

2025 Medical Insurance



**BlueCross
BlueShield**











Minnesota

2025 Medical Plan Offerings

	Copay Plan IN NETWORK	VEBA Plan 1 IN NETWORK	VEBA Plan 2 IN NETWORK
NETWORK	Aware	Aware	Aware
DEDUCTIBLE	\$0/\$0	\$1,500/\$3,000	\$1,500/\$3,000
COINSURANCE	100%	80%	100%
COPAY	\$20 copay (\$55 copay ER)	N/A	N/A
OUT-OF-POCKET MAXIMUM	\$1,000/\$5,000	\$3,000/\$6,000	\$1,500/\$3,000
PRESCRIPTION (RX) Generic Formulary Non-Formulary	\$10 copay \$25 copay \$50 copay	\$10 copay \$25 copay \$50 copay	\$10 copay \$25 copay \$50 copay

KNOW WHERE TO GO FOR CARE

Knowing where to go for the right care can help save you time and money. Get familiar with your options now, before you need care.

WHEN YOU NEED	USE	ACCESS/AVAILABILITY	WAIT TIME	COST
 CARE QUICKLY	Online care Colds, cough or flu, bladder infections, mental health ^[*]	Visit doctorondemand.com/BlueCrossMN 24 hours a day, seven days a week or check with your provider.	 short	\$
 CARE TODAY	Convenience clinic Minor illnesses or injuries, screenings and vaccinations	No appointment necessary. Often available nights and weekends.	 short	\$\$
 CARE SOON	Office visit Preventive care, screenings and vaccines, mental health therapy or referrals to specialty care	Call your clinic to schedule an appointment. Days and hours vary.	 varies	\$\$ – \$\$\$
 CARE NOW	Urgent care Minor cuts, sprains and burns, skin rashes, fever and flu, X-rays and lab testing	No appointment necessary. Available seven days a week, but specific hours vary.	 varies	\$\$\$\$
 CARE IMMEDIATELY	Emergency room (ER) Chest pain, shortness of breath, uncontrolled bleeding, poisoning, risk of harming yourself or others, or other life-threatening illnesses or injuries	Immediately call 911 or go to your nearest ER anytime.	 longer, unless life-threatening	\$\$\$\$\$

Please note: The conditions listed are for example only and not a complete list.

[*]Mental health visits are by appointment only, 7 a.m. to 10 p.m. local time.

Doctor On Demand® by Included Health 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.



Preventive Care

- Covered at 100%, not subject to deductible

Annual Physical

Including screenings for high blood pressure, diabetes and cholesterol



Vaccines



Routine pre- and post-natal care as well as well-child visits



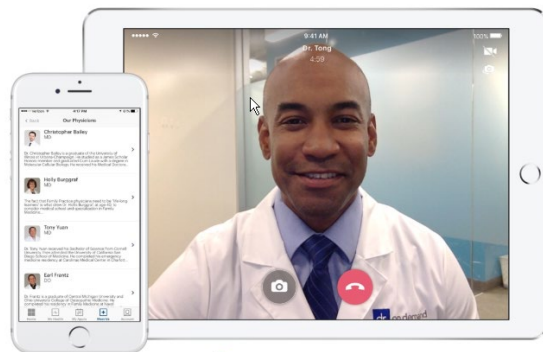
Cancer screenings: breast, cervical and colorectal screenings



DOCTOR ON DEMAND

All you need is a smartphone, tablet or computer to get quick, convenient care with Doctor On Demand

- Medical care available in just minutes – with no travel time
 - Treats common non-emergency conditions such as sinus infections, rashes, pink eye, cold, flu, allergies, etc.
 - Prescriptions, when necessary, will be sent to your local pharmacy
- Mental health care available by appointment between 7 a.m. and 10 p.m. local time
- Claims process automatically specific to your benefits as a telehealth visit



Dr. Ian Tong



 Download the app or visit
[DoctorOnDemand.com/bluecrossmn](https://www.DoctorOnDemand.com/bluecrossmn)

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LEARN TO LIVE: ONLINE BEHAVIORAL HEALTH PROGRAM

Online mental health programs for members (age 13+) living with mental health conditions. Quick online assessment to learn which program would benefit you the most.

- 6 programs: Depression; Social Anxiety; Stress, Anxiety and Worry; Insomnia; Panic; and Substance Use
- Immediate, 24/7, confidential access using your unique code
- 8 self-paced lessons per program
- Proven tools to apply to day-to-day life
- Coaches available to keep you engaged (text, email, phone)
- Social support (peer-to-peer, loved ones and social networks)



DON'T BE A MENTAL STAT HEALTH FACT

- Over 114 million Americans who have addressable mental health conditions will never seek face-to-face therapy due to social stigma, accessibility and cost
- Anxiety problems affect 30% of people, but often go undiagnosed and untreated
- 80% of employees feel stress on the job



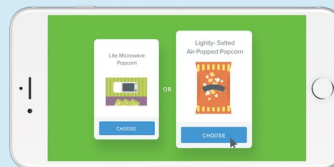
OMADA

Omada is designed to build healthy habits that last. Upon qualification, receive a welcome kit with a digital scale and other tools to track your progress. Program includes interactive weekly lessons and guidance from a health coach.

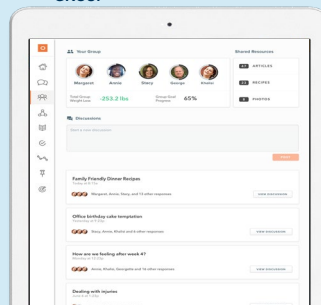
- PHASE 1** **EAT HEALTHIER**
Learn the fundamentals of making smart food choices.
- PHASE 2** **INCREASE ACTIVITY**
Discover easy ways to move more and boost your energy.
- PHASE 3** **OVERCOME CHALLENGES**
Gain skills that allow you to break barriers to change.
- PHASE 4** **STRENGTHEN HABITS**
Zero in on what works for you, and find lasting motivation.
- PHASE 5** **STAY HEALTHY FOR LIFE**
Get an additional eight months of tips, strategies and support.



See if you're eligible at
OmadaHealth.com/BCBSMN1



**INTERACTIVE
LESSONS**



**SUPPORT
GROUP**



**SMART
TECHNOLOGY**

**PROFESSIONAL
HEALTH COACH**

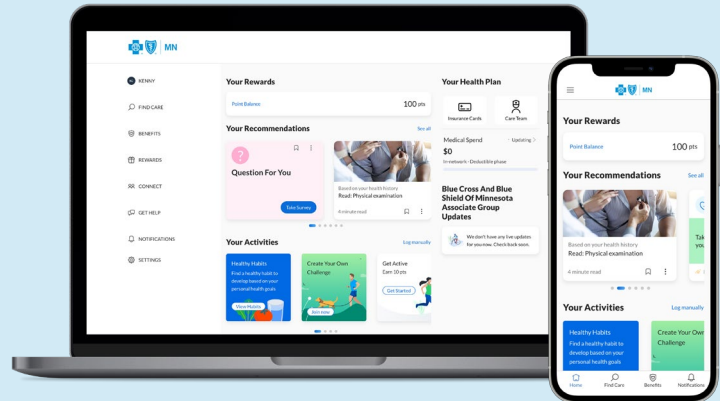


BLUE CARE ADVISORSM

Connect to everything you need to manage your health.



Blue Care Advisor lets you connect to all your benefits, so you can see your medical and pharmacy claims, programs, and more. You'll get information based on your benefits and history along with recommendations on steps you can take to improve your health.



BLUE CARE ADVISORSM IS PERSONALIZED TO YOU

ACCESS YOUR BENEFITS ANYWHERE



View important plan and benefit information



Receive personalized support and important reminders



Track medical and pharmacy spend



Find high-quality providers with expertise that fits you



Access your Member ID card from anywhere



Compare costs to keep healthcare spending in check



Earn rewards for completing certain activities to help with your health journey



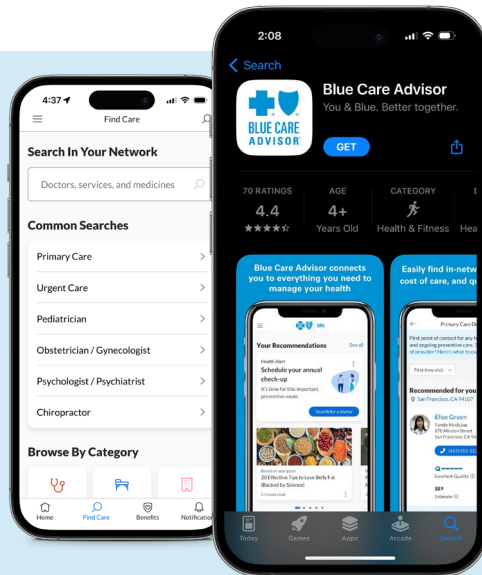
GETTING STARTED

Blue Care AdvisorSM connects you to everything you need to easily manage your healthcare, meet your goals and live healthier.

Once your plan is in effect, visit bluecrossmn.com/BCA or download the mobile app.



- If you have an existing Blue Cross account, log in with the same username/password
- If you don't have an account, you will need your Blue Cross Member ID card to register



GET ACTIVE WITH BLUE CARE ADVISOR

Earn rewards for taking steps toward your health.



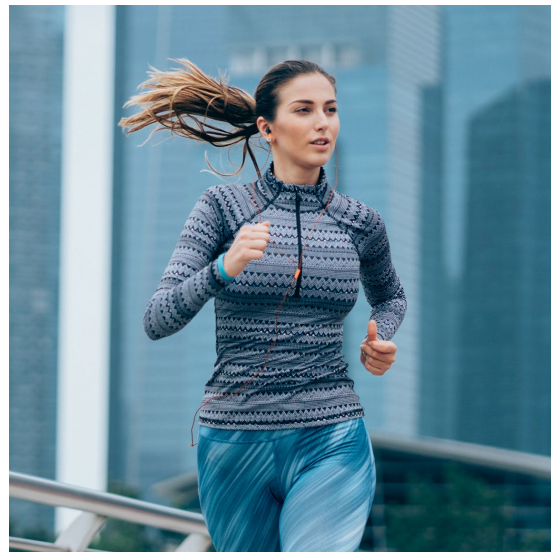
Small steps can lead to big benefits — and rewards with the Get Active program.

Simply complete your Health Assessment and track your daily steps or your favorite fitness activity and earn points that translate to real dollars.



Employees and spouses¹ can earn up to

\$240² ANNUALLY



¹Employees and spouses must be enrolled in the Blue Cross and Blue Shield of Minnesota health plan.

²Based on points earned by step tracking and fitness activities.

START EARNING

1 COMPLETE A SHORT HEALTH ASSESSMENT AND EARN 100 POINTS

Complete your Health Assessment to start earning points. Based on your results, you'll receive personalized recommendations including helpful tips and resources.

2 START TRACKING

Link your fitness tracker or fitness app to automatically record your activities. You can also track activity manually — including weightlifting, yard work or swimming.

3 COLLECT YOUR REWARD

Your Reward Center shows how many points you have available.



5,000 steps = 5 points
7,000 steps = 7 points
10,000 steps = 10 points
(max per day)



10 points = \$1
Earn a maximum of **\$240 per year**