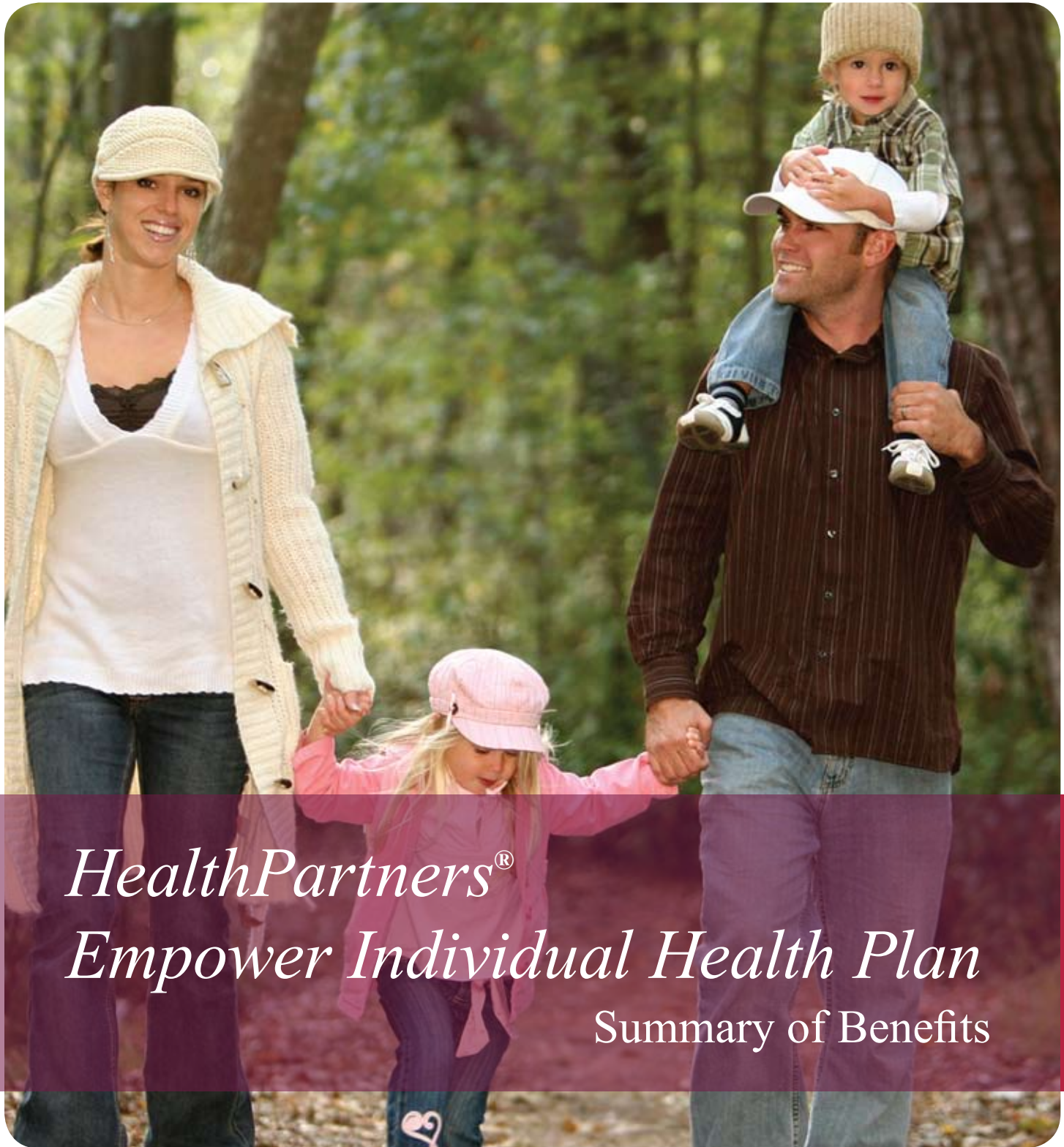




McAlpin Agency, Inc.
3990 Central Avenue NE
Columbia Heights, MN 55421
(763) 788-9274
www.mcalpinagency.com



HealthPartners®
Empower Individual Health Plan
Summary of Benefits

Your health plan for
choice, control and flexibility



Get affordable, comprehensive healthcare coverage with a HealthPartners Empower individual plan

With HealthPartners, you and your family have coverage for the care you need:

- Preventive care
- Well child exams and immunizations
- Office visits
- Prescription medications
- Emergency care
- Hospital visits
- X-rays and lab work
- And much more

Pair your Empower plan with a Health Savings Account (HSA) for financial control, savings and tax advantages

Contribute to an HSA and use the tax-free funds to pay for your family's qualified healthcare expenses. With an HSA, you get to decide how and when your healthcare dollars are spent.

See the doctors you prefer

As a HealthPartners member, you have the freedom and convenience to seeing the doctors you choose with no need for referrals!

Receive the most benefit from your plan when you see a network provider. Select from more than 565,000 providers and more than 5,000 hospitals nationwide. Finding a network provider is easy. Visit healthpartners.com/individual and use the online provider search or contact us for a CD directory.

Access your healthy discounts and resources

Enjoy healthcare savings and resources available exclusively to HealthPartners members:

- Fitness club discounts
- Savings on exercise classes and sporting equipment
- Eyewear discounts
- Health coaching by phone
- Online health information library and cost calculators
- After-hours nurse advice phone lines

Manage your healthcare online

Create a personal account at healthpartners.com and get secure access to:

- Check your plan benefits
- View claims and Explanation of Benefits (EOB) details
- Get test results
- Track immunization records
- Create a directory of favorite providers
- Schedule appointments

Apply for a HealthPartners plan today

When you're ready to apply for a HealthPartners Empower plan, visit healthpartners.com/individual to apply online or talk to your broker. You can also complete an application and submit via mail or fax.

You must reside in Minnesota to apply for this plan.

Learn about other HealthPartners individual plans

We realize your healthcare needs change over time, and we have other plans to help to meet those needs:

Traditional – comprehensive coverage with a range of deductibles to help you manage your budget

Three for Free – balanced coverage with three free office visits before the deductible

Short Term – affordable, temporary coverage when you need immediate protection

Dental – customizable and budget-friendly plan options

Find help with your questions and decision

We understand that choosing a health plan for you and your family may be confusing. It's important to us that you get the help you need, so we have resources you can use to help make your decision:



Contact our friendly sales consultants Monday – Friday 8 a.m. to 6 p.m.
Call at 952-883-5599 or 1-877-838-4949 or e-mail individualsales@healthpartners.com.



Visit healthpartners.com/individual and try our interactive plan selection tool. We'll ask you a few simple questions and, based on your responses, provide a quick recommendation for a plan we think best meets your needs.

A winning combination: HealthPartners Empower health plan and Health Savings Accounts

The HealthPartners Empower plan provides affordable coverage for the healthcare you need. Because it's a high deductible plan, monthly premiums are generally lower than those of traditional plans.

If you choose to enroll in a tax-deferred Health Savings Account (HSA), you can use it to save money for current or future medical expenses. Every dollar you deposit into your HSA reduces your taxable salary by one dollar. That means you pay less in taxes!

Paired together, this is a smart option that gives you control over your healthcare dollars. However, you may decide to use the Empower plan without opening an HSA.



How does the HealthPartners Empower plan work with a Health Savings Account?

Once you're approved for a HealthPartners Empower individual plan, contact your preferred financial institution (such as a bank or credit union) to open your HSA and begin contributing funds.

How much can you contribute?

Federal law limits how much you can contribute to your HSA each year. Call HealthPartners or check with your broker or financial advisor to learn more.

How do I use an HSA?

Whenever you need medical care, visit any doctor, specialist, clinic or hospital in our large nationwide network – no referrals required!

You pay providers for the care you receive; then use your HSA funds to get reimbursed for the qualified healthcare expenses. HSA dollars are perfect for paying your Empower plan's deductible or coinsurance.

The advantages of an HSA

Tax savings – Reduce your taxable income by contributing to your HSA. Your savings grow tax-free and withdrawals for qualified medical expenses are also tax-free.

Investment – Like an IRA, contributions to your HSA earn tax-free interest and you have a variety of investment options.

Control – You decide how much to contribute and how to spend it.

Flexibility – Use your funds to pay current medical expenses or save for future needs.

Family friendly – Pay expenses for your spouse and dependent children, even if they're not covered by our Empower plan.

Funds are never lost – Carry over unused funds year to year and build savings over time.

Take it with you – The money you save in an HSA is yours. You can take your unused balance with you wherever you go.

Use your HSA to pay for healthcare expenses

Use your HSA to pay for these expenses:

- Routine healthcare: doctor's office visits, X-rays, lab work, prescriptions
- Hospital expenses: room and board, surgery, supplies
- Dental care: cleaning, fillings, crowns, X-rays
- Vision care: eye exams, eyeglasses, contacts
- Copays and coinsurance (the portions of medical bills paid by you, not the health plan)

HSA funds can also be used for alternative or preventive treatments not normally covered by health plans:

- LASIK surgery
- Braces
- Hearing aids
- Over-the-counter drugs
- Tobacco cessation programs
- Chiropractic services
- Long term care insurance

For a detailed list of medical expenses that qualify for HSA coverage, visit [irs.gov](https://www.irs.gov).



Snapshot — How one family uses their HealthPartners Empower plan and HSA

Bob and Sara Anderson are married and have one daughter, Emma.

The Andersons' Empower plan has a family deductible of \$2,800. Bob and Sara contribute \$2,000 into their HSA every year – about \$170 per month.

Year 1

The Andersons spend about \$1,000 in healthcare. They use their HSA funds to pay for the qualified expenses. Because their medical expenses are less than their HSA balance, the extra funds are carried over to the next year.

Year 2

Emma has her tonsils removed, which is a \$3,000 expense. In addition, they incur \$1,500 in other healthcare spending. This totals \$4,500 in annual expenses.

The Andersons use their HSA to cover their \$2,800 deductible. Then, HealthPartners pays 80 percent of the remaining \$1,700 (\$1,360) and Bob and Sara pay their 20% coinsurance (\$340) using their HSA.

Year 3

The Andersons have \$860 left in HSA funds that carry over from the previous year.

Year 1	Expense Activity	HSA Balance
	Anderson contribution	\$2,000
	Healthcare expenses paid from HSA	\$1,000
	Year-end	\$1,000
Year 2	Expense Activity	HSA Balance
	Roll over from Year 1	\$1,000
	Anderson contribution - \$2,000	\$3,000
	Emma's tonsils	\$3,000
	Other healthcare expenses	\$1,500
	Family deductible paid from HSA	\$2,800
	HSA balance after deductible	\$1,200
	Remaining expenses to be paid	\$1,700
	HealthPartners 80% coverage	\$1,360
	Andersons 20% coinsurance paid from HSA	\$340
	HSA balance after coinsurance	\$860
Year 3	Expense Activity	HSA Balance
	Roll over from Year 2	\$860

Note: This is an example. Your actual plan benefit details and HSA contribution may vary.

Summary of Benefits

The following is a brief summary of the HealthPartners Empower individual coverage. For a detailed description of terms and conditions, refer to a HealthPartners Insurance Certificate or call 952-883-5599 or 1-877-838-4949.

80% Plan Options		100% Plan Options		
	Deductible	Out-of-pocket maximum	Deductible	Out-of-pocket maximum
Individual Calendar year deductible Out-of-pocket maximum	\$1,200	\$2,400	\$2,600	\$2,600
	\$1,400	\$2,800	\$3,100	\$3,100
	\$1,600	\$3,200	\$5,000	\$5,000
	\$2,000	\$4,000	\$5,600	\$5,600
	\$2,300	\$6,000		
Family Calendar year deductible Out-of-pocket maximum	\$2,400	\$4,800	\$5,200	\$5,200
	\$2,800	\$5,600	\$6,200	\$6,200
	\$3,200	\$6,400	\$10,000	\$10,000
	\$4,000	\$8,000	\$11,200	\$11,200
	\$4,600	\$9,200		
Preventive care - Routine physicals and eye exams	100% up to \$200 maximum per year (no deductible), then 80%		100% up to \$200 maximum per year (no deductible), then 100%	
Office visits - Illness or injury - Chiropractic care - Mental healthcare - Chemical healthcare Emergency and urgent care Inpatient and outpatient hospital care Outpatient MRI and CT Laboratory services Prescription medications Physical, occupational and speech therapy Behavioral healthcare Durable medical equipment	80% after deductible until out-of-pocket maximum is reached, then 100%		100% after deductible	
Home healthcare	80% after deductible, maximum of 120 visits per year		100% after deductible, maximum of 120 visits per year	
Well child services to age 6; immunizations to age 18 Prenatal care	100% (no deductible)		100% (no deductible)	
Maternity - Labor and delivery - Postnatal care	No coverage for the first 18 months. Beginning with the 19th month of coverage: 80% after deductible.		No coverage for the first 18 months. Beginning with the 19th month of coverage: 100% after deductible.	
	Deductible	Out-of-pocket maximum	Deductible	Out-of-pocket maximum
Individual Out-of-network Calendar year deductible Out-of-pocket maximum	\$2,400	No maximum	\$5,200	No maximum
	\$2,800		\$6,200	
	\$3,200		\$10,000	
	\$4,000		\$11,200	
	\$4,600			
Family Out-of-network Calendar year deductible Out-of-pocket maximum	\$4,800	No maximum	\$10,400	No maximum
	\$5,600		\$12,400	
	\$6,400		\$20,000	
	\$8,000		\$22,400	
	\$9,200			
Out of Network coverage	40%		50%	
Lifetime maximum per person In and out-of-network	\$5 million			

The HealthPartners family of health plans are underwritten and administered by HealthPartners, Inc., Group Health, Inc., HealthPartners Insurance Company or HealthPartners Administrators, Inc.



Three simple steps to apply for a HealthPartners individual health plan

1. Choose a deductible that fits your needs and budget.

A deductible is the amount that you pay upfront each year. If you choose coverage for your family, a family deductible applies. Once you have paid the deductible amount in medical expenses each year, HealthPartners pays 80 percent to 100 percent of expenses. Generally, higher deductible plans have lower monthly premiums.

If you're not sure which deductible is right for you and your family, contact HealthPartners. We're here to help you understand your options.

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2. Complete an application online, via mail or fax or talk to your broker.

Visit **healthpartners.com/individual** for details.

It's helpful to have the following information handy while you complete your application:

- Current and previous health insurance information
- Doctor's contact information
- Information about your health history and medications
- Payment information (payment for your first month's premium is due with your application)

3. Learn about the review process.

Applications for the HealthPartners Empower individual plan are reviewed by our underwriters, and you will be notified of a decision in one to two weeks. A decision on your application may take longer if additional medical information is needed. For full details on the application process, visit **healthpartners.com/individual**.



Your health. Your partner.SM

8170 33rd Avenue South
P.O. Box 1309
Bloomington, MN 55425

healthpartners.com



Important Information on HealthPartners Individual Health Plans

Provider Reimbursement

Our goal in reimbursing providers is to provide affordable care for our members while encouraging quality care through best care practices and rewarding providers for meeting the needs of our members. Several different types of reimbursement arrangements are used with providers. All are designed to achieve that goal. Some providers are paid on a “fee-for-service” basis, which means that the health plan pays the provider a certain set amount that corresponds to each type of service furnished by the provider.

Some providers are paid on a “discount” basis, which means that when a provider sends us a bill, we have negotiated a reduced rate on behalf of our members. We pay a predetermined percentage of the total bill for services.

Some providers are paid a “salary” with a possible additional payment made based on performance criteria such as quality of care and patient satisfaction measures.

Sometimes we have “case rate” arrangements with providers, which means that for a selected set of services the provider receives a set fee, or a “case rate,” for services needed up to an agreed upon maximum amount of services for a designated period of time. Alternatively, we may pay a “case rate” to a provider for all of the selected set of services needed during an agreed upon period of time.

Sometimes we have “withhold” arrangements with providers, which means that a portion of the provider's payment is set aside until the end of the year. The year-end reconciliation can happen in one or more of the following ways:

Withhold arrangements are sometimes used to pay primary care, specialty, referral or hospital providers who furnish services to members. The provider usually receives all or a portion of the withheld amount based on performance of agreed upon criteria, which may include patient satisfaction levels, quality of care and/or care management measures along with the financial performance of HealthPartners. Certain factors are measured to determine if the provider has satisfied the withhold criteria, such as patient satisfaction, survey results and compliance with industry standards for preventative services, clinical guidelines and care management.

Sometimes the amount of the withhold that the provider receives is based upon "cost targets" for care expenses. If total care costs are less than the cost target, all or a portion of the withheld amount is returned to the provider after the end of the year. Such cost targets include "stop-loss" protections which reduce the chance that treating patients with costly illnesses will have a direct negative impact on the provider's performance.

A provider may qualify to participate in a bonus program and receive additional payment if the provider meets certain performance criteria. Generally, these performance criteria are similar to the withhold criteria described above.

Some providers-usually hospitals-are paid on the “basis of the diagnosis” that they are treating; in other words, they are paid a set fee to treat certain kinds of conditions. Sometimes we pay hospitals and other institutional providers a set fee, or “per diem,” for each day or according to the number of days the patient spent in the facility.

Occasionally, our reimbursement arrangements with providers include some combination of the methods described above. For example, we may pay a case rate to a provider for a selected set of services needed during an agreed upon period of time, or for services needed up to an agreed upon maximum amount of services, and pay that same provider on a fee-for-service basis for services that are not provided within the time period or that exceed the maximum amount of services. In addition, although we may pay a provider, such as a medical clinic, using one type of reimbursement method, that clinic may pay its employed providers using another reimbursement method. Please check with your individual provider if you wish to know the basis on which he or she is paid.

Please Note: Enrolling in this plan doesn't guarantee services by a particular provider. If you wish to be certain of receiving care from a specific doctor, you should contact that doctor to ask whether or not the doctor is still a HealthPartners network provider, and whether or not the doctor is accepting additional patients.

Access to health care services doesn't guarantee access to a particular type of doctor. Please contact Member Services at 952-883-7000 or 1-866-443-9352 for specific information about access to different types of doctors.

Our approach to protecting personal information

HealthPartners complies with federal and state laws regarding the confidentiality of medical records and personal information about our members and former members. Our policies and procedures help ensure that the collection, use and disclosure of information complies with the law. When needed, we get consent or authorization from our members (or an approved member representative when the member is unable to give consent or authorization) for release of personal information. We give members access to their own information consistent with applicable law and standards. Our policies and practices support appropriate and effective use of information, internally and externally, and enable us to serve and improve the health of our members, our patients and the community, while being sensitive to privacy. For a copy of our privacy notice, please visit healthpartners.com or call Member Services at 952-883-5000 or 1-800-883-2177. Please contact your provider for a copy of the HealthPartners privacy notice.

Our mission is to improve the health of our members, our patients and the community.



HealthPartners Empower Individual Plan

2009 Single Rates - rates for April 1, 2009 through March 31, 2010

This rate sheet lists rates for the HealthPartners Empower Individual Plan. Use the following pages to find your rates.

Rates are available for either tobacco-free applicants or applicants who have used tobacco or a tobacco cessation product in the past 12 months. You may also choose to have coverage for chemical dependency.

Please keep this rate sheet for future reference. When you have a birthday that places you in a new age category, your rate will be adjusted accordingly. You will not receive additional notification.

If your contract status changes from Single to Family during the year, you will be moved to a Family rate structure and your rates may change.

If you have questions or need help estimating your rate, call HealthPartners Individual Sales at 952-883-5599 or 1-877-838-4949. TTY users call 952-883-5127 or 1-800-443-0156.

Worksheet for Estimating Premiums

Your Deductible Level	_____
Your Rate	\$ _____
Estimated Monthly Premium	\$ _____

The HealthPartners family of health plans are underwritten and administered by HealthPartners, Inc., Group Health, Inc. or HealthPartners Administrators, Inc.

Tobacco-free without Chemical Dependency Coverage

Age	80% Coinsurance					100% Coinsurance			
	\$1,200	\$1,400	\$1,600	\$2,000	\$2,300	\$2,600	\$3,100	\$5,000	\$5,600
0-29	\$184.61	\$170.73	\$158.37	\$143.09	\$136.15	\$148.81	\$137.58	\$112.57	\$104.30
30-34	\$199.50	\$184.51	\$171.14	\$154.64	\$147.14	\$160.81	\$148.68	\$121.65	\$112.72
35-39	\$211.85	\$195.93	\$181.74	\$164.21	\$156.24	\$170.77	\$157.88	\$129.18	\$119.70
40-41	\$218.20	\$201.80	\$187.19	\$169.13	\$160.92	\$175.88	\$162.62	\$133.05	\$123.29
42-43	\$226.93	\$209.87	\$194.68	\$175.90	\$167.36	\$182.92	\$169.12	\$138.38	\$128.22
44-45	\$247.35	\$228.77	\$212.20	\$191.73	\$182.42	\$199.38	\$184.34	\$150.83	\$139.76
46-47	\$274.55	\$253.92	\$235.53	\$212.81	\$202.49	\$221.31	\$204.62	\$167.42	\$155.12
48-49	\$304.76	\$281.87	\$261.45	\$236.24	\$224.77	\$245.66	\$227.13	\$185.84	\$172.20
50-51	\$341.33	\$315.68	\$292.82	\$264.58	\$251.73	\$275.14	\$254.38	\$208.13	\$192.86
52-53	\$382.29	\$353.57	\$327.96	\$296.33	\$281.94	\$308.15	\$284.91	\$233.12	\$216.00
54-55	\$420.50	\$388.91	\$360.74	\$325.95	\$310.13	\$338.96	\$313.39	\$256.42	\$237.59
56-57	\$458.36	\$423.92	\$393.22	\$355.29	\$338.05	\$369.47	\$341.60	\$279.50	\$258.98
58-59	\$499.61	\$462.08	\$428.61	\$387.27	\$368.48	\$402.73	\$372.35	\$304.66	\$282.29
60-64	\$540.76	\$500.12	\$463.91	\$419.16	\$398.81	\$435.89	\$403.01	\$329.75	\$305.54

Tobacco-free with Chemical Dependency Coverage

Age	80% Coinsurance					100% Coinsurance			
	\$1,200	\$1,400	\$1,600	\$2,000	\$2,300	\$2,600	\$3,100	\$5,000	\$5,600
0-29	\$190.14	\$175.85	\$163.12	\$147.39	\$140.23	\$153.27	\$141.71	\$115.94	\$107.43
30-34	\$205.49	\$190.04	\$176.28	\$159.27	\$151.55	\$165.63	\$153.14	\$125.30	\$116.10
35-39	\$218.21	\$201.81	\$187.19	\$169.14	\$160.93	\$175.89	\$162.62	\$133.06	\$123.29
40-41	\$224.74	\$207.86	\$192.80	\$174.21	\$165.75	\$181.16	\$167.49	\$137.04	\$126.98
42-43	\$233.74	\$216.17	\$200.52	\$181.17	\$172.38	\$188.41	\$174.19	\$142.53	\$132.07
44-45	\$254.77	\$235.63	\$218.56	\$197.48	\$187.90	\$205.36	\$189.87	\$155.35	\$143.95
46-47	\$282.79	\$261.54	\$242.60	\$219.20	\$208.56	\$227.95	\$210.75	\$172.44	\$159.78
48-49	\$313.91	\$290.32	\$269.29	\$243.32	\$231.51	\$253.03	\$233.94	\$191.42	\$177.37
50-51	\$351.56	\$325.15	\$301.61	\$272.51	\$259.28	\$283.39	\$262.01	\$214.38	\$198.64
52-53	\$393.76	\$364.17	\$337.80	\$305.21	\$290.40	\$317.40	\$293.46	\$240.11	\$222.48
54-55	\$433.12	\$400.57	\$371.56	\$335.73	\$319.43	\$349.12	\$322.79	\$264.11	\$244.72
56-57	\$472.11	\$436.63	\$405.01	\$365.95	\$348.19	\$380.56	\$351.85	\$287.89	\$266.75
58-59	\$514.60	\$475.94	\$441.47	\$398.89	\$379.53	\$414.81	\$383.52	\$313.80	\$290.76
60-64	\$556.98	\$515.13	\$477.82	\$431.73	\$410.78	\$448.96	\$415.10	\$339.64	\$314.70

Rates are subject to change.

Tobacco user without Chemical Dependency Coverage

Age	80% Coinsurance					100% Coinsurance			
	\$1,200	\$1,400	\$1,600	\$2,000	\$2,300	\$2,600	\$3,100	\$5,000	\$5,600
19-29	\$246.14	\$227.64	\$211.16	\$190.79	\$181.53	\$198.41	\$183.44	\$150.09	\$139.07
30-34	\$266.00	\$246.01	\$228.19	\$206.18	\$196.18	\$214.41	\$198.24	\$162.20	\$150.29
35-39	\$282.47	\$261.24	\$242.32	\$218.95	\$208.32	\$227.69	\$210.51	\$172.24	\$159.60
40-41	\$290.93	\$269.07	\$249.58	\$225.51	\$214.56	\$234.51	\$216.82	\$177.40	\$164.38
42-43	\$302.57	\$279.83	\$259.57	\$234.53	\$223.15	\$243.89	\$225.49	\$184.50	\$170.96
44-45	\$329.80	\$305.02	\$282.93	\$255.64	\$243.23	\$265.84	\$245.79	\$201.10	\$186.34
46-47	\$366.07	\$338.56	\$314.04	\$283.75	\$269.98	\$295.08	\$272.82	\$223.22	\$206.83
48-49	\$406.35	\$375.82	\$348.60	\$314.98	\$299.69	\$327.55	\$302.84	\$247.79	\$229.60
50-51	\$455.10	\$420.91	\$390.43	\$352.77	\$335.64	\$366.85	\$339.17	\$277.51	\$257.14
52-53	\$509.72	\$471.42	\$437.28	\$395.10	\$375.92	\$410.87	\$379.88	\$310.82	\$288.00
54-55	\$560.67	\$518.54	\$480.99	\$434.60	\$413.50	\$451.94	\$417.85	\$341.89	\$316.79
56-57	\$611.15	\$565.22	\$524.29	\$473.72	\$450.73	\$492.63	\$455.47	\$372.67	\$345.31
58-59	\$666.15	\$616.10	\$571.48	\$516.36	\$491.30	\$536.97	\$496.46	\$406.21	\$376.39
60-64	\$721.01	\$666.83	\$618.54	\$558.88	\$531.75	\$581.18	\$537.35	\$439.66	\$407.38

Tobacco user with Chemical Dependency Coverage

Age	80% Coinsurance					100% Coinsurance			
	\$1,200	\$1,400	\$1,600	\$2,000	\$2,300	\$2,600	\$3,100	\$5,000	\$5,600
0-29	\$253.52	\$234.47	\$217.49	\$196.51	\$186.98	\$204.36	\$188.94	\$154.59	\$143.24
30-34	\$273.98	\$253.39	\$235.04	\$212.37	\$202.07	\$220.84	\$204.19	\$167.07	\$154.80
35-39	\$290.94	\$269.08	\$249.59	\$225.52	\$214.57	\$234.52	\$216.83	\$177.41	\$164.39
40-41	\$299.66	\$277.14	\$257.07	\$232.28	\$221.00	\$241.55	\$223.32	\$182.72	\$169.31
42-43	\$311.65	\$288.22	\$267.36	\$241.57	\$229.84	\$251.21	\$232.25	\$190.04	\$176.09
44-45	\$339.69	\$314.17	\$291.42	\$263.31	\$250.53	\$273.82	\$253.16	\$207.13	\$191.93
46-47	\$377.05	\$348.72	\$323.46	\$292.26	\$278.08	\$303.93	\$281.00	\$229.92	\$213.03
48-49	\$418.54	\$387.09	\$359.06	\$324.43	\$308.68	\$337.38	\$311.93	\$255.22	\$236.49
50-51	\$468.75	\$433.54	\$402.14	\$363.35	\$345.71	\$377.86	\$349.35	\$285.84	\$264.85
52-53	\$525.01	\$485.56	\$450.40	\$406.95	\$387.20	\$423.20	\$391.28	\$320.14	\$296.64
54-55	\$577.49	\$534.10	\$495.42	\$447.64	\$425.91	\$465.50	\$430.39	\$352.15	\$326.29
56-57	\$629.48	\$582.18	\$540.02	\$487.93	\$464.25	\$507.41	\$469.13	\$383.85	\$355.67
58-59	\$686.13	\$634.58	\$588.62	\$531.85	\$506.04	\$553.08	\$511.35	\$418.40	\$387.68
60-64	\$742.64	\$686.83	\$637.10	\$575.65	\$547.70	\$598.62	\$553.47	\$452.85	\$419.60

Rates are subject to change.



HealthPartners Empower Individual Plan

2009 Family Rates - rates for April 1, 2009 through March 31, 2010

This rate sheet lists rates for the HealthPartners Empower Individual Plan. Use the following pages to find rates for you and your family.

Rates are available for either tobacco-free applicants or applicants who have used tobacco or a tobacco cessation product in the past 12 months. You may also choose to have coverage for chemical dependency.

Please keep this rate sheet for future reference. When a member has a birthday that places he or she in a new age category, that member's rate will be adjusted accordingly. You will not receive additional notification.

Covering Dependents

You may cover dependent children ages 24 or younger using these rates. Premiums are charged for a maximum of three children on a family contract. A family contract covers at least one adult policyholder and one or more dependent children.

If you are applying to cover only dependent children, use the age 0-29 rate for the first child. Additional children will be charged the dependent children rates. Premiums are charged for a maximum of three additional children. If your contract status changes from Family to Single during the year, you will be moved to a Single rate structure and your rate may change.

If you have questions or need help estimating your rates, call HealthPartners Individual Sales at 952-883-5599 or 1-877-838-4949. TTY users call 952-883-5127 or 1-800-443-0156.

Worksheet for Estimating Premiums

Your Deductible Level		_____
Your Rate		\$ _____
Spouse Rate (if applicable)		\$ _____
Dependent Child Rate	1 Child	\$ _____
	2 Children	\$ _____
	3 or More	\$ _____
Estimated Monthly Premium		\$ _____

The HealthPartners family of health plans are underwritten and administered by HealthPartners, Inc., Group Health, Inc. or HealthPartners Administrators, Inc.

Tobacco-free without Chemical Dependency Coverage

Age	80% Coinsurance					100% Coinsurance			
	\$2,400	\$2,800	\$3,200	\$4,000	\$4,600	\$5,200	\$6,200	\$10,000	\$11,200
0-29	\$161.53	\$149.39	\$138.58	\$125.21	\$119.13	\$130.21	\$120.38	\$98.50	\$91.27
30-34	\$174.56	\$161.45	\$149.75	\$135.31	\$128.75	\$140.71	\$130.10	\$106.45	\$98.63
35-39	\$185.37	\$171.44	\$159.02	\$143.69	\$136.71	\$149.42	\$138.15	\$113.03	\$104.74
40-41	\$190.92	\$176.58	\$163.79	\$147.99	\$140.81	\$153.90	\$142.29	\$116.42	\$107.87
42-43	\$198.56	\$183.64	\$170.34	\$153.91	\$146.45	\$160.05	\$147.98	\$121.08	\$112.19
44-45	\$216.44	\$200.17	\$185.67	\$167.77	\$159.62	\$174.46	\$161.30	\$131.97	\$122.29
46-47	\$240.23	\$222.18	\$206.09	\$186.21	\$177.17	\$193.65	\$179.04	\$146.49	\$135.74
48-49	\$266.67	\$246.63	\$228.77	\$206.71	\$196.67	\$214.96	\$198.74	\$162.62	\$150.68
50-51	\$298.66	\$276.23	\$256.22	\$231.50	\$220.27	\$240.74	\$222.58	\$182.12	\$168.75
52-53	\$334.51	\$309.37	\$286.97	\$259.28	\$246.70	\$269.63	\$249.30	\$203.98	\$189.00
54-55	\$367.94	\$340.29	\$315.65	\$285.21	\$271.36	\$296.59	\$274.22	\$224.36	\$207.89
56-57	\$401.07	\$370.93	\$344.06	\$310.88	\$295.79	\$323.29	\$298.91	\$244.57	\$226.61
58-59	\$437.16	\$404.32	\$375.04	\$338.87	\$322.42	\$352.39	\$325.80	\$266.57	\$247.01
60-64	\$473.16	\$437.61	\$405.92	\$366.77	\$348.96	\$381.40	\$352.64	\$288.53	\$267.35

Dependent Children Rates

1 child	\$142.11	\$131.43	\$121.91	\$110.15	\$104.81	\$114.56	\$105.91	\$86.66	\$80.30
2 children	\$284.22	\$262.86	\$243.82	\$220.30	\$209.62	\$229.12	\$211.82	\$173.32	\$160.60
3 or more	\$426.33	\$394.29	\$365.73	\$330.45	\$314.43	\$343.68	\$317.73	\$259.98	\$240.90

Tobacco-free with Chemical Dependency Coverage

Age	80% Coinsurance					100% Coinsurance			
	\$2,400	\$2,800	\$3,200	\$4,000	\$4,600	\$5,200	\$6,200	\$10,000	\$11,200
0-29	\$166.37	\$153.87	\$142.73	\$128.96	\$122.70	\$134.11	\$123.99	\$101.45	\$94.01
30-34	\$179.80	\$166.29	\$154.25	\$139.37	\$132.61	\$144.93	\$134.00	\$109.64	\$101.58
35-39	\$190.93	\$176.59	\$163.79	\$148.00	\$140.81	\$153.91	\$142.29	\$116.42	\$107.88
40-41	\$196.65	\$181.88	\$168.70	\$152.43	\$145.03	\$158.52	\$146.56	\$119.92	\$111.11
42-43	\$204.52	\$189.15	\$175.45	\$158.52	\$150.84	\$164.85	\$152.41	\$124.71	\$115.56
44-45	\$222.93	\$206.17	\$191.24	\$172.80	\$164.41	\$179.69	\$166.14	\$135.93	\$125.96
46-47	\$247.44	\$228.85	\$212.28	\$191.80	\$182.49	\$199.46	\$184.41	\$150.88	\$139.81
48-49	\$274.67	\$254.03	\$235.64	\$212.91	\$202.57	\$221.41	\$204.70	\$167.49	\$155.20
50-51	\$307.62	\$284.51	\$263.91	\$238.45	\$226.88	\$247.96	\$229.25	\$187.58	\$173.81
52-53	\$344.54	\$318.65	\$295.57	\$267.06	\$254.10	\$277.72	\$256.78	\$210.10	\$194.67
54-55	\$378.98	\$350.50	\$325.12	\$293.77	\$279.50	\$305.49	\$282.44	\$231.09	\$214.13
56-57	\$413.10	\$382.06	\$354.38	\$320.21	\$304.67	\$332.99	\$307.87	\$251.90	\$233.41
58-59	\$450.27	\$416.45	\$386.29	\$349.03	\$332.09	\$362.96	\$335.57	\$274.57	\$254.42
60-64	\$487.35	\$450.74	\$418.09	\$377.77	\$359.43	\$392.84	\$363.21	\$297.18	\$275.37

Dependent Children Rates

1 child	\$146.37	\$135.37	\$125.57	\$113.46	\$107.96	\$117.99	\$109.08	\$89.25	\$82.70
2 children	\$292.74	\$270.74	\$251.14	\$226.92	\$215.92	\$235.98	\$218.16	\$178.50	\$165.40
3 or more	\$439.11	\$406.11	\$376.71	\$340.38	\$323.88	\$353.97	\$327.24	\$267.75	\$248.10

Rates are subject to change.

Tobacco user without Chemical Dependency Coverage

Age	80% Coinsurance					100% Coinsurance			
	\$2,400	\$2,800	\$3,200	\$4,000	\$4,600	\$5,200	\$6,200	\$10,000	\$11,200
0-29	\$215.37	\$199.19	\$184.77	\$166.94	\$158.84	\$173.61	\$160.51	\$131.33	\$121.69
30-34	\$232.75	\$215.26	\$199.67	\$180.41	\$171.66	\$187.61	\$173.46	\$141.93	\$131.50
35-39	\$247.16	\$228.59	\$212.03	\$191.58	\$182.28	\$199.23	\$184.20	\$150.71	\$139.65
40-41	\$254.56	\$235.44	\$218.38	\$197.32	\$187.74	\$205.20	\$189.72	\$155.23	\$143.83
42-43	\$264.75	\$244.85	\$227.12	\$205.21	\$195.26	\$213.40	\$197.30	\$161.44	\$149.59
44-45	\$288.58	\$266.89	\$247.56	\$223.69	\$212.83	\$232.61	\$215.07	\$175.96	\$163.05
46-47	\$320.31	\$296.24	\$274.79	\$248.28	\$236.23	\$258.20	\$238.72	\$195.32	\$180.98
48-49	\$355.56	\$328.84	\$305.03	\$275.61	\$262.23	\$286.61	\$264.99	\$216.82	\$200.90
50-51	\$398.21	\$368.30	\$341.63	\$308.67	\$293.69	\$320.99	\$296.77	\$242.82	\$225.00
52-53	\$446.01	\$412.49	\$382.62	\$345.71	\$328.93	\$359.51	\$332.40	\$271.97	\$252.00
54-55	\$490.59	\$453.72	\$420.87	\$380.28	\$361.81	\$395.45	\$365.62	\$299.15	\$277.19
56-57	\$534.76	\$494.57	\$458.75	\$414.51	\$394.39	\$431.05	\$398.54	\$326.09	\$302.15
58-59	\$582.88	\$539.09	\$500.05	\$451.82	\$429.89	\$469.85	\$434.40	\$355.43	\$329.34
60-64	\$630.88	\$583.48	\$541.22	\$489.02	\$465.28	\$508.53	\$470.18	\$384.70	\$356.46

Dependent Children Rates

1 child	\$189.48	\$175.24	\$162.55	\$146.87	\$139.75	\$152.74	\$141.21	\$115.54	\$107.06
2 children	\$378.96	\$350.48	\$325.10	\$293.74	\$279.50	\$305.48	\$282.42	\$231.08	\$214.12
3 or more	\$568.44	\$525.72	\$487.65	\$440.61	\$419.25	\$458.22	\$423.63	\$346.62	\$321.18

Tobacco user with Chemical Dependency Coverage

Age	80% Coinsurance					100% Coinsurance			
	\$2,400	\$2,800	\$3,200	\$4,000	\$4,600	\$5,200	\$6,200	\$10,000	\$11,200
0-29	\$221.83	\$205.17	\$190.31	\$171.95	\$163.61	\$178.82	\$165.33	\$135.27	\$125.34
30-34	\$239.73	\$221.72	\$205.66	\$185.82	\$176.81	\$193.24	\$178.66	\$146.19	\$135.45
35-39	\$254.57	\$235.45	\$218.39	\$197.33	\$187.75	\$205.21	\$189.73	\$155.23	\$143.84
40-41	\$262.20	\$242.50	\$224.93	\$203.24	\$193.37	\$211.36	\$195.41	\$159.89	\$148.14
42-43	\$272.69	\$252.20	\$233.93	\$211.37	\$201.12	\$219.80	\$203.22	\$166.28	\$154.08
44-45	\$297.24	\$274.90	\$254.99	\$230.40	\$219.21	\$239.59	\$221.52	\$181.24	\$167.94
46-47	\$329.92	\$305.13	\$283.03	\$255.73	\$243.32	\$265.95	\$245.88	\$201.18	\$186.41
48-49	\$366.23	\$338.71	\$314.18	\$283.88	\$270.10	\$295.21	\$272.94	\$223.32	\$206.93
50-51	\$410.16	\$379.35	\$351.88	\$317.93	\$302.50	\$330.62	\$305.67	\$250.10	\$231.75
52-53	\$459.39	\$424.86	\$394.10	\$356.08	\$338.80	\$370.30	\$342.37	\$280.13	\$259.56
54-55	\$505.31	\$467.33	\$433.50	\$391.69	\$372.66	\$407.31	\$376.59	\$308.12	\$285.51
56-57	\$550.80	\$509.41	\$472.51	\$426.95	\$406.22	\$443.98	\$410.50	\$335.87	\$311.21
58-59	\$600.37	\$555.26	\$515.05	\$465.37	\$442.79	\$483.95	\$447.43	\$366.09	\$339.22
60-64	\$649.81	\$600.98	\$557.46	\$503.69	\$479.24	\$523.79	\$484.29	\$396.24	\$367.15

Dependent Children Rates

1 child	\$195.16	\$180.50	\$167.43	\$151.28	\$143.94	\$157.32	\$145.45	\$119.01	\$110.27
2 children	\$390.32	\$361.00	\$334.86	\$302.56	\$287.88	\$314.64	\$290.90	\$238.02	\$220.54
3 or more	\$585.48	\$541.50	\$502.29	\$453.84	\$431.82	\$471.96	\$436.35	\$357.03	\$330.81

Rates are subject to change.

HealthPartners Empower Individual Plan

Underwritten by HealthPartners Insurance Company, a related company of HealthPartners, Inc.

Enrollment Form Instructions

This is an enrollment form for a HealthPartners Empower Individual plan. Please carefully review the instructions below before completing the form.

- ✓ Please use ink when completing this form.
- ✓ Answer all questions completely and accurately. This enrollment form provides the evidence of insurability and will be the basis for coverage and premium rates if you are accepted into the plan. Providing false information in this enrollment form may result in the denial of claims or rescission of coverage. Please note there is no coverage provided for maternity care for the first 18 months of plan coverage.
- ✓ Complete all sections in full. The enrollment form will be returned to you if all items are not completed.
- ✓ Carefully read, sign and date the last page of the enrollment form. All adults, including dependent children over age 18, must sign the form. HealthPartners must receive your enrollment form within 30 days of the signature date or it will be returned to you. If any applicant is under age 18, the parent or legal guardian must sign. Your enrollment form is valid for a period of 60 days from the date you sign it. After 60 days, a new form must be completed in full and re-submitted.
- ✓ Make a copy of the completed and signed enrollment form for your records. Mail the original enrollment form, along with payment for the first month's premium and a completed initial payment form, to HealthPartners in the enclosed self-addressed envelope. You may also fax the information. See the top of this page for the mailing address and fax number. Please note that we cannot accept your enrollment form without payment and we cannot accept cash.
- ✓ Please review the Summary of Benefits if you need additional details about this plan.

About the Enrollment Process

Upon receipt of your enrollment form, we will review it for completeness. We may need to contact you for further details or we may need to request health history information from other health care providers. We will notify you of any such request. Please note that you may be billed by your health care provider for the necessary records.

We will notify you of a decision after your enrollment form and any additional information have been reviewed. Normal processing time varies, and may depend on if information from other health care providers is necessary to complete your enrollment.

If you are approved for the HealthPartners Empower Individual plan you selected, you will be automatically enrolled in that plan for the next available effective date (either the 1st or 16th of a month) and the first month's premium payment you submitted with your enrollment form will be processed. HealthPartners will process your payment only when you are approved. Coverage cannot be retroactive.

Ongoing billing will occur with the method you selected on the payment form. Options include: bi-monthly, quarterly or semi-annual statements or monthly automatic withdrawals.

If you are not approved for the HealthPartners Empower Individual plan you selected on your enrollment form, we will notify you of the reason(s) for the decision and provide you with information on other options.

Questions? Call 952-883-5599 or 1-877-838-4949
Monday - Friday 8 a.m. to 6 p.m. TTY users call
952-883-5127 or 1-800-443-0156.



HealthPartners Empower Individual Plan

Enrollment Form / Evidence Of Insurability

Send completed enrollment form, or direct questions to:

HealthPartners Individual Sales Department -
PO BOX 1309 - MS21102A - Minneapolis, MN 55425.
952-883-5599 or 1-877-838-4949. Fax 952-853-8718.

Please write all answers in ink. Answer all questions completely to avoid a delay in enrollment processing.

Section 1. Applicant Information

Lead Applicant's Name

Last _____ First _____ M.I. _____

Gender: Male Female Marital Status: Single Married

Lead Applicant's Address

Street _____ City _____ State _____ Zip _____

Lead Applicant's Telephone/Email

Home Telephone (_____) _____ Work Telephone (_____) _____

Cell Phone (_____) _____ Email Address _____

You may communicate with me via encrypted e-mail, when possible, for myself and any family member listed on this application.

Dependent's Address (if different from above) Add additional page(s) for dependents if needed.

Street _____ City _____ State _____ Zip _____

Section 2. Application Details

1. Choose only one of the following deductible plans:

Single Deductible \$1,200 – 80% \$1,400 – 80% \$1,600 – 80% \$2,000 – 80% \$2,300 – 80%
 \$2,600 – 100% \$3,100 – 100% \$5,000 – 100% \$5,600 – 100%

Family Deductible \$2,400 – 80% \$2,800 – 80% \$3,200 – 80% \$4,000 – 80% \$4,600 – 80%
 \$5,200 – 100% \$6,200 – 100% \$10,000 – 100% \$11,200 – 100%

2. Chemical Dependency Coverage: Coverage for chemical dependency is included with the contract. You may choose to opt out of chemical dependency coverage. The decision to keep or opt out of this coverage applies to all individuals applying for coverage under this contract.

Do you wish to opt out of (remove) chemical dependency coverage from your contract? Yes No

(Base rates are lower than coverage with chemical dependency.)

3. Personal Information: Complete the following information for each person to be covered.

HealthPartners, Inc. use ONLY

Full Name (start with yourself)	Age	Relationship	Height	Weight	Sex	Date of Birth	Social Security #	A	D	Rate	Premium

Has any person listed in Question 3 ever been a HealthPartners member? YES NO
 If YES, please list his/her name and HealthPartners member number.

Full Name	Member Number

Total Premium

Conversion

Add Dependent # _____

Rate Reduction # _____

Rerate # _____

Deductible Change # _____

Effective Date _____

Underwriter _____

Date _____

4. HealthPartners Membership: Please check the box that best describes your reason for application:

- I am a new applicant and am not currently a HealthPartners member.
- I am adding a dependent(s) to my current HealthPartners individual plan contract.
- I am a current HealthPartners individual plan member and am seeking a different plan or a lower rate.
- Other. Please explain: _____

Section 3. Health Information

5. Current Medical Clinic(s): Name, address and phone number of your family physician(s). If there is no regular physician, please give the name and address where each applicant last received care. Use additional paper if necessary.

Applicant Name	Clinic Name(s)	Physician Name(s)	Complete Clinic Address(es) & Phone Number(s)	Date of Last Complete Physical Exam

Please sign if applying via FAX: Lead Applicant Signature _____ Date _____

6. Current Health Plan: Name and address of the current health plan companies for each person listed in Question 3.

Please attach a separate sheet if additional space is needed.

Applicant Name(s)	Name(s) of Insurer(s)	Address(es) of Insurer(s) (City, State, Zip)	Termination Date

Yes No

7. Tobacco Use/Cessation: Has any person listed in Question 3:

Used any tobacco or tobacco cessation product in the last 12 months?

If YES, list all individuals: _____

8. Foreign Travel: Does any person listed in Question 3 have plans for foreign travel within the next six months?

If YES, who? _____ When? _____ For how long? _____

9. Pregnancy: Is any person listed in Question 3 now pregnant?

If YES, who? _____ When is birth expected? _____

10. For each female person listed in Question 3, please list date of last menstrual cycle.

Name _____ Date _____ Name _____ Date _____

Complete information is required below for each applicant. If you answer YES to any of these questions, please explain in Question 14, indicating which applicant the YES answer involves. (Please attach additional paper if more space is needed.)

Yes No

11. Has any person applying for coverage EVER sought medical care, advice or been diagnosed or treated for:

a. Heart murmur, angina, coronary artery disease or other heart or circulatory disorder

b. Stroke, epilepsy, alzheimer's, traumatic brain injury, brain tumor, multiple sclerosis

c. Hemophilia, polycythemia, thalessemia, or blood clots

d. Tuberculosis, emphysema or pulmonary fibrosis.

e. Colitis, crohns disease, hepatitis, cirrhosis of the liver, pancreatitis, kidney cysts or chronic kidney disease.

f. Scoliosis, spondylolithesis, ankylosing spondylosis or spina bifida

g. Cancer

h. Diabetes — Type I ___ or Type II ___ If yes, provide last hemoglobin A1C _____

i. An immune system disorder, including but not limited to lupus, rheumatoid arthritis, scleroderma, connective tissue disorder and sjogrens syndrome

j. Been convicted of a DWI or DUI; had his/her driver's license suspended or revoked for driving while under the influence . .

Please sign if applying via FAX: Lead Applicant Signature _____ Date _____

12. Within the past 5 years has any person applying for coverage sought medical care, advice or been diagnosed with or treated for any condition not already mentioned above concerning the following:

- a. Anemia, varicose veins, varicose ulcer, phlebitis or other blood disorder
b. Elevated blood glucose, elevated cholesterol or other lipids or had any other abnormal blood test
c. Chest pain or high blood pressure.
d. Disorder of the muscles or bones including but not limited to osteoarthritis, fibromyalgias, knee, hip, shoulder or spine
e. Fainting, dizziness, convulsions, headaches, migraines or any other brain or nervous disorder
f. Allergies, asthma, lung or breathing problem or any other respiratory disorder
g. Any type of ulcer; disorder of the gall bladder, stomach, intestine, rectum or liver
h. Mental, emotional or personality disorders, including counseling or hospitalization
i. Any disease or disorder of the eyes, ears, nose, throat, tonsils or sinuses or thyroid
j. Any kidney, bladder, prostate or urinary disorder.
k. Any disease or disorder of the breast, reproductive organs; abnormal menstrual periods, infertility or any sexually transmitted disease
l. Eating disorder, unexplained weight loss, fatigue, fever, enlarged lymph nodes, skin lesions or any other related disorder
m. Received inpatient or outpatient treatment for alcohol or drug use.

If yes, who received care _____ What date(s) _____

- n. Been told by a medical practitioner or health care professional to modify or restrict eating, drinking or living habits for health purposes
o. Received any holistic, alternative, or complementary treatment including herbal remedies, massage for pain, acupuncture/acupressure, or other therapies
p. Had a physical examination, electro cardiogram, laboratory or diagnostic test, x-ray (other than dental)
q. Been diagnosed or treated for any medical condition not listed above
r. Had any life or health insurance declined, postponed or modified, or had a waiver, rider or extra premium added.
s. Received payment for medical disability, illness or injury
t. Been hospitalized, had surgery or been medically advised to have surgery.

If yes, who received care _____ What date(s) _____

Date(s) of hospitalization or surgery (past or future) _____

Please sign if applying via FAX: Lead Applicant Signature _____ Date _____

13. Medications: In the past 12 months, has any person listed in Question 3 taken any medications?

If YES, complete the section below

Medications used in the past 12 months: *Please attach additional paper if more space is needed.*

Applicant Name(s)	Name of Medication	Dosage/Mg Per Use	Doses Per Day	Refills Per Year	Reason For Medication	Date Last Taken

14. Explanations: Provide the following information for each YES answer given in Questions 11 and 12. You may also include copies of medical records. **It is your responsibility to pay any fees that may be charged for obtaining these records.** Please attach additional paper if more space is needed.

Question # and Letter	Name of Person (as Listed in Question 3)	Explanations of Yes Answers in Questions 11 and 12 (Include Name of Condition, Reason Treated and Other Details)	Date(s) Occurred or When Treated	Remaining Effects	Complete Name and Address Physician(s) and/or Hospital(s) Where Treated

Please sign if applying via FAX: Lead Applicant Signature _____ Date _____

Important Information About The Minnesota Insurance Fair Information Reporting Act

HealthPartners complies with the Minnesota Insurance Fair Information Reporting Act. This law gives you specific rights to receive notice that HealthPartners may be collecting personal information from third parties about you during the health underwriting process. It is a HealthPartners policy that we will not release personal information outside of our companies without the express written consent of the applicant or patient. For this reason, HealthPartners does not share personal information about individuals with insurance or health underwriting support organizations. You have the right to see the personal information we collect about you and there is a procedure to correct inaccurate personal information about you in our possession. You may contact the HealthPartners Individual Sales department by calling 952-883-5600 or 1-800-247-7015 for further information on your rights.

Conditions of Acceptance

I hereby apply for coverage on the basis of the statements and answers to the questions herein. I hereby declare all answers to be true and complete to the best of my knowledge and to accurately represent the health of those persons applying for coverage. I understand that these statements, answers and subsequent information I provide are the basis for my coverage and rate and are made a part of my HealthPartners individual plan contract. **Furthermore, I understand that this enrollment form must be updated by me to include any condition or disease that may occur between the date of this enrollment form and the effective date of coverage.** I understand that this enrollment form may be denied in whole or in part. I understand that any of the applicants may be denied. I may withdraw this enrollment form at any time during processing with written notification. I understand that if my enrollment form for new or additional coverage is accepted, the coverage will not be effective until after the premium is received and accepted by HealthPartners and I am notified of the effective date.

I understand that there is no coverage provided for maternity care within the first 18 months of coverage. Specific benefit information in the Summary of Benefits is provided in the application packet.

I authorize HealthPartners to obtain from health plans, providers of service and hospitals, the medical records (including mental and chemical health) relating to me and all other applicants that are necessary for: enrollment, claims processing, including claims HealthPartners makes for reimbursement or subrogation; quality of care assessment and improvement; accreditation, credentialing, case management, care coordination and utilization management, disease management, underwriting; premium rating, the evaluation of potential or actual claims against HealthPartners, auditing and legal services, and other health care operations. The information for which I authorize such release also may be collected from brokers or HealthPartners affiliates and business associates. I agree to execute a separate authorization, if required by a provider of service or hospital. A photocopy of this authorization shall be as valid as the original and remains in effect for 26 months from the signature date. HealthPartners may access and use information without further authorization if permitted or required by another law.

I also authorize HealthPartners to release information related to my HealthPartners enrollment (including information from my medical records) to my insurance broker, should I chose to name one.

I authorize HealthPartners to collect personal motor vehicle driving records for me and my dependents. I authorize disclosure of such information solely for the purpose of assisting with the underwriting of the enrollment form.

I authorize HealthPartners to release information related to my HealthPartners enrollment (including information from my medical records) to the lead applicant. This authorization is intended to cover the release of information described above related to each adult signing below, as well as their respective dependent children on whose behalf I have applied for HealthPartners individual coverage. An adult can only authorize the release of records for him or herself and minor children, not for a dependent spouse.

I understand that payment for the first month's premium and payment information for subsequent premiums must be submitted with this enrollment form or the application will not be considered. If I am accepted for coverage under my selected plan, I understand my submitted payment will be processed and I will be automatically enrolled in that plan. I understand that if I elect the monthly billing option I must consent to the payment being automatically withdrawn from my bank account. If I enroll for an effective date on the 16th of the month, I understand that my first automatic withdrawal will be the equivalent of one and a half month's premiums. I also have the options of bi-monthly, quarterly and semi-annual billing.

I understand that providing false information or omission of relevant information in this enrollment form may result in the denial of claims or rescission of coverage.

Please keep a copy of the completed enrollment form for your records. It will become a part of your contract if the enrollment is accepted.

All adult enrollees and the parent/legal guardian of all minor enrollees must sign here including dependent children age 18 and older. Please note that an adult can only authorize the release of records for him or herself and minor children and not for a dependent spouse.

Enrollee signature(s)

X _____ Date _____
Lead applicant's signature

X _____ Date _____
Spouse's signature, if applying for coverage

X _____ Date _____
Dependent's signature, if age 18 or older

X _____ Date _____
Dependent's signature, if age 18 or older

X _____ Date _____
Guarantor/legal guardian signature, if any applicants are minors

Broker's name, if applicable. (Please print.) Steve McAlpin Broker # D 582 Date _____



Individual Health Plans

Initial Payment Form (Payment Voucher)

Thank you for your application for a HealthPartners individual plan.

To complete the application process, please provide payment for the first month's premium. This payment must be submitted before we can review your application. We will not process the payment until you have been approved for the plan you selected. If you are submitting more than one application, please include a separate payment for each application.

If you have questions, or would prefer to pay over the phone, call HealthPartners Individual Sales at 952-883-5599 or 1-877-838-4949 between 8 a.m. and 6 p.m. Monday-Friday. You can also e-mail questions to **individualsales@healthpartners.com**.

Applicant information

Lead/Self Applicant Name _____

Application Number _____
(online applications only)

Choose your method of first payment

- Visa
 MasterCard
 American Express
 Discover
 Check

Card Number _____

Expiration Date _____ / _____

Payment Amount \$ _____

Signature _____

Billing Name _____
(please print)

Billing Address _____
Street Address

City State ZIP

Phone Number () _____

Return this payment form by fax or mail

Fax: 952-853-8718

HealthPartners Individual Sales
P.O. Box 1309
MS21102A
Minneapolis, MN 55440-1309

Optional. You can submit this form with your enrollment form to speed processing time.

Authorization for release of prescription drug history report

What is this?

You have the option of letting HealthPartners obtain and review a report of your prescription drug history from a consumer reporting agency.

The attached form gives you more details about this option. If you choose this option, you will need to sign the attached form and return it with your enrollment form and first month's premium payment.

Why should I consider this option?

The information from your prescription drug history report can result in a faster decision on your HealthPartners Individual plan application, because it helps reduce the number of follow-up questions we may ask of you or your doctor. You do not have to pay for this report.

What should I do next?

Please take a moment to review the attached information, and if you choose, sign the authorization form. Please submit the signed authorization form along with your enrollment form and first month's premium payment.

We need permission and a signature from each applicant to be able to obtain the prescription drug history for that person.

What if I have questions?

Please call HealthPartners Individual Sales at 952-883-5599 or 1-877-838-4949, Monday through Friday, 8 a.m. to 6 p.m. You can also e-mail questions to individualsales@healthpartners.com.



Individual Underwriting
P O Box 1309, MS 21105H
Minneapolis, MN 55440-1309

**Authorization for Release of Protected Information for
Prescription Drug Records through Milliman IntelliScript**

Please print:

Lead Applicant Name: _____

Address: _____

Spouse Applicant Name: _____

Address: _____

Dependent Applicant Name: _____

Address: _____

Dependent Applicant Name: _____

Address: _____

Attach additional dependent names on separate page.

I (applicants listed above) authorize the disclosure and use of my health information as described below:

Who may disclose (give out) this information: pharmacy benefit managers, retail pharmacies, clearinghouses, insurance organizations or other organizations that maintain prescription drug records

Who may receive and use this information: HealthPartners, Inc., with offices located at 8170 33rd Avenue South, Bloomington, MN 55425 and its related organizations and Milliman IntelliScript with offices located at 15800 Bluemound Road, Suite 400 Brookfield, WI 53005.

The purpose for which this information may be disclosed: for use in connection with the insurance underwriting process involving the individual(s) to whom the information relates or as permitted or required by applicable law.

What information may be disclosed: any information held by the discloser relating to the applicant's prescription drug history including: prescription name (generic or brand), dates prescription were filled, indications, dosage, prescribing physician name, specialty, address and phone number, pharmacy name, address and phone number.

This authorization expires (ends) on the following upon: completion of the underwriting process related to this application for HealthPartners coverage.

I understand that:

- I am not required to sign this authorization. However, if I (and all of my co-applicants) do sign this authorization, it may help reduce the amount of time to complete the underwriting process related to my application.
- I am authorizing HealthPartners to release my name, date of birth and other identifying information to assist in the underwriting process.
- I may revoke this authorization at any time by notifying, in writing, the department listed above.
- If the disclosed information goes to a healthcare provider or a health plan covered by federal privacy laws, it will be protected by federal privacy laws. Information that goes to other persons or entities may not be protected by state or federal privacy laws and may be re-disclosed.
- Revoking this authorization does not apply to information that has already been released under this authorization.
- I have the right to inspect or request a copy of the health information to be disclosed.

..... Lead Applicant's Signature Date
..... Spouse's Signature, if applying for coverage Date
..... Dependent's Signature, if age 18 or older Date
..... Dependent's Signature, if age 18 or older Date
..... Legal Guardian's Signature, if any applicants are minors Date

Important Information About The Minnesota Insurance Fair Information Reporting Act
HealthPartners complies with the Minnesota Insurance Fair Information Reporting Act. This law gives you specific rights to receive notice that HealthPartners may be collecting personal information from third parties about you during the health underwriting process. It is a HealthPartners policy that we will not release personal information outside of our companies without the express written consent of the applicant or patient. For this reason, HealthPartners does not share personal information about individuals with insurance or health underwriting support organizations. You have the right to see the personal information we collect about you and there is a procedure to correct inaccurate personal information about you in our possession. You may contact the HealthPartners Individual Sales department by calling 952-883-5599 or 1-877-838-4949 for further information on your rights.