

# ST. CLOUD AREA SCHOOL DISTRICT 742

*Open Access Choice Network*  
 Administered by **HealthPartners**  
 SCHEDULE OF COVERAGE  
 Effective 10/01/2007

	SERVICES	IN-NETWORK	OUT-OF-NETWORK
A.	ELIGIBLE DEPENDENTS	Spouse & unmarried children to age 19 or up to age 25 if full-time student. <b>Effective January 1, 2008 unmarried children to age 25.</b>	
B.	LIFETIME MAXIMUM	Unlimited	\$2 Million
C.	DEDUCTIBLE	NONE	\$200 per person; \$600 per family
D.	OUT OF POCKET MAXIMUM	\$3,000 Individual; \$5,000 Family - Combined for the HealthPartners network and out-of-network providers	\$3,000 Individual; \$5,000 Family - Combined for the HealthPartners network and out-of-network providers
E.	PREVENTIVE/ROUTINE CARE Well child care to age 6, routine care over age 6 (Includes routine exams, tests, vision & hearing exams, immunizations)  Prenatal & Postnatal care	100% Unlimited  100% Unlimited	No coverage  80% coverage after deductible
F.	OFFICE VISITS FOR ILLNESS OR INJURY  MENTAL HEALTH CARE  CHEMICAL HEALTH CARE	<b>\$25.00 Co-pay</b>  <b>\$25.00 Co-pay</b>  <b>\$25.00 Co-pay</b>	80% coverage after deductible  80% coverage after deductible for hours 1-10; then 75% for 11-40 hours  80% coverage deductible; 130 hours per calendar year
G.	CHIROPRACTIC, PHYSICAL, OCCUPATIONAL & SPEECH THERAPY	<b>\$25.00 Co-pay</b> (Neuromusculo-skeletal conditional only for Chiropractic)	80% coverage after deductible 20 visits per calendar year
H.	HOME HEALTH CARE (Physical, speech, occupational & respiratory therapy & home health aides)	<b>\$25.00 Co-pay</b> ; 120 visit per calendar year	80% coverage after deductible ; 60 visits per calendar year
I.	INPATIENT HOSPITAL: Illness or Injury  Mental Health Care  Chemical Health Care	100% coverage, 365 days per period of confinement  100% coverage, 365 days per period of confinement  100% coverage; 365 days per period of confinement	80% coverage after deductible; 365 days per period of confinement  80% coverage after deductible; 30 days per calendar year  80% coverage after deductible; 73 days per calendar year
J.	OUTPATIENT HOSPITAL Scheduled procedures, MRI, CT scans	100% coverage	80% coverage after deductible

K.	EMERGENCY ROOM	<b>\$75.00 Co-pay</b>	80% coverage of 1 <sup>st</sup> \$2,500 then 100%
	URGENT CARE AT CLINIC OR MEDICAL CENTER	<b>\$25.00 Co-pay</b>	80% coverage of 1 <sup>st</sup> \$2,500 then 100%
L.	AMBULANCE	80% coverage	80% coverage after deductible
M	DURABLE MEDICAL EQUIPMENT & PROSTHETICS	80% coverage	80% coverage after deductible
N.	PRESCRIPTION DRUGS (Formulary prescriptions)	<b>\$12.00 Co-pay for formulary generic</b> prescription/ <b>\$35.00 co-pay for formulary brand</b> name prescription. Closed formulary. Up to 30 day supply, includes oral contraceptives. Insulin now covered at one co-pay for 30 day supply.	80% coverage after deductible
	ALLERGY INJECTIONS	100% coverage	80% coverage after deductible
	MAIL ORDER (Formulary prescriptions up to 90 day supply)	<b>\$24.00</b> Co-pay for generic/ <b>\$70.00</b> co-pay for brand name; <b>\$35.00</b> Co-pay for a 30 day supply of insulin	N/A
	TOBACCO CESSATION PRODUCTS	<b>\$12.00</b> Co-pay for generic/ <b>\$35.00</b> co-pay for brand name (up to 180-days per calendar year)	No Coverage

*For questions in regards to HealthPartners you may call Greg Palattao at 1-800-298-4235. You may also call Diane Thole at 202-6835 in Benefits or Sandy Neutzling, Agent/Consultant for District 742 at 252-3460. **Changes are in bold.***

***THE BENEFIT DESCRIPTION IS INTENDED TO BE A BRIEF DESCRIPTION OF COVERAGES. IF THERE IS A CONFLICT BETWEEN THIS DESCRIPTION AND THE CONTRACT, THE CONTRACT WILL PREVAIL.***

**HealthPartners** also offers the following:

1. HealthPartners Frequent Fitness Program is available to all HealthPartners members. In the St. Cloud area we are contracted with the local YMCA, Gold's Gym, and Weight Watchers. Save up to \$40 per month on your family dues. (**12 Visits/month required**) (See program details)
2. The HealthPartners website offers a personalized member webpage that allows members to access benefits and claims history, refill mail order prescriptions, order ID cards, and utilize cost calculators. Visit [www.healthpartners.com](http://www.healthpartners.com) and login with your member ID number to explore these new tools.
3. CareLine\*(1-800-551-0859), which offers around-the-clock access to registered nurses who will respond to your questions about medical concerns.
4. Get back to work quicker by making a same-day appointment at the HealthPartners Central Minnesota Clinic by calling (1-320-253-5220).