



# 2023 Health Insurance Open Enrollment

Sourcewell 

# Agenda

- Get a refresher on the basics of health insurance
- Get an overview of your health plan options and any changes
- Better understand your coverage and benefits
- Learn how Sourcewell's partners support you
- Know what happens next



A blue trapezoidal graphic on the left side of the slide, pointing to the right. It contains the text 'About Your Service Providers' in white.

# About Your Service Providers

# Who is Sourcewell?



# About Sourcewell's Better Health Collective

## **Well established organization**

- Organization formed 1984, and health insurance collective started in 1997

## **Many public employers across MN benefit**

- Over 30 member groups
- Competitive rates and rate stability are the primary objectives
- Valuable benefits which include robust preventive and wellness benefits

## **Many public employees benefit**

- Over 3,000 participating employees, with over 6,000 participating members
- Employees and retirees from schools, cities, counties, and other government entities

# Mission statement

As a force multiplier, we provide stable group health insurance solutions that allow public entities to lead employees to their highest state of wellness.

# Health Collective's Partners

In partnership with

Sourcewell 



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# Health Plan Literacy



# Video Resources

- Basic terms for your health insurance plan
- Manage your health care costs

# Additional Resources

About all Better Health Collective health and wellness programs

- [www.sourcewell-mn.gov/health](http://www.sourcewell-mn.gov/health)

HealthPartners health plan resources

- [www.healthpartners.com](http://www.healthpartners.com)

Wellright wellness resources

- [support@wellright.com](mailto:support@wellright.com) if you don't know your URL

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# About your health plan

HealthPartners

# Summary of changes effective 2023

- **Smart plan deductibles**
  - Slight change annually to align with HSA index
  - All plans designed to be HSA compliant
- **Hearing aids**
  - Coverage expanded to all ages
  - TruHearing discounts available

# Welcome to Plan for Me

Compare your health insurance plan options and estimate your costs for the year based on your own situation. Use the info your employer gave you to log on.

*All fields are required.*

Group number

Re-enter group number

Site number

Effective date



Example: mm/dd/yyyy

Let's go!

Have this info on hand to see cost estimates based on your personal situation:



Prescriptions



Doctors, clinics and hospitals



Premium and HSA/HRA employer contributions

# About our Smart Plans

For anyone electing one of  
Sourcewell's Smart Plans

# Smart Plans

- Save time and money
- Consistent benefits offer stability and affordability



# Smart Plans are...

## Simple

- Five deductible levels available
- Coinsurance ranges from 80-100% after deductible
- All plans are HSA-qualified and include free coverage for preventative prescriptions

## Valuable

Important first-dollar coverage on all plans, including:

- Three mental health visits via EAP
- On-site biometric screenings and routine physicals
- Minimal out-of-pocket expense



# Smart Plans are...

## Rewarding

Members can save up to \$2,000 and earn up to \$1,000 in additional rewards by choosing Top Value providers.

- Top Value benefits are available for certain procedures when members can elect when and where to receive the eligible service
- Top Value providers are proven to be high quality and low cost
- Generous benefits are available to support travel costs to Top Value providers

# Get smart with our Smart Plans

Your employer offers one or more of these valuable plans in 2023

	Plan 1:	Plan 2:	Plan 3:	Plan 4:	Plan 5:	Plan 6:	Plan 7:	Plan 8:
	100% after	Top Value	100% after	Top Value	100% after	Top Value	Min Value	Min Value
	Min Ded	Min Ded	Min Ded	Min Ded	Max Contrib	Max Contrib	Ded same as	Max Ded
	per Single	per Single	per Family	per Family	per Single	per Single	Plan 6 OOP	per Single
Deductible per Single	\$1,500	\$1,500	\$3,000	\$3,000	\$3,850	\$3,850	\$5,850	\$7,500
Ded per Family Person	\$3,000	\$3,000	\$3,000	\$3,000	\$3,850	\$3,850	\$5,850	\$7,500
Ded per Family Total	\$3,000	\$3,000	\$6,000	\$6,000	\$7,700	\$7,700	\$11,700	\$15,000
% Paid by Plan After Ded	100%	80%	100%	80%	100%	80%	100%	100%
Out-of-Pkt Max per Single	\$1,500	\$3,500	\$3,000	\$5,000	\$3,850	\$5,850	\$5,850	\$7,500
OOP Max per Family Person	\$3,000	\$7,000	\$3,000	\$5,000	\$3,850	\$5,850	\$5,850	\$7,500
OOP Max per Family Total	\$3,000	\$7,000	\$6,000	\$10,000	\$7,700	\$11,700	\$11,700	\$15,000

# Preventive prescription drug program

All Smart Plans include robust coverage for preventative prescriptions

- No deductible
- Generic = \$0 copay
- Brand-name = \$50 copay
- List of Preventive Prescriptions
- Full Prescription Formulary List (for non-Preventive)

# What is the 'Top care, top value' program?

You don't have to sacrifice top care for top value

## Facing surgery or a medical procedure?

- Top Value plan helps you locate the best provider at the best value
- You'll receive reimbursements for travel and accommodations to and from the Top Value provider
- We'll waive any coinsurance plus you'll receive gift cards based on your plan and procedure



**End result:** you get the best care and you pay less

# How do I find a top value provider?

## Find a top-value location

- 1) Log in at [healthpartners.com](https://healthpartners.com)
- 2) Go to 'Find Care' and search by procedure
- 3) View the full list of Top Value providers by clicking the box that contains the 🏆 symbol



# Top Value travel benefit

## **Purpose**

Offer affordable access to Top Value providers not available

## **Total benefit limit**

\$1,500 per surgery at Top Value provider

## **Minimum distance for reimbursement**

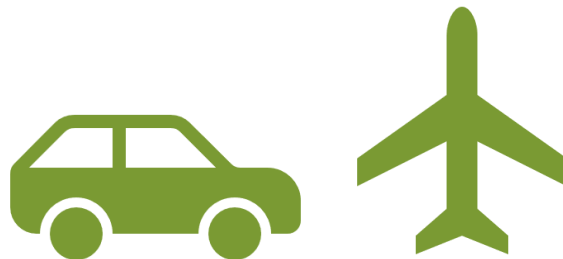
At least 50 miles from home

## **Maximum lodging reimbursement**

\$150 per day of lodging as required for prep and surgery at Top Value provider

## **Transportation type**

Economy/coach fare for train, airplane, or bus; car reimbursement is per mile



# What are the rewards?

## **Coinsurance Waived**

Even if your Smart Plan normally requires you pay coinsurance after satisfying your deductible, we waive all coinsurance on eligible expenses at Top Value providers on all our Smart Plans.

# What are the rewards?

## Gift cards

**Top Value Providers** (click the service below to see providers)

Procedure Eligible for Top Value Incentive even if member has met their out-of-pocket maximum\*

	Gift Card Amount Smart Plans 1, 3, 5, 7, 8 100/0 Plans	Gift Card Amount Smart Plans 2, 4, 6 80/20 Plans
Spine Surgery	\$1,000	\$500
(Arthroscopic) Shoulder Surgery	\$1,000	\$500
Hip Replacement & Revision	\$1,000	\$500
Knee Replacement & Revision	\$1,000	\$500
Cardiac Ablation	\$1,000	\$500
Arthroscopic Knee Surgery	\$500	-
Gallbladder Surgery	\$500	-
Hernia Surgery, Inguinal	\$500	-
Cataract Surgery	\$500	-
Carpal Tunnel Surgery	\$200	-
Rotator Cuff Surgery	\$200	-
Cardiac Catheterization / Angioplasty	\$200	-
Tonsil/Adenoid Surgery	\$200	-
Ear Tubes	\$200	-





Sourcewell 

Wellbeats

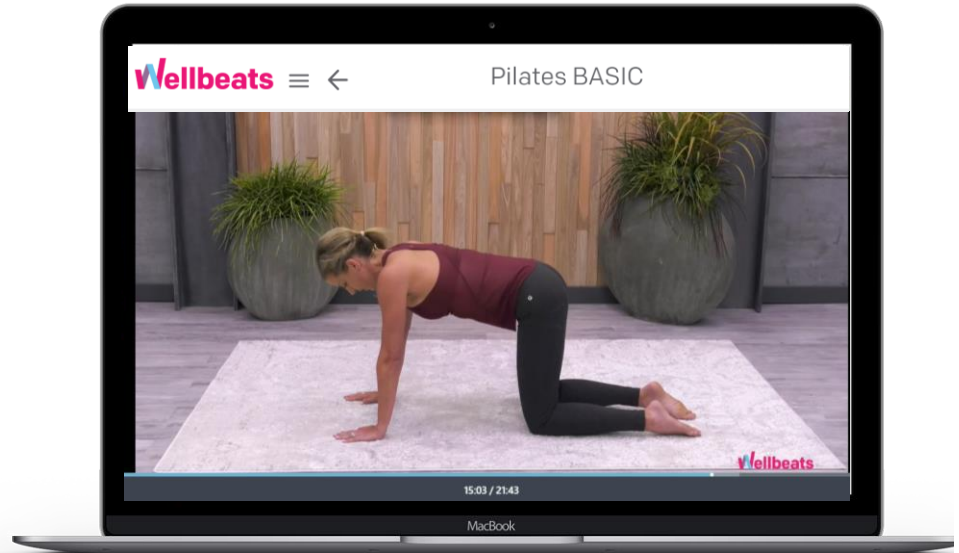
Fitness made easy

# Move more with Wellbeats

Wellbeats has on-demand workouts and challenges, along with a team of friendly, certified virtual trainers who are ready to help you reach your goals.

Enjoy classes like yoga, running, HIIT, strength training, recovery, meditation, and more

Log into your HealthPartners account, go to My Plan, Healthy Living and Go To Living Well to access



[healthpartners.com/livingwell](https://healthpartners.com/livingwell)



# Access Wellbeats from your computer

Here's  
how to get  
started on a  
computer:

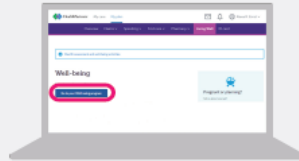
1

Log on to your HealthPartners account at [healthpartners.com](https://healthpartners.com)



2

Go to the Living Well tab under My plan and click "Go to your Well-being program"



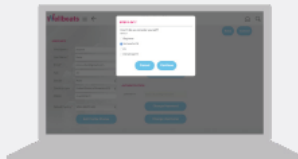
3

Locate the Wellbeats activity card and click "Get started"  
You will automatically be redirected and signed into Wellbeats!



4

For first time users, follow the steps to complete your Wellbeats profile.




Note:


Next time you use Wellbeats, please follow steps 1, 2, and 3.

# Access Wellbeats on a mobile device

**1**

Download the Wellbeats app in the App Store or Google Play store

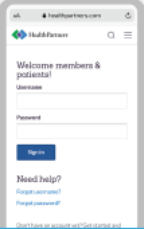




**Do NOT log on or create an account directly in the Wellbeats app. Once the Wellbeats app is downloaded on your device, continue to step 2.**

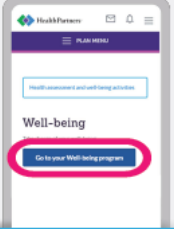
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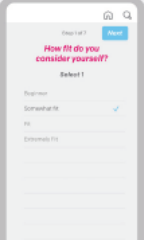
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An aerial photograph of a vibrant green landscape, likely a rural or agricultural area, featuring a patchwork of fields, roads, and small clusters of buildings. A large, semi-transparent blue shape is overlaid on the left side of the image, containing white text. The text is centered within the blue shape and reads "Wellness Program" in a large, bold font, with "Managed by HealthSource Solutions" in a smaller font below it.

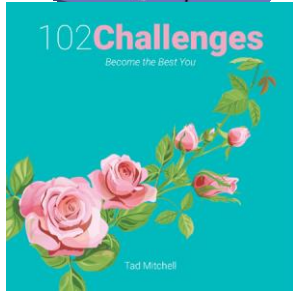
# Wellness Program

Managed by HealthSource Solutions

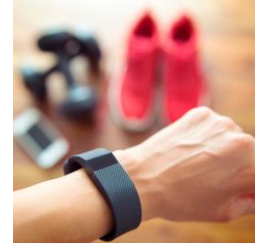
# Earn points, get \$\$\$!

Focus	What?	# of Points
Preventive Care	WellRight health assessment	50 points
	Preventive exam	50 points
	Omada program completion	50 points
	Onsite biometric screening	50 points
	Additional preventive exams and screenings	15 points each
Health Plan awareness	Up to 8 challenges to use or understand your health plan	15-50 points each
Habits and Education	30-day habit tracking challenges	25 points each
	University courses	15 points each
	Personal challenges – 200+ habit-based challenges	20 points each
Company-specific	Group-specific challenges (if any)	TBD

# Easy to use and interact



- Mobile App
- Text Tracking and Reminders
- Fitness Device and App Integration
- 200+ Individual and Team Challenges
- Habit based
- Holistic



# Take steps to get and stay well, and benefit!

## **Know your numbers**

- Update the health risk assessment at least annually
- Bio-metric screenings

## **Easy and fun activities**

- Periodic group challenges
- Short courses to engage in available services
- Wellness fair and flu shot clinic
- Select a challenge that best suits you



# Take steps to get and stay well, and benefit!

## **Track your activity on the WellRight portal**

- Online and mobile access
- Sync with your devices
- Earn points, and get real money (and healthier) for earning those points!

An aerial photograph of a city grid, showing various buildings, streets, and green spaces. A large teal shape is overlaid on the left side of the image, containing white text. The text is arranged in three lines: 'Digital Coach' on the first line, 'Support Programs' on the second line, and 'by Omada' on the third line.

# Digital Coach Support Programs

by Omada



WIRELESS SCALE



HEALTH COACH



INTERACTIVE GAMES



# A WHOLE NEW WAY TO GET HEALTHY

Omada® is a digital lifestyle change program that inspires healthy habits that last.

Sign up at:

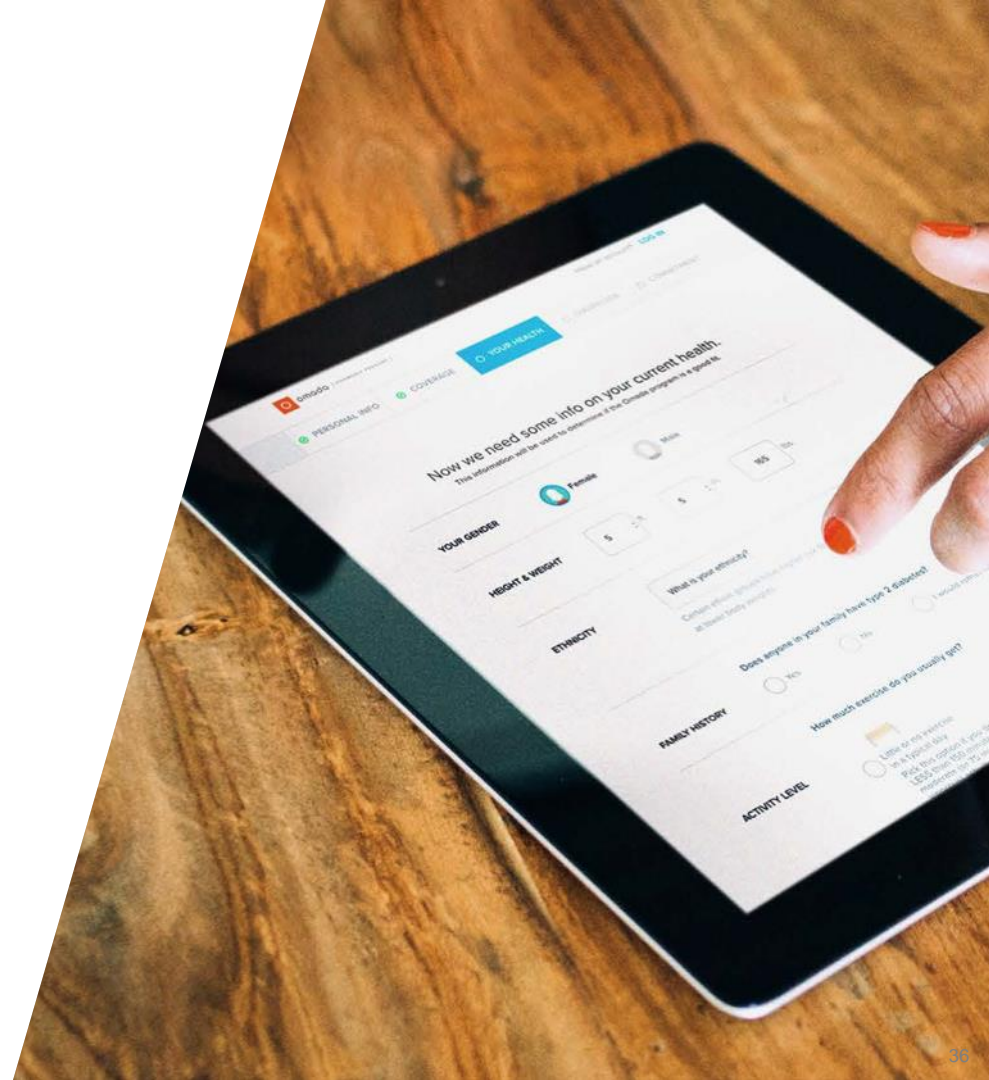
[omadahealth.com/sourcewell](http://omadahealth.com/sourcewell)

GROUP SUPPORT



# Omada risk screener + application

- Complete a 1-min screening at [omadahealth.com/sourcewell](https://omadahealth.com/sourcewell)
- If eligible, apply
- Applying is easy and takes less than five minutes



## Shift your mindset, *change your health*

Create lasting change with Omada.

**All at no cost to you.**

### What you will get with Omada:

- ✓ Dedicated health coach & care team
- ✓ Interactive weekly lessons
- ✓ Smart devices, delivered to your door
- ✓ Healthier lifestyle in 10 minutes a day | anywhere, anytime
- ✓ Long term results through habit & behavior change



Weight loss & overall health



Diabetes



High blood pressure



Mental health



**All at no cost to you**

Learn more:

[omadahealth.com/sourcewell](https://omadahealth.com/sourcewell)

# Pain doesn't have to be normal

Get expert help from a physical therapist as soon as tomorrow.

If you or your adult family members are enrolled in a HealthPartners® health plan and eligible for any of the Omada programs, verify benefit coverage by contacting the Member Services phone number on the back of your ID card.

**CLAIM YOUR BENEFIT AT:**

[omadahealth.com/sourcewell](https://omadahealth.com/sourcewell)



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# Infertility Benefits

By Progyny

# Your Fertility and Family Building Benefit

Provided by: Sourcewell

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## Comprehensive Coverage

Fertility treatment coverage for every unique path to parenthood.



## Personalized Support

Unlimited clinical and emotional support from a dedicated Patient Care Advocate (PCA).



## High Quality Care

Convenient access to a premier network of fertility specialists across the US.

Your Progny fertility benefit has been specifically designed to give you the best chance of fulfilling your dreams of family. The Progny Smart Cycle covers all the individual services, tests, and treatments you may need. Progny removes barriers to care so you and your doctor can create the customized treatment plan that is best for you.



## Your Progyny coverage includes:

1 Smart Cycle\*

Progyny Rx Integrated fertility medication coverage

Fertility Preservation Egg and sperm freezing coverage\*\*

Donor Tissue Purchase Egg and sperm tissue purchase coverage

Note: The person(s) receiving fertility treatment must be enrolled in an eligible medical plan through Sourcewell to have access to the Progyny benefit. You are subject to financial responsibility according to your plan. Please consult with your human resources department to confirm your eligibility.

\*You have access to an additional Smart Cycle if your first is not successful.

\*\*When medically necessary.

## Common ways to use a Smart Cycle:



IVF Fresh Cycle



IVF Freeze - All Cycle



Frozen Embryo  
Transfer (FET)



Intrauterine  
Insemination (IUI)  
or Timed  
Intercourse



Pre-Transfer  
Embryology Services



Egg Freezing



Sperm Freezing

# Digital Postcard

## All Your Materials in One Place

- Progyny's digital postcard features:
  - Benefit overview video
  - Benefit overview flyer
  - Member Guide
  - Employer-specific PCA number
- Always features the most up to date materials
- Accessible from desktop or mobile
- Post link to your intranet or benefits hubs for an easy introduction to the Progyny benefit

[Access it Here](#)



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# Next Steps

Participating Member or Broker to update

# Decisions, forms, deadlines

- If you are NOT making any changes, no action is needed for health, dental or vision.
- FSA / Dependent Care accounts with Aviben need to be re-enrolled every year
- All updates, changes and new enrollments are due by Friday, November 11<sup>th</sup>
- Please contact me with any questions  
– Jennifer Loidolt,  
[jloidolt@pierzschoools.org](mailto:jloidolt@pierzschoools.org), x1901



Thank you!