Care	
Doctor – Primary	In-person and virtual visits
Doctor – Specialist	
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
	Routine physical exams (once a year)
Emergency and Urgent Care	
Emergency care	In U.S.
	Worldwide
Urgently needed services	In U.S.
	Worldwide
Outpatient Diagnostic Tests, Radiation Therapy, X-rays and Labs	
Diagnostic services/ Labs/Imaging	Diagnostic radiology (e.g., MRI, CT, PET) ¹
	Labs
	Diagnostic tests and procedures
	X-rays
	Therapeutic radiology ¹

¹Prior authorization may be required for certain services.

Basic	Vital	Balance
\$33.60	\$49.70	\$87.60
None	None	None
None	\$3,400	\$3,400
\$600	\$400	\$200
\$0	\$0	\$0
20%	\$150	\$100
20%	\$150	\$100
20%	\$15	\$15
20%	\$40	\$15
\$0	\$0	\$0
Not covered	\$0	\$0
\$100	\$135	\$90
NA	20%	20%
20%	\$40	\$15
NA	20%	20%
20%	20%	\$200
\$0	\$0	\$0
\$0	\$0	\$0
20%	\$10	\$10
20%	\$60	\$60

2024 plan information

Hearing / Dental / Vision		Common needs may include
Hearing services		Routine exam
		Diagnostic exam
		Hearing aids through TruHearing®
Dental services		Medicare-covered non-routine dental
		Optional supplemental dental
Vision services		Routine exam
		Diagnostic exam
Mental Health Services		
Therapy visits		Individual
		Group
Inpatient visits		Cost per benefit period
Skilled Nursing Facility (SNF) / Physical Therapy		
Skilled nursing facility		Cost per benefit period. The plan covers up to 100 days in a SNF
Physical therapy		
Medical Transportation		
Ambulance		Cost per one-way trip Air / Ground in U.S.
Other transportation		Non-emergency service
Medicare Part B Drugs		
Medicare Part B drugs		Chemotherapy and other drugs that must be administered by a health professional ¹
		Insulin (used in a pump)
Additional Benefits		
Acupuncture		Medicare-covered
		Non-Medicare-covered; up to 20 visits per year
Assist America®		Travel-related services and support when traveling more than 100 miles from home or in a foreign country
Chiropractic care		Medicare-covered
Extended absence benefit		Coverage for care when traveling out of the service area for up to 9 months
Fitness benefit		SilverSneakers Fitness Program (see page 15)
Immunizations		Pneumonia, Influenza, Hepatitis B, COVID-19
Medical equipment / supplies ¹		Durable medical equipment
		Prosthetics
		Diabetic supplies (healthpartners.com/diabeticsupplies)

¹Prior authorization may be required for certain services.

²You may pay less than 20% for certain drugs on the CMS rebate list.

³You will pay no more than \$35 for a one-month supply.

Basic	Vital	Balance
Not covered	\$0	\$0
20%	\$40	\$15
Not covered	\$499 / \$699 / \$999 per aid; up to two per year	\$499 / \$699 / \$999 per aid; up to two per year
20%	\$0	\$0
Not available	Available	Available
Not covered	\$0	\$0
20%	\$40	\$15
20%	\$40	\$15
20%	\$20	\$7.50
\$600	\$400	\$200
Days 1-100: \$0	Days 1-100: \$0	Days 1-100: \$0
20%	\$40	\$15
20% / 20%	20% / \$200	\$100 / \$100
NA	NA	NA
0%-20% ²	0%-20% ²	0%-20% ²
0%-20% ³	0%-20% ³	0%-20% ³
20%	\$40	\$15
NA	\$40	\$15
Included	Included	Included
20%	\$15	\$15
Included	Included	Included
NA	\$0	\$0
\$0	\$0	\$0
20%	20%	20%

2024 plan information

Additional Benefits (cont.)	
Outpatient substance abuse	Individual / Group
Smoking and tobacco use cessation	Counseling to stop smoking or tobacco use
Travel counseling	Medical consultations with health advice for international travel and more

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

Basic	Vital	Balance
20%	\$40	\$15
NA	\$0	\$0
NA	\$0	\$0

Freedom Wisconsin optional benefits

Freedom Wisconsin Balance optional benefit rider

With our Freedom Balance plan, Wisconsin residents can add this optional benefit rider to their coverage for an additional monthly premium.

2024 plan information	Balance
Monthly premium	\$42
Additional chiropractic care	\$0 for Medicare-covered and routine chiropractic services
Additional home health agency care	\$0 for up to 365 home care visits per year, combined Medicare- and non-Medicare-covered services
Additional skilled nursing facility care	\$0 for 30 days of care per year without a prior hospital stay

Freedom Wisconsin optional comprehensive dental benefit

Your mouth is just as important when it comes to your overall health. The dental coverage listed below is optional and costs an additional monthly premium.

2024 plan information		Vital and Balance	
Monthly premium		\$46.50	
Deductible	Does not apply to preventive and diagnostic services	\$50	
		In-network	Out-of-network
Maximum benefit amount		\$1,100	\$200*
Preventive and diagnostic services	Routine dental exams (<i>up to 2 per year</i>)	\$0	
	Screenings (<i>up to 2 per year</i>)	\$0	
	Cleanings – prophylaxis and periodontal maintenance recall (<i>up to 2 per year</i>)	\$0	
	Bitewing X-rays (<i>up to 1 per year</i>)	\$0	
	Full-mouth (panoramic) X-rays (<i>up to 1 every 3 years</i>)	\$0	
	Fluoride treatment (<i>up to 1 per year</i>)	\$0	
	Sealants (<i>up to 1 per tooth every 3 years</i>)	50%	
	Non-routine evaluations	\$0	
Comprehensive services	Fillings	50%	
	Oral surgery	50%	
	Non-surgical periodontics (<i>up to 1 every 2 years</i>)	50%	
	Surgical periodontics (<i>up to 1 every 2 years</i>)	50%	
	Endodontics (root canal therapy)	50%	
	Special restorative care (crowns and onlays) (<i>up to 1 every 5 years</i>)	50%	
	Bridges and partial or full removable dentures (<i>up to 1 every 5 years</i>)	50%	
	Dental implant maximum benefit amount	\$500*	
Dental implant services (<i>up to 1 every 5 years</i>)	50%		

*The out-of-network and dental implant maximum benefit amounts count toward the overall \$1,100 in-network annual maximum benefit. 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.



Vision and hearing benefits*

Your eyes and ears deserve only the best. Our plans include \$0 copays for routine eye exams and hearing exams.

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 Basic plan.

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.

*Benefits described not applicable to the Basic plan.

Learn more at
silversneakers.com



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

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

**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 18 and 19 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. Explore our network at healthpartners.com/finddr24.

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 Basic plan.

Sign up today or get more information

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

- Visit healthpartners.com/enrollfreedom24
- 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.

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 22.



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HealthPartners is a Cost plan with a Medicare contract. Enrollment in HealthPartners depends on contract renewal. The Medicare Cost Plan is jointly and severally offered by HealthPartners, Inc. and HealthPartners Insurance Company.

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