



GET THE MOST OUT OF YOUR HEALTH PLAN

Understanding your benefits

Employee handbook

WELCOME TO YOUR PLAN

Your employer understands the value that Blue Cross and Blue Shield of Minnesota and Blue Plus brings to their members. Your Blue Cross plan gives you access to providers across the state, and benefits when you travel in the United States and around the world. Plus, you get benefits like fitness incentives, a new mobile app and additional online tools and resources to help you manage your overall health and wellbeing.

CONVENIENT TOOLS AT YOUR FINGERTIPS

Online member portal

The Blue Cross member portal gives you easy access to your personalized health plan information, like:

- Find doctors, clinics and hospitals with the “Find a Doctor” web tool
- View claims and Explanations of Health Care Benefits (EOBs)
- Send secure emails to customer service
- View, print, email or order member ID cards
- Access health and wellbeing benefits
- Manage FurtherSM medical spending accounts (if applicable)



Register at bluecrossmnonline.com to have all of your health plan information at your fingertips. You'll need your member ID card to get started.

Mill Life Insurance, Incorporated, d.b.a. Further, is an independent company providing account administration services.

Member mobile app

Get all your important health plan information whenever and wherever you need it with the Blue Cross mobile app. You'll get an overview of important plan information, like:

- Deductible and out-of-pocket spending totals
- Digital ID card that you can share easily with your health care providers
- Search capabilities for in-network doctors and care near you
- Get in-network cost estimates for procedures



Download the app (BlueCrossMN Mobile) today and log in with your bluecrossmnonline.com account information.

PLAN BENEFITS

Pharmacy network and prescription drug coverage

Your plan's network of pharmacies lets you quickly fill prescriptions near home, work or on the road. It's important to always verify if a pharmacy is in-network before filling prescriptions because there are no out-of-network pharmacy benefits. Tier 1 and Tier 2* insulin options are now included as a covered benefit with \$0 out-of-pocket cost.

Classic Pharmacy Network

All plans include the Classic Pharmacy Network with access to a large number of pharmacies including top retailers like Walgreens and other independent pharmacies. Visit bluecrossmn.com/classicpharmacynetwork to find a list of in-network pharmacies.

Basic Rx Formulary

The Basic Rx Formulary is used with all plan offerings. A formulary is a list of covered medications and includes both generic and brand name drugs. To view a list of covered medications, visit:

HSA PLANS

bluecrossmn.com/BasicRxSmallGroupHSA2020

ALL OTHER PLANS

bluecrossmn.com/BasicRxIndividualGroup2020

2020 formulary lists will be posted on January 1, 2020.

Mail-order prescriptions

Your plan also includes benefits for mail-order prescription drugs. Visit alliancerxwp.com for more information about mail-order services.

*Tier 1 and Tier 2 are generally defined as consisting of preferred generic and brand medications available through a plan's drug list or formulary.

Preventive care

Annual preventive exams can help identify health issues before they become serious. Annual preventive exams are typically covered at 100 percent when you see an in-network doctor. This includes immunizations, vision and hearing exams, mammograms and colonoscopies.

Visit bluecrossmn.com/preventivecare for more information on preventive care guidelines.

Pediatric eyewear discount

Your health plan includes pediatric vision benefits like annual eye exams, contact lenses and eyewear for dependent children under age 19. A pediatric eyewear discount is available through Davis Vision.

Additional pediatric eyewear discounts are available for frames outside the Davis Vision collection when you see an in-network provider and use the discount code.

For more details about the discount, visit bluecrossmn.com/eyewarediscount-dav or call the customer service phone number on the back of your member ID card.

Davis Vision is an independent company providing vision benefit management services and access to their network. Each vision 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.



COVERAGE THAT TRAVELS WITH YOU

All plans include the BlueCard® PPO network when traveling outside Minnesota. BlueCard PPO and Global Core programs provide coverage beyond Minnesota. Additionally, GeoBlue® offers plans that can be purchased for short-or long-term travel. Visit bluecrossmn.com/geoblue for more information.

GeoBlue is the trade name of Worldwide Insurance Services, LLC (Worldwide Services Insurance Agency, LLC in California and New York), an independent licensee of the Blue Cross and Blue Shield Association. GeoBlue is the administrator of coverage provided under insurance policies issued by 4 Ever Life International Limited, Bermuda, an independent licensee of the Blue Cross and Blue Shield Association.

SMALL STEPS TOWARD BETTER HEALTH

The following tools and resources* are additional benefits with your health plan. They can help you create healthy habits and reach your goals.

DECISION RESOURCES

Care cost estimator

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

→ Log-in at bluecrossmnonline.com and see “Estimate Costs.”

Find a Doctor tool

Search for in-network doctors, hospitals and clinics with the Find a Doctor tool.

→ Log-in at bluecrossmnonline.com and click on “Find a Doctor or Rx.”

CARE OPTIONS

Online care

Doctor On Demand’s board-certified doctors, psychiatrists and psychologists treat many common conditions through a smartphone, tablet or computer.



→ Log-in at doctorondemand.com/bluecrossmn or download the app on your smartphone or tablet.

*Some tools and resources are accessible prior to log-in. We recommend logging in to get personalized results for your specific health plan and network.

Doctor On Demand® is an independent company providing telehealth services.

SUPPORT TOOLS

VIRTUAL SUPPORT

Health and Wellbeing Engagement Platform



Depending on your lifestyle, your body may be older (or younger!) than you think. Sharecare RealAge® can tell you and give you tips to help with maintaining or lowering it. Answer a few questions online and you'll get the answer immediately. In addition, your member website will help you set goals and track activity online. You can also access a large library of articles and information to help you improve your health.

→ Visit bluecrossmn.com/sharecare to get started.

RealAge® is a registered trademark of Sharecare, an independent company providing a health and wellness engagement platform. Offerings subject to change.

do. app



Stand, breathe, stretch and hydrate. They're all small steps you can do for your health. **do.** makes it easy to stay healthy.

→ Download the **do.** app on your smartphone or tablet.
Search "**do.** Blue Cross" at the App Store or Google Play.

Online behavioral health programs



Learn to Live supports those living with stress, depression or social anxiety with confidential online cognitive behavioral therapy that can be accessed anytime, anywhere.

→ Visit learntolive.com/partners and enter the code "Blue3".

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

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

PERSONALIZED SUPPORT

Health management

Support is available from a health care professional for managing a chronic or serious health condition. Get informational materials, a personalized treatment plan and find resources in your community.

→ Call **1-800-961-4758**.

Maternity management

Have a healthier pregnancy with support and guidance from a maternity Case Manager.

→ Call **1-866-489-6948**.

Quitting tobacco support

Personalized guidance for developing a quit plan and ongoing support from a wellness coach.

→ Call **1-888-662-BLUE (2583)** or log in at **bluecrossmnonline.com** and see “Wellness.”

REWARDS AND DISCOUNTS

Fitness incentive

Earn an incentive or reward for meeting specific activity goals.

→ Log in at **bluecrossmn.sharecare.com**.

Wellness discount marketplace

Shop products and services that complement your health and get discounts from **Blue365®**. Including gym memberships, wearable fitness devices, healthy eating programs and more.

→ Visit **blue365deals.com** to search discounts on products and services.

Note: Members can choose only one fitness option.

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

WHERE TO GO FOR CARE

Choosing the right place for care helps ensure the right level of care is provided. Plus, it can help save time and money.

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DOCTOR ON DEMAND

Online medical visits 24/7; mental health visits available on a priority basis.

Minor health issue: online access, 24/7 to board-certified doctor at doctorondemand.com/bluecrossmn

→ Mental health visits by next-day appointment

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RETAIL CLINIC

Open extended hours (nights/weekends)

Minor health issue: no appointment needed

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OFFICE VISIT

Open during regular clinic hours.

Preventive/routine care or health concern: appointments required.

→ Screenings

→ Vaccines

→ Referrals to specialty care

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URGENT CARE

Open extended hours (nights/weekends).

Urgent, not life threatening: drop-in for medical care, no appointment needed.

→ Minor injuries

→ X-rays

→ Lab tests

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EMERGENCY SERVICES

Open 24 hours a day, 7 days a week.

Life threatening: call 911 or go to the nearest ER.

→ Chest pain

→ Shortness of breath

→ Uncontrolled bleeding

→ Poisoning or other serious illness/injury

These suggestions are a general recommendation only and based on utilizing in-network providers. Please check your plan benefits to verify coverage. If you have further questions about where to go for care or your covered benefits, please call the number on the back of your member ID card.

IMPORTANT WORDS TO KNOW

Coinsurance A set percentage of the allowed amount you pay toward health care after your deductible has been met. For example, if the coinsurance is 25 percent, the plan pays 75 percent of the allowed amount after the deductible is met, and you pay 25 percent of the allowed amount when you use an in-network provider.

Copay The amount you pay for plans with copays each time you receive a service or prescription.

Deductible The annual amount you pay toward eligible health care services before insurance begins to pay.

→ ***Embedded deductible*** Each individual in the family pays all costs from providers up to the individual deductible amount before the plan begins to pay, with a maximum combined deductible for the family at the family deductible amount.

→ ***Non-embedded deductible*** The family pays all costs from providers up to the family deductible amount before the plan begins to pay. The single deductible applies to single coverage only.

Dependent A spouse, domestic partner or child who is enrolled in your plan.

HSA An abbreviated term for health savings account. HSAs work like a bank account but offer tax advantages. If you choose to enroll in an HSA through FurtherSM, you can use it to save and pay for deductibles, coinsurance, copays and some non-covered medical expenses. For more information visit [HelloFurther.com](https://www.hellofurther.com).

Out-of-pocket maximum The most you will pay in coinsurance, copays and deductibles for covered health care services and prescription drugs each year.

KNOW WHERE TO GO FOR ANSWERS TO ALL OF YOUR QUESTIONS

For more information, resources and to sign up for any of these programs, visit bluecrossmnonline.com or call the customer service number on the back of your member ID card.

NOTES:

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.

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.

bluecrossmnonline.com

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