

❖ Overview

The Star Tribune will continue to offer two medical plan options in 2016, both administered by HealthPartners. One is the **Open Access Choice Plan** and the other is the **Empower HSA Plan**. Both plans help to manage health care costs by having an integrated program that includes wellness, disease prevention and management programs, and online consumer tools.

The plans utilize the **HealthPartners Open Access provider network**, which includes all national CIGNA providers. This means that if you are traveling or living out-of-state, you will also have in-network coverage through CIGNA's national network of providers. The plans also offer out-of-network coverage.

The company will continue to contribute just over 80% of the premium cost for both plans in 2015. This means the employee premium contributions are about 20% of the total premium cost. *This also means there will be no employee cost increase for 2016.*

For additional information regarding the features of the health plans, refer to the 2016 Medical Plan Comparison, the Summary of Benefits Coverage for each plan and the Health Partners Brochure.