Blue Plus® Metro MN offers access to providers in and around the Twin Cities.

The Blue Plus Metro MN plan features the Allina Health System. It’s a top-rated system based on patient satisfaction and quality of care. In addition, you’ll have:

- Access to primary and specialty care providers
- Preventive benefits covered with no deductible
- Online tools that empower you to take charge of your health

**STAY IN-NETWORK AND SAVE MONEY**

Make sure your doctor and hospital are in the **Blue Plus Metro MN Network** or you could pay higher out-of-pocket costs. Use our Find a Doctor tool on [bluecrossmnonline.com](http://bluecrossmnonline.com) to search for in-network providers. Choose the “Find a Doctor” link at the top of the page, enter your location and a specialty or provider name. Then, select “Pick a Network” and choose the Blue Plus Metro MN Network to see a list of in-network providers.

**PHARMACY BENEFITS**

This plan only provides coverage for prescriptions filled at pharmacies in the Essential Pharmacy Network. Go to [bluecrossmn.com/essentialpharmacynetwork](http://bluecrossmn.com/essentialpharmacynetwork) to find a participating pharmacy.

In addition, coverage is limited to **preferred drugs** on the BasicRx drug formulary. To search for preferred drugs covered by this plan, visit [bluecrossmn.com/BasicRxIndividualSmallGroup](http://bluecrossmn.com/BasicRxIndividualSmallGroup).

Remember, you must live within the Blue Plus Metro MN service area to enroll in this plan.
Your out-of-pocket costs depend on the network status of your provider. To check status, use the "Find a Doctor" web tool on bluecrossmnonline.com.

<table>
<thead>
<tr>
<th></th>
<th>IN-NETWORK BENEFITS</th>
<th>BLUE PLUS METRO MN</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Plan numbers</strong>*</td>
<td>258/458</td>
<td>253/453</td>
</tr>
<tr>
<td><strong>Metal level</strong></td>
<td>Bronze</td>
<td>Silver</td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td>Single: $6,650, $13,300</td>
<td>Single: $3,500, $10,500</td>
</tr>
<tr>
<td></td>
<td>Family: $6,650, $13,300</td>
<td>Family: $3,500, $10,500</td>
</tr>
<tr>
<td><strong>Compatible with HSA</strong></td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td>0%</td>
<td>15%</td>
</tr>
<tr>
<td><strong>Out-of-pocket maximum</strong></td>
<td>$6,650, $13,300</td>
<td>$6,650, $13,300</td>
</tr>
<tr>
<td><strong>Visits</strong></td>
<td>Health care provider or urgent care clinic</td>
<td>0% after the deductible</td>
</tr>
<tr>
<td></td>
<td>Specialist</td>
<td>0% after the deductible</td>
</tr>
<tr>
<td></td>
<td>Retail clinic</td>
<td>No coverage</td>
</tr>
<tr>
<td><strong>Preventive care</strong></td>
<td>0% (no deductible)</td>
<td>0% (no deductible)</td>
</tr>
<tr>
<td><strong>Prescription drugs</strong></td>
<td>Preferred generic 0% after the deductible</td>
<td>15% after the deductible</td>
</tr>
<tr>
<td></td>
<td>Preferred brand 0% after the deductible</td>
<td>15% after the deductible</td>
</tr>
<tr>
<td></td>
<td>Specialty 0% after the deductible</td>
<td>15% after the deductible</td>
</tr>
<tr>
<td></td>
<td>Non-preferred No coverage</td>
<td>No coverage</td>
</tr>
</tbody>
</table>

*Plan numbers in the 200 series are available off-exchange, plan numbers in the 400 series are available through MNsure.

For plans with more than one person (family plan), no one member will exceed the single deductible amount listed above. Also, eligible costs incurred by all covered family members count toward satisfying the family deductible.

Note: In most cases, care you receive outside of Minnesota, other than with providers in your plan’s network, will go toward your out-of-network benefit. You will pay more for these services.

Generally, you are responsible for the difference between Blue Plus’ 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 Plus’ allowed amount, which is typically lower than the amount billed by the provider.

This is only a summary. The contract and benefit booklet include complete details of what is and isn’t covered. Services not covered include routine adult eye exams and eyewear, custodial care, bariatric surgery, infertility treatment, hearing aids for adults, items primarily used for a nonmedical purpose, over-the-counter drugs (except as specified in the benefit booklet), nutritional supplements, services that are cosmetic, experimental, not medically necessary, or covered by workers’ compensation or no-fault auto insurance. Each health care provider is an independent contractor and not our agent. Nonparticipating providers do not have contracts with Blue Cross and Blue Shield of Minnesota. Benefits are effective January 1, 2018.

Blue Plus may change premium rates: on an annual renewal date, when you add or delete a dependent, or if you move to a different Blue Plus plan. Factors that may affect changes in premium rates include the age of covered members, where you reside and whether a member uses tobacco.

Consumer Price Index Annual Adjustment: The deductible, copay and out-of-pocket maximum amounts are subject to annual adjustments. These adjustments are based on the medical care component of the Consumer Price Index (CPI) published by the U.S. Department of Labor. These annual adjustments are effective on the annual renewal date.

Blue Plus and Allina Health will work together to coordinate and improve the quality of your care. To do so, we will ask you to give us permission to share your contact information and past, current and future health and account records with each other.

Provider listings are not all-inclusive and are subject to change. For a complete list of providers, visit bluecrossmnonline.com. 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.

Note: All Allina Health hospitals and clinics are included in the Blue Plus Metro MN Network available through Blue Plus Metro MN, including those outside the 11-county metro area, as well as many affiliated practices and health systems.

HMO Minnesota, d.b.a. Blue Plus, an affiliate of Blue Cross and Blue Shield of Minnesota. Allina Health is an independent company that provides network access to health care services. Allina Health Network is a subsidiary of Allina Health.
Key in-network providers and hospitals

The Blue Plus Metro MN Network includes leading primary care and specialty care doctors from Allina Health and other care providers. In addition, there are over 400 in-network clinics to choose from.

To find an in-network provider, use the Find a Doctor tool on bluecrossmnonline.com:

➜ Choose the “Find a Doctor” link at the top of the page
➜ Enter your location and a specialty or provider name
➜ Select “Pick a Network” and choose the Blue Plus Metro MN Network

You will then see a list of in-network providers in your area.

Save money and use a provider in the Blue Plus Metro MN Network. Your out-of-pocket costs will be higher when you see an out-of-network provider.

ALLINA HEALTH HOSPITALS
Abbott Northwestern Hospital (1)
Buffalo Hospital (2)
Cambridge Medical Center (3)
District One Hospital (4)
Mercy Hospital (5)
New Ulm Medical Center (6)
Owatonna Hospital (7)
Phillips Eye Institute (8)
Regina Hospital (9)
St. Francis Regional Medical Center (10)
United Hospital (11)
Mercy Hospital-Unity Campus (12)

ADDITIONAL IN-NETWORK HOSPITALS
Children’s Minnesota
Cuyuna Regional Medical Center
FirstLight Health System (13)
Glencoe Regional Health Services (14)
Hutchinson Health (15)
Ridgeview Medical Center (16)
Ridgeview Sibley Medical Center (17)
River’s Edge Hospital & Clinic
Riverwood Healthcare Center

You can receive care from any Metro MN Network provider but must live in the plan service area (see map on front) to purchase this plan.
HEALTH AND WELLBEING INCLUDED IN THIS PLAN

Health and wellness discounts
The online wellness marketplace, Blue365®, offers exclusive discounts on health and wellness programs and supplies, like:

➜ Gym memberships
➜ Fitness trackers
➜ Healthy eating programs

Visit blue365deals.com/bcbsmn to learn more about the discounts available and to get signed up.

Online mental health support
Living with stress, depression or social anxiety? Learn to Live is an online behavioral health program that’s available anytime to help you work through it. Visit learntolive.com/partners to learn more.

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

Get the support you need to quit tobacco
Work with a coach to develop a quit plan and get support online or over the phone to keep you on track. This service is available Monday through Thursday 8 a.m. to 8 p.m., Friday 8 a.m. to 6 p.m. and Saturday 9 a.m. to 1 p.m., Central Time.

QUESTIONS?

➜ Visit bluecrossmn.com
➜ Talk to an agent. You can find an agent at bluecrossmn.com/agentfinder, or
➜ Call us at 1-800-262-0823 (TTY 711)
➜ Visit a Blue Cross retail center. Find a center near you at bluecrossmn.com/centers

ADDITIONAL PRODUCTS TO HELP YOU TAKE CARE OF YOUR HEALTH

All Blue Cross Dental plans cover preventive dental care and basic services as part of your routine dental visit. Visit bluecrossmn.com/dental for more information.

Blue Cross Vision plans offer a broad network of providers nationwide and discounts on eyeglasses and contact lenses. Visit bluecrossmn.com/visionplans for more information.

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

M00532 (9/17)
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

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.


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.


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

如果您说中文，我们可以为您提供免费的语言协助服务。请拨打 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.

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

Kung nagasadalita 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.


Diné kʼehji yáñilí'tí'ígo saad bee yáti'í' éí táajíik'e bee níká'a'doowolgo éí ná'ahootí'. Kojí éí beésh bee hodíílníh 1-855-902-2583. TTY biniiyégo éí 711 ji’ beésh bee hodíílníh.