



UNDERSTANDING YOUR HEALTH PLAN

2019 HEALTH PLAN ENROLLMENT

Apple Tree Dental



APPLE TREE DENTAL
Access • Compassion • Excellence

CONTACTS

CUSTOMER SERVICE

Toll free at **1-866-873-5943**

TTY toll free **711**

Monday – Friday, 7 a.m. - 8 p.m. CT

We will provide interpreter services, if needed

FIND A DOCTOR

Use the Find a Doctor web tool on **bluecrossmnonline.com**

BlueCard PPO

Or call **1-800-810-BLUE (2583)**

ONLINE DOCTOR

Go to **doctorondemand.com/bluecrossmn**

PRESCRIPTION DRUGS

Mail order prescriptions: Call AllianceRx Walgreens Prime at **1-800-345-1985** or log in at **bluecrossmnonline.com** and select “Prescriptions”

HEALTH AND WELLBEING RESOURCES

Log into your member website to see a full list of resources and tools

Quitting tobacco support

1-888-662-BLUE (2583)

Nurse line

1-800-622-9524

Employee assistance program

1-800-432-5155 or TTY **1-800-223-5822**

Maternity management

1-866-489-6948

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WELCOME

Welcome to Blue Cross and Blue Shield of Minnesota. Use this guide as a tool in choosing your health plan. Inside, you'll find information on:

- What to consider when choosing a plan
- Health and wellbeing resources/programs
- Answers to FAQs, basic terms and other helpful tips

Questions?

Call customer service or visit bluecrossmnonline.com.

YOUR PLAN INFO — AT YOUR FINGERTIPS

Registering at your member website is the first step to getting personalized information about your health plan.

You can easily access your personal plan information, resources and tools on your member website. When your member ID card arrives (in the mail), go online and register at bluecrossmnonline.com. Once registered, you can:

- Find doctors, clinics, hospitals and pharmacies
- View claims and Explanations of Health Care Benefits (EOBs)
- Send secure emails to customer service
- View, print, email or order member ID cards
- Check health financial accounts balances (if applicable)

You'll need your member ID card to register. Be sure to have it handy.

HOW TO REGISTER

- 1 Click register.
- 2 Fill out the registration page using your information as it appears on your ID card.
- 3 Create your login ID and password.
- 4 The system will log you in. Next, you'll see your member dashboard with your personal information.

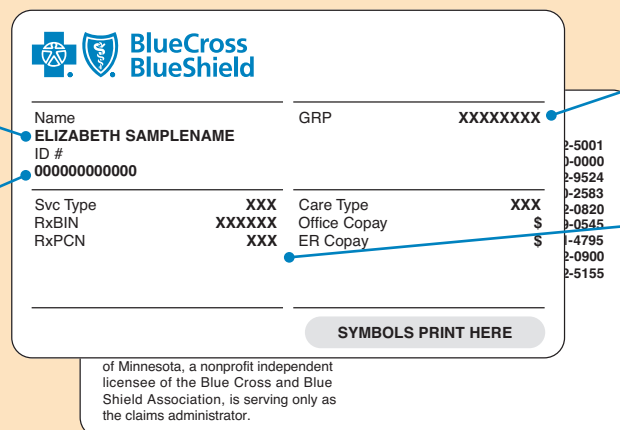
UNDERSTANDING YOUR MEMBER ID CARD

Member name

Each family member covered by your plan will have an ID card. This includes minor children.

Member ID number

Your ID number helps providers look up your plan details. We also use it to track expenses.



Group number

This identifies your employer's plan.

Plan details

Questions?

Contact information is on the back of your ID card.

The sample shown is a guide only. The information and the format of your card may vary.

CHOOSING A PLAN: LOOK AT THE COSTS

Having health insurance means you and a health plan share in paying your medical costs. The share you pay changes throughout your plan year as you receive medical care/pay costs. Here's how it works:

During your plan year, you'll have two groups of costs: health plan **fees** and **medical care costs**. The plan tracks what you pay in medical costs and applies eligible costs (see glossary) toward certain milestones (see deductible and out-of-pocket maximum — next page). When your costs hit these milestones, you move into the next stage of your plan. Your share of costs becomes less as you reach each stage.

Here are descriptions of health plan fees, medical costs and milestones:

HEALTH PLAN FEES



Premium

Your regular payment to your health plan (on a monthly, per paycheck, etc. basis)

Your employer may pay part of your premium.



Your premium **does not count toward** your deductible or out-of-pocket maximum.

MEDICAL COSTS



Copays (your plan may or may not have copays)

A set cost you pay every time you get medical care or a prescription

Copays can vary based on where you get care (virtual, clinic, urgent care, etc.).



Your copays do not count toward your deductible but **do count toward** your out-of-pocket maximum.



Covered medical costs

The medical services your plan covers

"Covered" means your plan pays for some or all of the costs. These are different in each plan.



Your covered costs **usually count toward** your deductible and out-of-pocket maximum.

Over-the-allowed-amount costs — The health plan and in-network providers (see glossary) have agreed to an "allowed amount" (the most a provider can charge you). If you receive a covered service from a nonparticipating provider (see glossary) who charges over the allowed amount, this additional cost is your responsibility.



Costs over the allowed amount **do not count toward** your deductible and out-of-pocket maximum.



Non-covered services

"Non-covered" refers to medical services not covered by your plan

If you receive these services, you pay in full.



Services not covered by your plan **do not count toward** your deductible and out-of-pocket maximum.

HEALTH PLAN MILESTONES AND STAGES



Deductible *(your plan may or may not have a deductible)*

When your plan begins, you are in the first stage where you pay for all covered medical services. When these costs hit a certain amount (the deductible), you move into the next stage.



Your deductible **counts toward** your out-of-pocket maximum.



Coinsurance

This stage starts after you hit your deductible. Now, you and the plan each pay a percentage for covered services. Example: 80/20 coinsurance means the plan pays 80 percent and you pay 20 percent.



Coinsurance **counts toward** your out-of-pocket maximum.



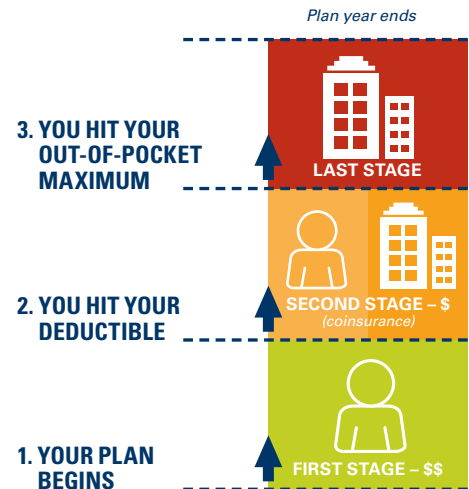
Out-of-pocket maximum

This is the last stage of your plan. When the medical costs you've paid reach a certain amount (the out-of-pocket maximum), the health plan pays all your covered medical costs for the plan year's remainder.*

*Covered medical costs up to the lifetime maximum.

UNDERSTANDING PLAN MILESTONES AND STAGES

1. When your plan begins, you're in the first stage. You pay for all your covered medical costs until you hit the **deductible**.
2. After hitting your deductible, you enter the next stage. You now pay only a percentage of your medical costs and the health plan pays the rest. This is the **coinsurance** stage of your plan.
3. The coinsurance stage lasts until you reach the **out-of-pocket maximum**. At that point, the plan starts paying for all covered medical costs for the rest of the plan year.



HOW YOUR CLAIMS ARE PROCESSED

1

You go to your health care provider.



2

Your provider files the claim (in-network).



3

You receive an Explanation of Health Care Benefits (EOB). (This is not a bill.)



4

You receive a statement from your provider. Make sure it matches your EOB.



5

You pay your provider for your portion of the costs.



CHOOSING A PLAN: CONSIDER NETWORK ACCESS

NETWORKS

A network is a group of medical providers (doctors, clinics and hospitals) with which the health plan has an agreement. The agreement means you get a discount on medical care when you go to these providers. If you have providers you prefer, you'll want to check if they're in the network you're considering. (You can see if a provider is in your network using the Find a Doctor tool on your member website.)

Network types

Preferred provider organization (PPO) – With this type of network, you can see any doctor in your network — no referral required.

NATIONAL AND INTERNATIONAL NETWORKS

→ **BlueCard® PPO** – Access to more than 92 percent of doctors and 96 percent of hospitals nationwide

→ **Blue Cross Blue Shield Global Core** – In-network access to primary care providers in more than 170 countries

Each Blue Cross and/or Blue Shield plan is an independent licensee of the Blue Cross and Blue Shield Association. Each health care provider is an independent contractor and not our agent. It is up to the member to confirm provider participation in their network prior to receiving services.

Aware® network — Blue Cross' largest network featuring access to nearly every physician and hospital in Minnesota.

High Value network — A network of providers throughout Minnesota with nearly 120 hospitals and more than 11,000 primary care providers and 26,000 specialists. Just some of the care systems included in High Value: HealthEast, Health Partners, Park Nicollet, Centracare Health, Fairview (Mesabi), Lakewood, Sanford Health, Gundersen, and Winona Health. Access a full list with the Find a Doctor tool at bluecrossmnonline.com

PREVENTIVE CARE

Most preventive visits are covered at

 **100%**

when you see a doctor in network

(Check your benefit booklet on your member website.)

IS A PROVIDER IN THE NETWORK?

To see if a doctor, clinic or hospital is in a specific network, log in at bluecrossmnonline.com and use the Find a Doctor tool or call customer service.

DO I NEED A REFERRAL?

You don't need a referral to see a specialist in your network. In-network specialists are listed in the Find a Doctor tool or you can call customer service.

CHOOSING A PLAN: THINK ABOUT YOUR NEEDS

When choosing a plan, think about how much medical care (including prescriptions) you (and your dependents) expect within the plan year. Also, think about your financial situation and if it's important to you to keep your current providers.



IN GENERAL:

- **Higher premium** = Lower out-of-pocket costs
- **Lower premium** = Higher out-of-pocket costs

Out-of-pocket costs include:

- Deductible
- Copays
- Coinsurance
- Non-covered services
- Over-the-allowed-amount costs

(See glossary for definitions)

DO YOU (AND YOUR DEPENDENTS) EXPECT TO:

- See a doctor regularly? Yes No
- Need regular prescriptions, specialty drugs or medical equipment? Yes No
- Have surgery, childbirth or other major medical care? Yes No



	IF MORE "YES" BOXES CHECKED...	IF MORE "NO" BOXES CHECKED...
Recommended plan type	Higher-premium/ lower-deductible plan	Lower-premium/ higher-deductible plan
Why is this recommended?	If you pay more in your premium, your out-of-pocket costs will be less when you get care.	If you don't expect to need much medical care, you can choose to pay less on your premium.
Cautions	Be sure you can afford the higher premium, as you will pay this regularly.	Be sure you can afford out-of-pocket medical costs if you should need care unexpectedly.



Is keeping your current doctor important to you?

If yes, be sure to check if that doctor is in the network you're considering. If the provider isn't in the network, it will cost you more to see this doctor. Find out if a provider is in network by calling customer service or visiting bluecrossmnonline.com and using the Find a Doctor tool.

Blue Cross Choices Turn-Key Plan 2019

T19077 High Value \$2,000 Deductible Copay Plan

January 1, 2019

	In network* MN network - High Value National network - BlueCard PPO	Out of network**
Calendar-year deductible All network deductibles accumulate separately. Deductible carryover does not apply.	Medical \$2,000 Individual \$4,000 Family	Medical \$4,000 Individual \$8,000 Family
Coinsurance	Deductible then 70% coinsurance	Deductible then 50% coinsurance
Calendar-year out-of-pocket maximum The out-of-pocket maximums for all networks accumulate separately. Non-covered charges and charges in excess of the allowed amount do not apply to the out-of-pocket maximum.	Medical and prescription combined \$4,000 Individual \$8,000 Family	Medical and prescription combined \$12,000 Individual \$24,000 Family
Benefit payment levels	Payment for participating network providers as described. Most payments are based on allowed amount.	If nonparticipating provider services are covered, you are responsible for the difference between the billed charges and allowed amount. Most payments are based on allowed amount.
Preventive care <ul style="list-style-type: none"> • well-child care to age 6 • prenatal care • preventive medical evaluations age 6 and older • cancer screening • preventive hearing and vision exams • immunizations and vaccinations 	100% 100% 100% 100% 100% 100%	100% 100% Deductible then 50% coinsurance Deductible then 50% coinsurance Deductible then 50% coinsurance Deductible then 50% coinsurance
Preventive care and online coaching <ul style="list-style-type: none"> • diabetes and cardiovascular disease 	100%	No coverage
Physician services <ul style="list-style-type: none"> • e-visits • in-hospital medical visits • surgery and anesthesia • professional lab services • office visits due to illness or injury • urgent care (clinic-based) • retail health clinic • professional diagnostic imaging • allergy injections and serum 	100% after \$15 copay Deductible then 70% coinsurance Deductible then 70% coinsurance Deductible then 70% coinsurance 100% after \$35 copay 100% after \$35 copay 100% after \$15 copay Deductible then 70% coinsurance Deductible then 70% coinsurance	Deductible then 50% coinsurance Deductible then 50% coinsurance Deductible then 50% coinsurance Deductible then 50% coinsurance Deductible then 50% coinsurance Deductible then 50% coinsurance Deductible then 50% coinsurance Deductible then 50% coinsurance Deductible then 50% coinsurance
Other professional services <ul style="list-style-type: none"> • chiropractic manipulation • chiropractic therapy • home health care • physical therapy, occupational therapy, speech therapy 	100% after \$35 Copay Deductible then 70% coinsurance Deductible then 70% coinsurance 100% after \$35 copay	Deductible then 50% coinsurance Deductible then 50% coinsurance No coverage Deductible then 50% coinsurance
Inpatient hospital services	Deductible then 70% coinsurance	Deductible then 50% coinsurance
Outpatient hospital services <ul style="list-style-type: none"> • facility diagnostic imaging • facility lab services • chemotherapy and radiation therapy • physical, occupational and speech therapy • scheduled outpatient surgery • urgent care (hospital-based) 	Deductible then 70% coinsurance Deductible then 70% coinsurance Deductible then 70% coinsurance Deductible then 70% coinsurance Deductible then 70% coinsurance Deductible then 70% coinsurance	Deductible then 50% coinsurance Deductible then 50% coinsurance Deductible then 50% coinsurance Deductible then 50% coinsurance Deductible then 50% coinsurance Deductible then 50% coinsurance
Emergency care <ul style="list-style-type: none"> • emergency room • physician charges • ambulance (medically necessary transport to the nearest facility equipped to treat the condition) 		Deductible then 70% coinsurance Deductible then 70% coinsurance Deductible then 70% coinsurance

	In network* MN network - High Value National network - BlueCard PPO	Out of network**
Medical supplies	Deductible then 70% coinsurance	Deductible then 50% coinsurance
Bariatric surgery	No coverage	
Reproduction treatments	No coverage	
Behavioral health (mental health and chemical dependency care) • inpatient care • outpatient care • professional care	Deductible then 70% coinsurance Deductible then 70% coinsurance 100% after \$35 copay	Deductible then 50% coinsurance Deductible then 50% coinsurance Deductible then 50% coinsurance
Prescription drugs Classic Pharmacy Network Retail (31-day limit) KeyRx Drug List • Tier 1 • Tier 2 • Tier 3	\$15 copay \$50 copay \$100 copay	No coverage No coverage No coverage
Specialty Medications (31-day limit)	Member pays 20% up to \$300 per script	No coverage
90dayRx Mail Order Pharmacy (90-day limit) KeyRx Drug List • Tier 1 • Tier 2 • Tier 3	\$45 copay \$150 copay \$300 copay	No coverage No coverage No coverage
90dayRx Retail Pharmacy (90-day limit) KeyRx Drug List • Tier 1 • Tier 2 • Tier 3	\$45 copay \$150 copay \$300 copay	No coverage No coverage No coverage
Important Information About Your Pharmacy Benefits	<p>90dayRx applies to participating retail and/or mail service pharmacy only.</p> <p>Identified specialty drugs purchased through a specialty pharmacy network supplier are eligible for coverage. (No coverage for specialty drugs purchased through a nonparticipating specialty pharmacy supplier).</p> <p>The patient will pay the difference if a brand-name drug is selected when a generic drug is available.</p> <p>The drug list uses a step therapy program. Visit the Prescription Drug section of bluecrossmnonline.com for more details.</p>	

Your out-of-pocket costs depend on the network status of your provider. To check status, call Blue Cross and Blue Shield customer service or visit bluecrossmnonline.com.

***Lowest out-of-pocket costs:** in-network providers
****Higher out-of-pocket costs:** out-of-network participating providers

Highest out-of-pocket costs: out-of-network **nonparticipating** providers (you are responsible for the difference between Blue Cross' allowed amount and the amount billed by nonparticipating providers. This is in addition to any applicable deductible, copay or coinsurance. Benefit payments are calculated on Blue Cross' allowed amount, which is typically lower than the amount billed by the provider.)

Embedded deductible - The plan begins paying benefits that require cost sharing for the first family member who meets the individual deductible. The family deductible must then be met by one or more of the remaining family members and then the plan pays benefits for all covered family members.

This plan is creditable for Medicare Part D.



Blue Cross® and Blue Shield® of Minnesota and Blue Plus® are nonprofit independent licensees of the Blue Cross and Blue Shield Association

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Blue Cross Choices Turn-Key Plan 2019

T19075P Aware HSA \$3,000 Deductible Preventive Rx Pack Plan

January 1, 2019

	In network* MN network - Aware National network - BlueCard PPO	Out of network**
Calendar-year deductible All network deductibles accumulate separately. Deductible carryover does not apply.	Medical and prescription combined \$3,000 Individual \$6,000 Family	Medical and prescription combined \$6,000 Individual \$12,000 Family
Coinsurance	Deductible then 100% coinsurance	Deductible then 50% coinsurance
Calendar-year out-of-pocket maximum The out-of-pocket maximums for all networks accumulate separately. Non-covered charges and charges in excess of the allowed amount do not apply to the out-of-pocket maximum.	Medical and prescription combined \$3,000 Individual \$6,000 Family	Medical and prescription combined \$9,000 Individual \$18,000 Family
Benefit payment levels	Payment for participating network providers as described. Most payments are based on allowed amount.	If nonparticipating provider services are covered, you are responsible for the difference between the billed charges and allowed amount. Most payments are based on allowed amount.
Preventive care <ul style="list-style-type: none"> well-child care to age 6 prenatal care preventive medical evaluations age 6 and older cancer screening preventive hearing and vision exams immunizations and vaccinations 	100% 100% 100% 100% 100% 100%	100% 100% Deductible then 50% coinsurance Deductible then 50% coinsurance Deductible then 50% coinsurance Deductible then 50% coinsurance
Preventive care and online coaching <ul style="list-style-type: none"> diabetes and cardiovascular disease 	100%	No coverage
Physician services <ul style="list-style-type: none"> e-visits in-hospital medical visits surgery and anesthesia professional lab services office visits due to illness or injury urgent care (clinic-based) retail health clinic professional diagnostic imaging allergy injections and serum 	Deductible then 100% coinsurance Deductible then 100% coinsurance Deductible then 100% coinsurance Deductible then 100% coinsurance Deductible then 100% coinsurance Deductible then 100% coinsurance Deductible then 100% coinsurance Deductible then 100% coinsurance Deductible then 100% coinsurance Deductible then 100% coinsurance	Deductible then 50% coinsurance Deductible then 50% coinsurance Deductible then 50% coinsurance Deductible then 50% coinsurance Deductible then 50% coinsurance Deductible then 50% coinsurance Deductible then 50% coinsurance Deductible then 50% coinsurance Deductible then 50% coinsurance Deductible then 50% coinsurance
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Inpatient hospital services	Deductible then 100% coinsurance	Deductible then 50% coinsurance
Outpatient hospital services <ul style="list-style-type: none"> facility diagnostic imaging facility lab services chemotherapy and radiation therapy physical, occupational and speech therapy scheduled outpatient surgery urgent care (hospital-based) 	Deductible then 100% coinsurance Deductible then 100% coinsurance Deductible then 100% coinsurance Deductible then 100% coinsurance Deductible then 100% coinsurance Deductible then 100% coinsurance	Deductible then 50% coinsurance Deductible then 50% coinsurance Deductible then 50% coinsurance Deductible then 50% coinsurance Deductible then 50% coinsurance Deductible then 50% coinsurance
Emergency care <ul style="list-style-type: none"> emergency room physician charges ambulance (medically necessary transport to the nearest facility equipped to treat the condition) 		Deductible then 100% coinsurance Deductible then 100% coinsurance Deductible then 100% coinsurance

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Behavioral health (mental health and chemical dependency care) • inpatient care • outpatient care • professional care	Deductible then 100% coinsurance Deductible then 100% coinsurance Deductible then 100% coinsurance	Deductible then 50% coinsurance Deductible then 50% coinsurance Deductible then 50% coinsurance
Turn-Key Preventive Rx Pack drug benefit • Drug coverage for the following conditions only: Heart, Blood Pressure, Cholesterol, Diabetes, Osteoporosis, Respiratory	100%	No coverage
Prescription drugs Classic Pharmacy Network Retail (31-day limit) KeyRx Drug List • Tier 1 • Tier 2 • Tier 3	Deductible then 100% coinsurance Deductible then 100% coinsurance Deductible then 100% coinsurance	No coverage No coverage No coverage
Specialty Medications (31-day limit)	Deductible then 100% coinsurance	No coverage
90dayRx Mail Order Pharmacy (90-day limit) KeyRx Drug List • Tier 1 • Tier 2 • Tier 3	Deductible then 100% coinsurance Deductible then 100% coinsurance Deductible then 100% coinsurance	No coverage No coverage No coverage
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January 1, 2019

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90dayRx Retail Pharmacy (90-day limit) KeyRx Drug List • Tier 1 • Tier 2 • Tier 3	Deductible then 100% coinsurance Deductible then 100% coinsurance Deductible then 100% coinsurance	No coverage No coverage No coverage
Important Information About Your Pharmacy Benefits	<p>90dayRx applies to participating retail and/or mail service pharmacy only.</p> <p>Identified specialty drugs purchased through a specialty pharmacy network supplier are eligible for coverage. (No coverage for specialty drugs purchased through a nonparticipating specialty pharmacy supplier).</p> <p>The patient will pay the difference if a brand-name drug is selected when a generic drug is available.</p> <p>The drug list uses a step therapy program. Visit the Prescription Drug section of bluecrossmnonline.com for more details.</p>	

Your out-of-pocket costs depend on the network status of your provider. To check status, call Blue Cross and Blue Shield customer service or visit bluecrossmnonline.com.

***Lowest out-of-pocket costs:** in-network providers

****Higher out-of-pocket costs:** out-of-network participating providers

Highest out-of-pocket costs: out-of-network **nonparticipating** providers (you are responsible for the difference between Blue Cross' allowed amount and the amount billed by nonparticipating providers. This is in addition to any applicable deductible, copay or coinsurance. Benefit payments are calculated on Blue Cross' allowed amount, which is typically lower than the amount billed by the provider.)

Embedded deductible - The plan begins paying benefits that require cost sharing for the first family member who meets the individual deductible. The family deductible must then be met by one or more of the remaining family members and then the plan pays benefits for all covered family members.

This plan is creditable for Medicare Part D.



Blue Cross® and Blue Shield® of Minnesota and Blue Plus® are nonprofit independent licensees of the Blue Cross and Blue Shield Association

For more information, visit bluecrossmnonline.com or call Blue Cross customer service at the number on the back of your member ID card.

This is only a summary. Read your Benefit Booklet for more information about what is and isn't covered. Services that aren't covered include those that are cosmetic, investigative, not medically necessary or covered by workers' compensation or no-fault insurance.

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KNOW WHERE TO GO FOR CARE

Save money and time by using the right type of place for the care you need. Make sure the doctor, clinic or hospital is in your network before getting care.



DOCTOR ON DEMAND

Medical visits 24/7; mental health visits available next day by appointment

Routine care/common health concern

Get face-to-face, online care from a board-certified doctor at doctorondemand.com/bluecrossmn

- Cold, cough and flu
- Bladder infection
- Mental health



Minimal or no wait time



CONVENIENCE CLINIC

Open extended hours (nights/weekends)

Minor health issue

No appointment needed for treatment of minor health issues

- Cold, cough and flu
- Ear and eye infections
- Sore throat



Short wait times



OFFICE VISIT

Open during regular clinic hours

Preventive/routine care or health concern

Make an appointment for preventive care, routine care and health issues

- General health issues
- Preventive care
- Screenings and vaccines
- Referrals to specialty care



Wait times vary



URGENT CARE CLINIC

Open extended hours (nights/weekends)

Urgent – not life threatening

Drop in for medical care that is urgent but not life-threatening

- Minor cuts, sprains and burns
- Skin rashes
- Fever and flu
- X-rays and lab testing



Varies, typically longer than an office visit



EMERGENCY ROOM (ER)

Open 24/7

Life threatening

Call 911 or go to the nearest ER if the situation seems life-threatening

- Chest pain
- Shortness of breath
- Uncontrolled bleeding
- Poisoning or other serious illness/injury



Longer if you go with a minor condition

Doctor On Demand is an independent company providing telehealth services.

Make sure your doctor and clinic/hospital are in your network before receiving care. This will make sure you receive the highest level of benefits. Each health care provider is an independent contractor and not our agent.

HOW YOUR PHARMACY BENEFITS WORK

Blue Cross and Blue Shield of Minnesota works with Prime Therapeutics to provide you a pharmacy network (pharmacies that have an agreement with Blue Cross) and a drug list (a list of plan-preferred medications — also called a “formulary”). Using your pharmacy network and drug-list medications can help you save money.

Your pharmacy network:
Classic Pharmacy Network

Your drug list:
Key RX



Find a network pharmacy To find a pharmacy in your network, log into your member website. When you go to the pharmacy, bring your prescription and member ID card. (Note: If you go to an out-of-network pharmacy, you may pay in full.)

90-day prescription fills Your plan requires that certain medications* taken long-term be ordered on a 90-day basis. This helps make sure you have enough to take as directed on a regular basis. When you start a new medication, you may get two fills for a 30-day supply. After that, the medication must be ordered in a 90-day supply. Fill your prescription online (log into your member website to sign up for mail order) or with an in-network pharmacy. Make sure your pharmacy is in your network otherwise you could pay a lot more.

*Visit the pharmacy section on bluecrossmnonline.com for a list of medications.

Specialty pharmacies Specialty medicines for complex illnesses (like multiple sclerosis or hemophilia) generally cost more or require extra support and are only available through specialty pharmacies. Your plan requires you to use a pharmacy in the Blue Cross Specialty Pharmacy Network for these medications. Call customer service or visit your member website for information.

CHECK IF A MEDICATION IS COVERED

To see if a medicine is on your drug list, log into your member website. Medicines not on your drug list may cost you more.

UTILIZATION MANAGEMENT

Blue Cross has utilization management programs that help to ensure you get the right medicines for your needs.

- **Prior authorizations** – Ensures appropriate use of medicines by requiring pre-approval to verify appropriate prescribing.
- **Quantity limits** – Restricts the amount of medicine a member can receive during a prescribing period. This promotes safe, cost-effective drug use, and reduces waste and overuse.
- **Step therapy** – Requires members to try a safe, more clinically effective and, in some cases, less expensive drug, before they are approved for a more expensive drug.



To get more details about your pharmacy plan or drug list, log into your member website or call customer service.

Prime Therapeutics LLC is an independent company providing pharmacy benefit management services.

Each provider is an independent contractor and is not our agent.

HEALTH AND WELLBEING RESOURCES



Small steps toward better health.

Whether it's taking a deep breath to lower stress or following the doctor's treatment plan for a chronic condition, these resources can help you do more for your health.

DECISION RESOURCES

Care cost estimator

Research and compare costs for common procedures and non-emergency services.

→ Log into your member website

Living donor kidney transplant

Provides an alternative to dialysis by pairing living donors with those in need of a transplant through Mayo Clinic.

→ Call 1-866-319-3778

CARE OPTIONS

Blue Distinction Centers®

Receive quality care from providers that have earned national recognition for high-quality, low-cost care.

→ Look for the Blue Distinction icon in the Find a Doctor web tool

Blue Distinction Centers (BDCs) met overall quality measures for patient safety and outcomes, developed with input from the medical community. Designation as a BDC means these facilities' overall experience and aggregate data met objective criteria established in collaboration with expert clinicians' and leading professional organizations' recommendations. Individual outcomes may vary. To find out which services are covered under your plan at any facilities, please call the customer service number on the back of your member ID card before making an appointment, to verify the most current information on its network participation and Blue Distinction status.

Employee assistance program (EAP)

Receive confidential, short-term services (financial and legal advice, help finding child or elder care, mental health counseling, etc.) from professionals 24 hours a day, seven days a week.

→ Log into your member website or call 1-800-432-5155.
TTY users, 1-800-223-5822.

Nurse line

Get professional medical advice and information from registered nurses 24 hours a day, seven days a week.

→ Call 1-800-622-9524. TTY users, call 711.

Online doctor

Access board-certified doctors, psychiatrists and psychologists with Doctor on Demand via smartphone, tablet or computer.

→ Visit doctorondemand.com/bluecrossmn

Doctor On Demand is an independent company providing telehealth services.



SUPPORT TOOLS

Health and wellbeing app

The **do.** app helps you take small, easy steps toward better health.

→ Search for “**do.** Blue Cross” at the App Store or Google Play

do.® is a registered trademark of Blue Cross® and Blue Shield® of Minnesota.

Wellness assessment

Complete an online questionnaire to determine your “real age” (biological age) and find ways to improve it.

→ Log into your member website

Online tools and resources

Tap into interactive tools and track health factors. Access personal health info, recommended articles and videos, and condition-specific consultations.

→ Log into your member website

Wellness discount marketplace

Use Blue365® to save on local and national wellness products and services.

→ Visit blue365deals.com/bcbismn or log into your member website

Blue365® is a registered mark of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and/or Blue Shield plans.

Health coaching

Receive professional support for managing chronic or serious health conditions. Includes education, treatment plan support and community resource information.

→ Call 1-800-961-4758

Maternity management

Receive support and guidance from a maternity health coach.

→ Call 1-866-489-6948

Quitting tobacco support

Take advantage of personalized guidance in making a quit plan and receive ongoing support from a wellness coach.

→ Visit bluecrossmnonline.com or call 1-888-662-BLUE (2583). TTY users, call 711.

Diabetes and heart disease prevention

Get online coaching through Omada® to help prevent diabetes and/or heart disease.

→ Call 1-888-987-8337 or visit omadahealth.com/BCBSMN1. See your plan materials for details.

The Omada program is from Omada Health, Inc., an independent company providing a digital intensive behavioral counseling program.

Online mental health programs

Living with stress, insomnia, depression or social anxiety? Learn to Live is an online program that’s available anytime to help you work through it.

→ Visit learntolive.com/partners and enter code Blue4

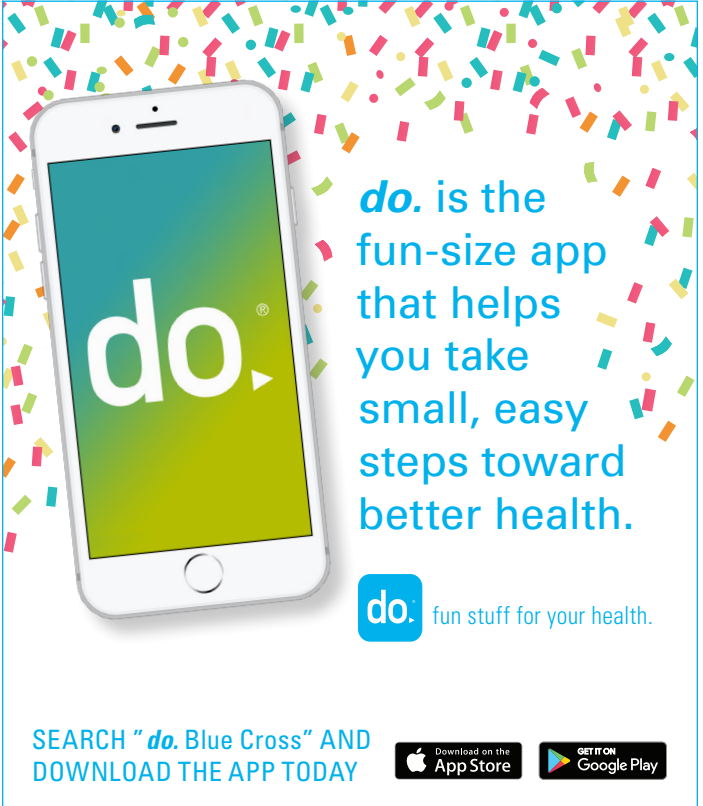
Learn to Live, Inc. is an independent company offering online cognitive behavioral therapy programs and services.

Fitness Discount

Get up to \$20 (credit) each month for working out 12 times at participating fitness centers.

→ nihcarewards.org

NIHCA rewards is an independent company that does not offer Blue Cross products or services. NIHCA rewards is solely responsible for its products and services.



do. is the fun-size app that helps you take small, easy steps toward better health.

do. fun stuff for your health.

SEARCH “do. Blue Cross” AND DOWNLOAD THE APP TODAY

Download on the App Store

GET IT ON Google Play

TOP THINGS TO KNOW — FOR UNDERSTANDING YOUR PLAN

Q What's the difference between participating, nonparticipating, in network and out of network?

PARTICIPATING		NONPARTICIPATING
Provider/pharmacy has an agreement with your health plan		Provider/pharmacy DOES NOT have an agreement with your health plan
In-network provider/pharmacy	Out-of-network provider/pharmacy	AND Provider/pharmacy is NOT in your plan's network
\$	\$\$	\$\$\$

Each provider is an independent contractor and not our agent.

Q Who do I pay when my EOB says I owe money?	A Don't pay anything when you receive an EOB. You will receive a bill from the provider. This is what you pay.
Q How do I know if a doctor, clinic or hospital is in my network?	A You can find out if a provider is in your network by using the Find a Doctor tool at bluecrossmnonline.com or by calling customer service.
Q How do I access the member website and what can I find there?	A Using your member ID card, register at bluecrossmnonline.com . Once registered, you can: <ul style="list-style-type: none"> → Find doctors, clinics, hospitals and pharmacies → View claims and explanations of health care benefits (EOBs) → Send secure emails to customer service → View, print, email or order member ID cards → Check health financial accounts balances (if applicable) → Access health and wellbeing resources

Q What's the difference between an embedded and non-embedded deductible?

A Embedded and non-embedded deductibles apply to family plans.

Deductible (definition)

When your plan begins, you are in the first stage where you pay for all covered medical services. When these costs hit a certain amount (the deductible), you move into the next stage where the health plan pays for some of your medical costs (coinsurance).

Embedded deductible

When one family member hits the per-person deductible, the health plan begins paying some of that person's medical costs. When the family deductible is met, the plan pays some of the medical costs for all family members.

Non-embedded deductible

When the family deductible is met, the plan begins sharing costs for each member. The deductible can be met by one or a combination of family members.

GLOSSARY

TERMS TO KNOW

Your health plan will make more sense if you know a few important terms.

Allowed amount: The amount Blue Cross has agreed to pay a medical provider for a service.

Coinsurance: This payment structure starts after meeting your deductible. In coinsurance, you and the plan each pay a percentage for covered services. Example: 80/20 coinsurance means the plan pays 80 percent and you pay 20 percent.

Convenience (or “retail”) clinic: These clinics treat a limited list of common illnesses. They are often located in or near a retail store.

Copay: (Your plan may or may not have copays.) A fee you pay every time you get medical care or a prescription. Copays can vary based on where you get care (virtual, clinic, urgent care, etc.).

Cost-sharing: Refers to the member sharing medical costs with the health plan through copays, deductible and coinsurance.

Deductible: This is the first milestone you hit by paying for covered medical services. Along with covered service costs, your copays (if your plan has them) may count toward your deductible.

Eligible (or “covered”) services: Health care covered by your plan.

Embedded deductible: Plan begins paying benefits that require cost sharing for the first family member who meets the per-person deductible. Once one or more of the remaining family members meet the family deductible the plan pays benefits for all covered family members.

Explanation of Health Care Benefits (EOB): A letter you receive after getting care that shows costs, the amount the health plan is expected to pay and the amount you are expected to pay. You do not pay anything when you receive an EOB.

Formulary (or “preferred drug list”): A list of FDA-approved prescription drugs preferred by your health plan.

Health plan: Can refer to your health insurance company or your specific health plan.

In-network: Providers or pharmacies in your plan’s network that give you the most coverage (lowest cost). Note: An “in-network provider” is not the same as a “participating provider.”

Member website: A secure website for accessing plan details, cost information as well as health and wellbeing tools.

Nonparticipating provider: A provider that does not have a contract with the health plan. You pay in full when using these providers. Note: A “nonparticipating provider” is not the same as an “out-of-network provider.”

Out-of-network: A provider or pharmacy that has a contract with the health plan but is not part of your plan’s network. You may pay more when using these providers/pharmacies. Note: An “out-of-network provider” is not the same as a “nonparticipating provider.”

Out-of-pocket expense/cost: Refers to costs the member pays: premium, copay, deductible, coinsurance, and non-covered services or over-the-allowed-amount costs.

Out-of-pocket (OOP) maximum: This is the second (and last) milestone you hit by paying for covered medical services. Once you reach this amount, the plan pays for all covered in-network services (for the plan year’s remainder).

Participating provider: A provider that has a contract with the health plan, and may be in or out of your plan’s network. Note: A “participating provider” is not the same as an “in-network provider.”

Premium: Your monthly payment (like a membership fee). Your employer may pay part of your premium. You may also be able to pay your premium pretax from your paycheck.

Provider: Refers to doctors, clinics, hospitals and other health care professionals.

Service (also called “care”): Medical treatment.

BE IN THE KNOW

MEMBER ANNUAL NOTICE NEWSLETTER

Find valuable information in Blue Cross' Member Annual Notice newsletter, such as:

- Member rights and responsibilities
- Quality improvement program
- Information about case and condition/disease management
- Benefits and access to medical services
- Pharmacy benefit information, such as formulary, quantity limits and exception processes
- Use and disclosure of protected health information (PHI)
- Prior authorization decisions and benefit limitations
- How to request an independent review
- Transitioning from pediatric care to adulthood

Access the newsletter at bluecrossmn.com (search for "member newsletter") or call customer service to receive it by mail.

MEMBER PRIVACY RIGHTS

The Health Insurance Portability and Accountability Act (HIPAA) Privacy Rule gives you the right to know what personal and health information is collected by insurance companies, why it's collected and what is done with it. To see our privacy policy, visit bluecrossmnonline.com ("Privacy & Legal" at the page's bottom) or call customer service and request a copy of the "Notice of Privacy Practices."

MEDICARE PART D CREDITABILITY

Medicare members should check their plan information or ask their employer to see if their plan is Medicare Part D creditable.

NOTICE OF NONDISCRIMINATION PRACTICES
Effective July 18, 2016

Blue Cross and Blue Shield of Minnesota and Blue Plus (Blue Cross) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or gender. Blue Cross does not exclude people or treat them differently because of race, color, national origin, age, disability, or gender.

Blue Cross provides resources to access information in alternative formats and languages:

- Auxiliary aids and services, such as qualified interpreters and written information available in other formats, are available free of charge to people with disabilities to assist in communicating with us.
- Language services, such as qualified interpreters and information written in other languages, are available free of charge to people whose primary language is not English.

If you need these services, contact us at 1-800-382-2000 or by using the telephone number on the back of your member identification card. TTY users call 711.

If you believe that Blue Cross has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or gender, you can file a grievance with the Nondiscrimination Civil Rights Coordinator

- by email at: Civil.Rights.Coord@bluecrossmn.com
- by mail at: Nondiscrimination Civil Rights Coordinator
Blue Cross and Blue Shield of Minnesota and Blue Plus
M495
PO Box 64560
Eagan, MN 55164-0560
- or by phone at: 1-800-509-5312

Grievance forms are available by contacting us at the contacts listed above, by calling 1-800-382-2000 or by using the telephone number on the back of your member identification card. TTY users call 711. If you need help filing a grievance, assistance is available by contacting us at the numbers listed above.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights

- electronically through the Office for Civil Rights Complaint Portal, available at: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>
- by phone at:
1-800-368-1019 or 1-800-537-7697 (TDD)
- or by mail at:
U.S. Department of Health and Human Services
200 Independence Avenue SW
Room 509F
HHH Building
Washington, DC 20201

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

This information is available in other languages. Free language assistance services are available by calling the toll free number below. For TTY, call 711.

Si habla español, tiene a su disposición servicios gratuitos de asistencia con el idioma. Llame al 1-855-903-2583. Para TTY, llame al 711.

Yog tias koj hais lus Hmoob, muaj kev pab txhais lus pub dawb rau koj. Hu rau 1-800-793-6931. Rau TTY, hu rau 711.

Haddii aad ku hadasho Soomaali, adigu waxaad heli kartaa caawimo luqad lacag la'aan ah. Wac 1-866-251-6736. Markay tahay dad maqalku ku adag yahay (TTY), wac 711.

နမ့်ကတိကညိကိတ်ဒီး, တၢ်ကဟ့ၣ်နၢကျိၣ်တၢ်မၤစၢၤကလိတဖၣ်န့ၣ်လီၤ. ကိး 1-866-251-6744 လၢ TTY
အဂီၢ်, ကိး 711 တက့ၢ်.

إذا كنت تتحدث العربية، تتوفر لك خدمات المساعدة اللغوية المجانية. اتصل بالرقم 1-866-569-9123. للهاتف النصي
اتصل بالرقم 711.

Nếu quý vị nói Tiếng Việt, có sẵn các dịch vụ hỗ trợ ngôn ngữ miễn phí cho quý vị. Gọi số 1-855-315-4015. Người dùng TTY xin gọi 711.

Afaan Oromoo dubbattu yoo ta'e, tajaajila gargaarsa afaan hiikuu kaffaltii malee. Argachuuf 1-855-315-4016 bilbilaa. TTY dhaaf, 711 bilbilaa.

如果您說中文，我們可以為您提供免費的語言協助服務。請撥打 1-855-315-4017。聽語障專 (TTY)，請撥打 711。

Если Вы говорите по-русски, Вы можете воспользоваться бесплатными услугами переводчика. Звоните 1-855-315-4028. Для использования телефонного аппарата с текстовым выходом звоните 711.

Si vous parlez français, des services d'assistance linguistique sont disponibles gratuitement. Appelez le +1-855-315-4029. Pour les personnes malentendantes, appelez le 711.

አማርኛ የሚናገሩ ከሆነ፣ ነጻ የቋንቋ አገልግሎት እርዳ አለሎት። በ 1-855-315-4030 ይደውሉ ለ TTY በ 711።

한국어를 사용하시는 경우, 무료 언어 지원 서비스가 제공됩니다. 1-855-904-2583 으로 전화하십시오. TTY 사용자는 711 로 전화하십시오.

ຖ້າເຈົ້າເວົ້າພາສາລາວໄດ້, ມີການບໍລິການຊ່ວຍເຫຼືອພາສາໃ້ເຈົ້າພຣີ. ໃຫ້ໂທຫາ 1-866-356-2423 ສໍາລັບ. TTY, ໃຫ້ໂທຫາ 711.

Kung nagsasalita kayo ng Tagalog, mayroon kayong magagamit na libreng tulong na mga serbisyo sa wika. Tumawag sa 1-866-537-7720. Para sa TTY, tumawag sa 711.

Wenn Sie Deutsch sprechen, steht Ihnen fremdsprachliche Unterstützung zur Verfügung. Wählen Sie 1-866-289-7402. Für TTY wählen Sie 711.

ប្រសិនបើអ្នកនិយាយភាសាខ្មែរមិន អ្នកអាចរកបានសេវាជំនួយភាសាឥតគិតថ្លៃ។ ទូរស័ព្ទមកលេខ 1-855-906-2583។ សម្រាប់ TTY សូមទូរស័ព្ទមកលេខ 711។

Diné k'ehjí yáníłt'i'go saad bee yát'i' éí t'áájíík'e bee níká'a'doowołgo éí ná'ahoot'i'. Kojí éí béesh bee hodíílnih 1-855-902-2583. TTY biniiyégo éí 711 jí' béesh bee hodíílnih.

