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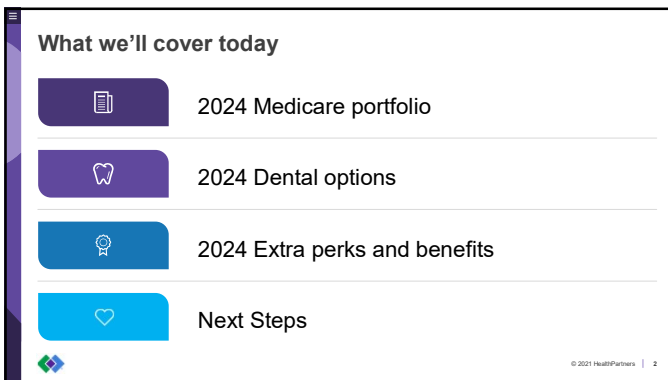
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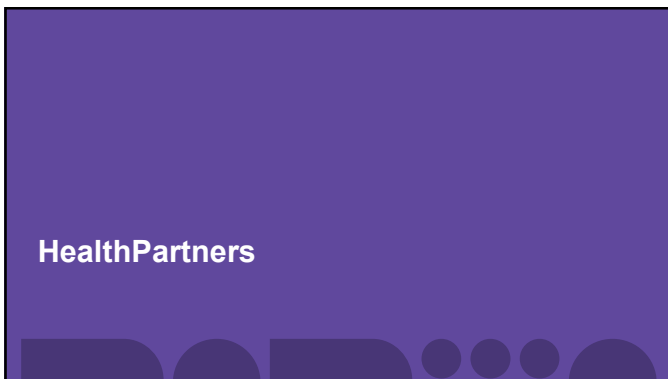
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**Get to know us**

**1.2** million patients

**1.8** million members

**90+** clinics & hospitals

**60+** years

**Integrated health care system**

**Trusted history & local support**

**To improve health and well-being in partnership with our members, patients and community**

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**Our Star Rating is 5 out of 5 stars for 2023**

**MEDICARE 5★ RATED** We're a highly-rated health plan.

**Here are some reasons why:**

- We help people get healthy and stay healthy with preventive care.
- We're there when you need us — for the little things and the big things — with advice, treatment and support.
- Our members get outstanding service from our team of experts.

Every year, Medicare evaluates plans based on a 5-Star rating system.

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**2024 Journey Medicare Portfolio**

Minnesota



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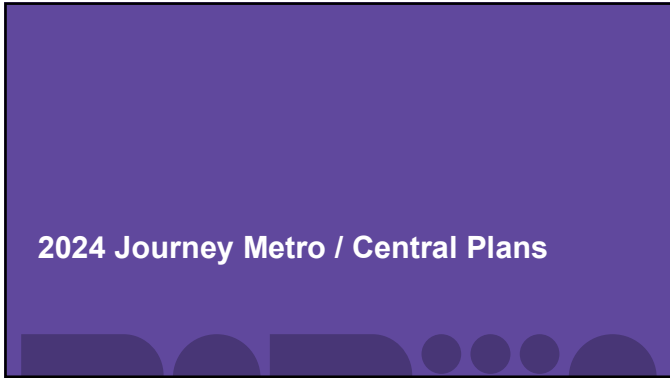
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**NEW for 2024**

**Journey Metro-Central**

- **HealthPartners Choice Card**
  - Added the Choice Card to the Stride plan
    - Pace - \$575
    - Stride - \$475
    - Dash - \$500
  - New Mom's Meals benefit – 21 meals post IP stay
- **Dental network enhancements**
  - Added more dental providers to the network (1,266 additional providers)
- **SilverSneakers**
  - Your clients get a fitness membership with access to thousands of gyms and fitness locations nationwide, including Life Time Fitness' Premium Membership
- **Pace Dental Enhancements**



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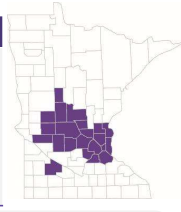
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**Journey Metro-Central**

**Metro-Central plan service area**

<ul style="list-style-type: none"> <li>• Anoka</li> <li>• Benton</li> <li>• Carver</li> <li>• Chisago</li> <li>• Dakota</li> <li>• Douglas</li> <li>• Hennepin</li> <li>• Isanti</li> </ul>	<ul style="list-style-type: none"> <li>• Kandiyohi</li> <li>• Meeker</li> <li>• Morrison</li> <li>• Pope</li> <li>• Ramsey</li> <li>• Redwood</li> <li>• Scott</li> <li>• Sherburne</li> </ul>	<ul style="list-style-type: none"> <li>• Stearns</li> <li>• Swift</li> <li>• Todd</li> <li>• Wadena</li> <li>• Washington</li> <li>• Wright</li> </ul>
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**\$0 PACE**    **\$49 STRIDE**    **\$84 DASH**    **\$134 STEADY**

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### Journey Metro-Central network

**64,000+**

Doctors and clinicians

**5,000+**

Care locations

- Allina Health
- CentraCare
- Entira Family Clinics
- HealthPartners family of care

- M Health Fairview
- North Memorial Health
- Park Nicollet family of care
- And many more

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### HealthPartners Choice Card



Use toward the purchase of	Pace	Stride	Dash
<b>Prescription eyewear</b> <small>(non-Medicare-covered)</small>			
<b>Hearing aids copay through TruHearing®</b>	<b>\$575 per year</b>	<b>\$475 per year</b>	<b>\$500 per year</b>
<b>Chiropractic</b> <small>(non-Medicare-covered)</small>			
<b>Mom's Meals</b> <small>(limit 21 meals post IP)</small>			

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### Metro-Central dental benefits

- Added 1,266 more dental providers to the network
- No deductible or waiting period for dental coverage.
- Periodontal maintenance (deep cleanings) are included at \$0 on all plans

Pace

- \$2,000 combined INN/OON benefit amount for preventive dental
- Coverage added for non-surgical periodontics (gum disease), 3<sup>rd</sup> cleaning per year, full mouth & panoramic x-rays & regular restorative service (fillings)

Stride & Steady

- \$2,000 combined INN/OON benefit amount for preventive dental on Stride
- \$1,000 combined INN/OON benefit amount for preventive dental on Steady

Dash

- \$2,250 combined INN/OON benefit amount for preventive dental
- Surgical and non-surgical periodontal coverage
- Includes coverage for fillings, extractions, endodontics, crowns, oral surgery and more

Additional Dental Options

- Option to add comprehensive dental if your client wants additional coverage for fillings, extractions, endodontics, crowns, prosthetics and more
- Personal dental plans for seniors available

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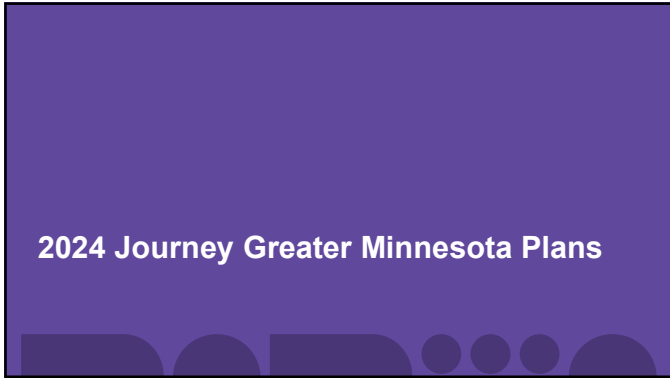
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**NEW for 2024**

**Journey Greater MN**

- **New Stride \$59 plan**
- **Adding HealthPartners Choice Card**
  - Added the Choice Card to the Pace and Stride plans (\$300)
- **Enhanced air ambulance benefit (\$300)**
- **Pace**
  - Added some comprehensive dental

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**Journey Greater Minnesota**

**Greater MN service area**

• Atkin	• Kittson	• Otter Tail
• Becker	• Koochiching	• Pennington
• Beltrami	• Lac Qui Parle	• Pine
• Big Stone	• Lake	• Pipestone
• Carlton	• Lake of the Woods	• Polk
• Cass	• Le Sueur	• Red Lake
• Chippewa	• Lincoln	• Renville
• Clay	• Lyon	• Rice
• Clearwater	• Mahanomen	• Rock
• Cook	• Marshall	• Roseau
• Crow Wing	• McLeod	• Sibley
• Grant	• Miller Lacs	• St. Louis
• Hubbard	• Murray	• Stevens
• Itasca	• Nobles	• Traverse
• Kanabec	• Norman	• Wilkin
		• Yellow Medicine

**\$0 PACE      \$59 STRIDE      \$96 DASH**

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### Journey Greater Minnesota network

**64,000+**

Doctors and clinicians

**5,000+**

Care locations

<ul style="list-style-type: none"> <li><span style="color: purple;">○</span> Allina Health</li> <li><span style="color: purple;">○</span> Altru</li> <li><span style="color: purple;">○</span> Avera Health</li> <li><span style="color: purple;">○</span> CentraCare</li> <li><span style="color: purple;">○</span> Essentia Health</li> </ul>	<ul style="list-style-type: none"> <li><span style="color: purple;">○</span> HealthPartners &amp; Park Nicollet</li> <li><span style="color: purple;">○</span> M Health Fairview</li> <li><span style="color: purple;">○</span> St. Luke's</li> <li><span style="color: purple;">○</span> Sanford</li> <li><span style="color: purple;">○</span> And many more</li> </ul>
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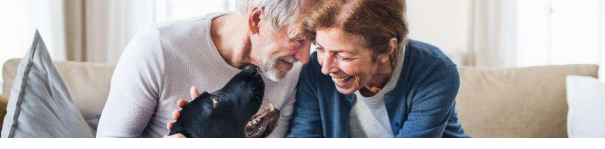
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### HealthPartners Choice Card



Use toward the purchase of	Pace	Stride
<b>Prescription eyewear</b> <small>(non-Medicare-covered)</small>		
<b>Hearing aids copay through TruHearing®</b>	<b>\$300 per year</b>	<b>\$300 per year</b>
<b>Chiropractic</b> <small>(non-Medicare-covered)</small>		
<b>Home delivered meals from Mom's Meals</b> <small>(limit 21 meals post #P)</small>		

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### Greater MN dental benefits




**Pace**

- 2,000 combined INN/OON benefit amount for dental
- Coverage added for non-surgical periodontics (gum disease), 3<sup>rd</sup> cleaning per year, full mouth & panoramic x-rays & regular restorative service (fillings)
- Periodontal maintenance (deep cleanings) are included at \$0
- No deductible or waiting period



**Stride & Dash**

- Combined INN/OON benefit amount for preventive is \$2,000
- Periodontal maintenance (deep cleanings) are included at \$0
- No deductible or waiting period for dental coverage.



**Additional dental options**

- Option to add comprehensive dental if your client wants additional coverage for fillings, extractions, endodontics, crowns, prosthetics and more
- Personal dental plans for seniors available

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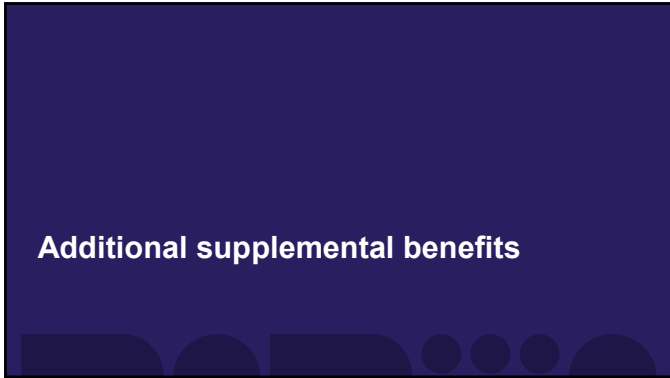
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**TruHearing®**

- Your clients can purchase up to two TruHearing-branded hearing aids each year, one per ear.
  - TruHearing consult
    - Including audiogram and discussing hearing aid options
    - Copayment is based on technology level
      - HealthPartners Choice Card can be used to pay the copay
  - Includes 1 year of follow-up visits and 60-day risk free trial period
- Metro-Central and Greater MN Pace and Stride
  - \$499, \$699, or \$999 copay per aid; up to two each year
- Dash and Steady
  - \$399, \$599, or \$899 copay per aid; up to two each year

There is a great flyer in the broker toolkit you can share with your clients!

**TruHearing**

Some optional benefits for your eyes, ears and teeth

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**Vision & Eyewear Benefits**

- \$0 routine eye exam
- No network for eyewear
- Plan options allow your clients to use the Choice Card or an allowance to pay for frames, contacts and lenses.
  - All plans include \$0 copays for routine eye exams
- Metro-Central
  - Pace, Stride, Dash: May use the HealthPartners Choice Card
  - Steady: \$350 benefit allowance
- Greater MN
  - Pace and Stride: May use the HealthPartners Choice Card
  - Dash \$150 benefit allowance

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**Over-the-counter**

- Order through NationsOTC
- Offers wellness items such as:
  - Vitamins
  - Pain relievers
  - And other over-the-counter medicines
- Members will receive a catalog in the mail after AEP
- No rollover to the next quarter or year
- Free shipping

**Metro-Central**  
 Pace \$75 quarterly  
 Stride \$50 quarterly  
 Dash \$50 quarterly

**Greater MN**  
 Pace \$30 quarterly  
 Stride \$40 quarterly  
 Dash \$50 quarterly

Don't forget -- you can access the PY2024 NationsOTC catalog in the broker toolkit at the beginning of AEP!

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**Journey travel coverage**

- Visitor/Traveler benefit
- Worldwide coverage
- Medical consultation



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**2024 Cost Plans**



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### HealthPartners® Freedom WI (Cost)

**Service area**

- Burnett
- Douglas
- Dunn
- Pierce
- Polk
- St. Croix
- Washburn



**\$33.60** BASIC

**\$49.70** VITAL

**\$87.60** BALANCE

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### Freedom WI (Cost) network

**79,000+**

Doctors and clinicians

**6,000+**

Care locations

- HealthPartners & Park Nicollet
- M Health Fairview
- Hudson Hospital and Clinic
- Amery Hospital and Clinic
- And many more

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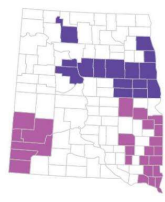
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### Freedom Cost

Service area			
<p><b>North Dakota</b></p> <ul style="list-style-type: none"> <li>• Barnes</li> <li>• Burleigh</li> <li>• Cass</li> <li>• Dickey</li> <li>• Grand Forks</li> </ul>	<ul style="list-style-type: none"> <li>• Kidder</li> <li>• LaMoure</li> <li>• Morton</li> <li>• Oliver</li> <li>• Ransom</li> </ul>	<ul style="list-style-type: none"> <li>• Richland</li> <li>• Sargent</li> <li>• Stutsman</li> <li>• Traill</li> <li>• Ward</li> </ul>	
<p><b>South Dakota</b></p> <ul style="list-style-type: none"> <li>• Beadle</li> <li>• Brookings</li> <li>• Brown</li> <li>• Butte</li> <li>• Clay</li> <li>• Codington</li> <li>• Custer</li> <li>• Davison</li> </ul>	<ul style="list-style-type: none"> <li>• Day</li> <li>• Deuel</li> <li>• Fall River</li> <li>• Grant</li> <li>• Lake</li> <li>• Lawrence</li> <li>• Lincoln</li> <li>• McCook</li> </ul>	<ul style="list-style-type: none"> <li>• Meade</li> <li>• Minnehaha</li> <li>• Moody</li> <li>• Pennington</li> <li>• Sanborn</li> <li>• Turner</li> <li>• Union</li> <li>• Yankton</li> </ul>	

**\$0** VALLEY

**\$35.70** BASE

**\$39.70** PLAINS

**\$73.70** PRAIRIE

**\$190** CREST

Premiums and service area expansions described in this document are pending government approval and are subject to change. FOR BROKER EDUCATIONAL USE ONLY. NOT FOR USE WITH CLIENTS.

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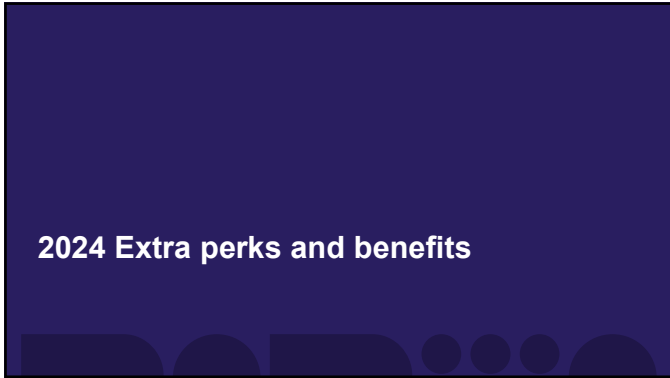
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**SilverSneakers®**

**SilverSneakers® gives members FREE access to:**

- A fitness membership with access to thousands of gyms and fitness locations nationwide, including access to Life Time Fitness® Premium Locations (metro locations)
- 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.
- Join a SilverSneakers Community® class at a nearby park or community center

**SilverSneakers**  
Learn more at [silversneakers.com](https://silversneakers.com)

**Don't forget – there is a great flyer in the broker toolkit you can share with your clients!**

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**Assist America®**

- Coordinates transport to care facilities or back home
- Fills lost prescriptions
- Finds quality care
- Helps with hospital admission
- Provides translator referrals
- Offers pre-trip info, like immunization needs

[assistamerica.com](https://assistamerica.com)

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### Virtual health options

**Virtuwell® unlimited 24/7 online care\***

- Expert care from nurse practitioners
- Personalized treatment plans
- Prescriptions sent directly to a pharmacy



**Other telehealth options**

- E-visits
- Telephone visits
- Interactive face-to-face visits

Don't forget – there is a great flyer in the broker toolkit you can share with your clients!

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### Personal in-house support

- Member Services**
  - Questions about plan benefits, account balance, etc.
- CareLine™ Service**
  - Members find out if they should see a doctor
  - Ask questions about a medicine they're taking
  - Learn about home treatment options
- Nurse Navigator™ Program**
  - Members get prompt answers to health care and benefit questions
  - Help choosing a treatment option
- Behavioral Health Navigators**
  - Find a mental or chemical health professional

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32

### Healthy Discounts™ Program

Our members enjoy savings and discounts on many products and services that promote a healthy and active lifestyle.

**Eating well**  
Meal planning, meal delivery, weight loss support and more

**Fitness**  
Virtual fitness options, fitness equipment and more

**Hearing and vision**  
Eyewear, laser vision correction, hearing aids and more

**Personal care**  
Skin and body care products and more

**Health products and education**  
Home medical equipment, allergy relief, educational resources and more

**Additional services**  
Pet insurance and more

[healthpartners.com/healthydiscounts](http://healthpartners.com/healthydiscounts)

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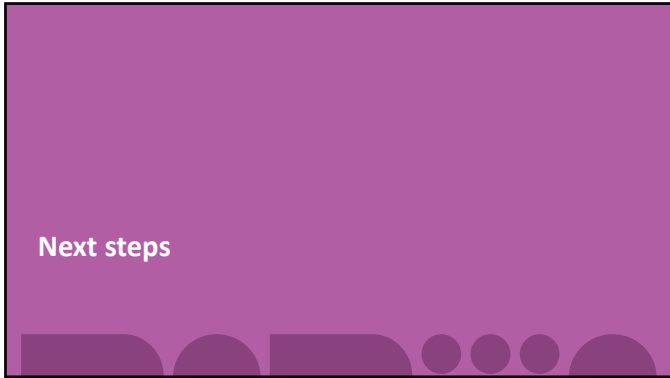
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**Next steps to become certified and ready to sell**

Certification launches early August (you will receive an email that day with instructions)  
 Log on to Élan to complete the steps (directions will be in the email you receive)

**Medicare Basics**  
(pass with 90% or higher, attestation, keep a record)

➔

**HP Product Course**  
(30-minute online certification)

➔

**Pre-order sales materials**

Contact [salestrgregistration@healthpartners.com](mailto:salestrgregistration@healthpartners.com) for any questions © 2022 HealthPartners | 35

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**Preferred Partners Program**

**How to qualify**

Top producing agents – 25 qualified for 2023

**Perks for you**

- AEP support
- Reimbursement for marketing up to \$3000
- Custom pieces from the Broker Toolkit
- Executive consultation with HealthPartners Marketing team
- Listing agent/agency on HealthPartners [website](#) as a preferred partner
- Name offered to prospect looking to work with a local broker
- AHIP fee paid for by us
- Invite to HP roundtable meetings
- Marketing kits (banners, table tents and more)
- HealthPartners branded items for events/clients
- And more...



**Extra special support just for you**

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**Why HealthPartners?**

**Medicare plans with partners you and your clients can trust**

**High Quality Health Plan**  
5-star member services  
Trusted performance

**Simple and affordable care and coverage**  
Streamlined plans  
Options for every budget

**Broker confidence**  
Know you are enrolling your client in a 5-star plan  
Receive top Medicare allowable commissions  
Have access to broker tools and resources, customizable marketing materials and easy to use applications (text on phone, email signatures, etc.)



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**We're here for you**




**Trisha Tyson**  
Sr. Director  
Medicare & Individual  
Sales/Health Solutions




**Pam Michael**  
Medicare Sales  
Executive  
Minnesota and Western  
Wisconsin



**Shellie Reitzel**  
Medicare Sales  
Executive  
Greater Minnesota,  
North Dakota and  
South Dakota



**Lauren Sands**  
Broker and Operational  
Support Specialist  
**PartnersConnect**



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**QUESTIONS?**

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**Thank you!**

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