

## ❖ Overview

The Star Tribune will continue to offer two medical plan options in 2018, 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 2018. This means the employee premium contributions are about 20% of the total premium cost.

For additional information regarding the features of the health plans, refer to the 2018 Medical Plan Comparison, the Summary of Benefits Coverage for each plan and the Health Partners Brochure.