

2014 BLUEACCESS

ENJOY EASY ACCESS TO THE MOST HEALTH CARE PROVIDERS

BlueAccess makes health insurance easy with the convenience of our largest network of doctors and hospitals.

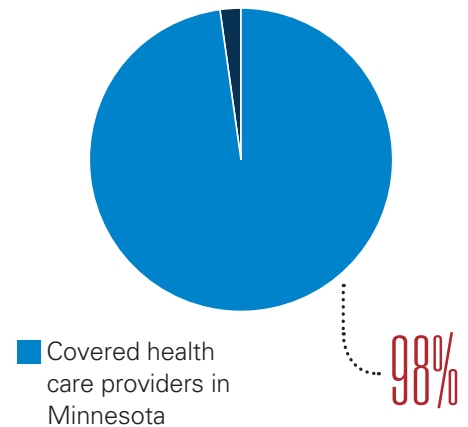
BlueAccess plans come with the Aware® network, which includes 100 percent of hospitals and 98 percent of doctors in Minnesota. Some BlueAccess plans also let you add a health savings account (HSA). HSAs help you save tax-free money, earn interest on that money and use it to pay for medical expenses.

BlueAccess may be a good fit for you if:

- You value convenience
- You want the largest network of doctors and hospitals
- You want to choose from a range of cost-sharing options — including deductibles and coinsurance — to find the plan that fits your budget and health care needs
- You want a health savings account
- You want upfront benefits before you meet your deductible, such as two free online doctor visits with OnlineCareAnywhereMN.com (available with plans without HSAs)
- You want discounts on your gym membership

A NETWORK THAT FITS YOU
AWARE NETWORK

BlueAccess plans come with our largest network, which includes 98 percent of providers and 100 percent of hospitals in Minnesota.



YOUR COSTS FOR CARE IN THE AWARE NETWORK

Monthly rate This is how much you pay Blue Cross each month for your health plan.	Deductible (single/family) This is the amount you pay for covered health care services in a year before your health plan starts to pay.	Coinsurance This is the percent you pay for your covered health care services after you meet your deductible.	Out-of-pocket maximum (single/family) This is an annual limit on your health care expenses. After you pay this much money — in deductibles, coinsurance, copays or a combination of these — your health plan pays for all of your covered health care services.
As low as \$130	\$5,200/\$10,400 (you can add an HSA to this plan)	0%	\$5,200/\$10,400
As low as \$158	\$3,150/\$6,300 (you can add an HSA to this plan)	0%	\$3,150/\$6,300
As low as \$182	\$1,800/\$3,600 (you can add an HSA to this plan)	0%	\$1,800/\$3,600
As low as \$194	\$0	20%	\$5,650/\$11,300
As low as \$218	\$0	10%	\$2,500/\$5,000

You'll pay more out of pocket when you see a provider outside of the Aware network.

Key in-network providers and hospitals

Key providers:

Affiliated Community Medical Centers

Allina Health Clinics

Apple Valley Medical Center

Aspen Medical Group

Avera Clinics

Center for Diagnostic Imaging

CentraCare Clinics

Children's Clinics

Entira Family Clinics

Essentia Health Clinics

HealthEast Clinics

HealthPartners Clinics

Mayo Clinic

Mayo Clinic Health System

Midwest Radiology

Minnesota Gastroenterology

Minnesota Oncology Hematology, PA

Multicare Associates

North Clinic

North Memorial Clinics

Olmsted Medical Center

Park Nicollet Clinics

Sanford Clinics

St. Croix Orthopaedics

St. Luke's Clinics

St. Paul Radiology

Stillwater Medical Group

Summit Orthopedics

Twin Cities Orthopedics

Winona Health

University of Minnesota Physicians

Key hospitals:

Abbott Northwestern Hospital

Amplatz Children's Hospital

Avera Hospitals

Bethesda Hospital

Children's Hospitals

Essentia Health – St. Mary's Hospital

Fairview Lakes Hospital

Fairview Northland Hospital

Fairview Ridges Hospital

Fairview Southdale Hospital

Hennepin County Medical Center

Lakeview Hospital

Maple Grove Hospital

Mayo Clinic – Methodist Hospital

Mayo Clinic – St. Mary's Hospital

Mercy Hospital

Methodist Hospital

North Memorial Hospital

Olmsted Medical Center Hospital

Regions Hospital

Sanford Hospitals

St. Cloud Hospital

St. Francis Regional Medical Center

St. John's Hospital

St. Joseph's Hospital

St. Luke's Hospital

United Hospitals

Unity Hospital

University of Minnesota Medical Center, Fairview

Winona Health

Woodwinds Hospital



Make sure your favorite doctor or hospital is in the Aware network. Visit bluecrossmn.com and click "Find a doctor."



QUESTIONS?

→ Visit bluecrossmn.com/findaplan

→ Talk to an agent. You can find an agent at bluecrossmn.com/findanagent, or

→ Call us at **1-800-262-0823** (TTY **711**)

Provider listings are not all-inclusive and are subject to change. For a complete list of providers, visit bluecrossmn.com. We feature a large network of health care providers. Each provider is an independent contractor and not our agent. Online Care Anywhere is not available in Texas, Oklahoma, Alabama or Alaska. Blue Cross and Blue Shield of Minnesota is committed to compliance with laws and rules governing the operation of Online Care Anywhere. Laws in each state vary and because of the dynamic nature of telehealth — laws, statutes or policies regarding telehealth may change. Blue Cross® and Blue Shield® of Minnesota and Blue Plus® are nonprofit independent licensees of the Blue Cross and Blue Shield Association.