

❖ Overview

The Star Tribune will continue to offer two medical plan options in 2019, 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.

Star Tribune has made two important changes for 2019 to help employees better meet their health care costs. All Urgent Care visits for both the Open Access Choice Plan and the Empower HSA Plan will now be covered at the in-network benefit. This means visits will be covered at 80% after the deductible has been met in the Open Access Choice Plan, and at 90% after the deductible has been met in the Empower HSA Plan. Previously, out-of-network visits for both plans were covered at 60% after the deductible had been met.

The Centers for Disease Control's Autism and Developmental Disabilities Monitoring (ADDM) Network reported in April 2018 that one in 59 U.S. children has an autism spectrum disorder (ASD). In Minnesota, the prevalence rate for autism is one in 42, the second highest rate of the 11 data collection sites throughout the country. Recognizing the increased need for access to these services, both Star Tribune plans will cover autism services at the out-of-network benefit, which is 60% after the deductible has been met.

For 2019, you will see increases to the annual deductible amounts and out-of-pocket maximums. The annual single/family deductible for the Open Access Plan with wellness (in-network) will be \$400/\$800 and \$800/\$1,600 with no wellness. Out-of-pocket single/family maximums will be \$5,000/\$10,000 in the Open Access Plan. For a comparison of 2019 changes, you can access the 2019 Medical Summary of Benefits [here](#).

We continue to keep premium costs very manageable for employees. While premiums will experience a slight increase in 2019, the increases are modest compared to national and regional trends.

For additional information regarding the features of the health plans, refer to the 2019 Medical Plan Comparison, the Summary of Benefits Coverage for each plan and the Health Partners Brochure.