

2014 BLUEVALUE

HAVE MORE CONTROL OVER YOUR HEALTH DOLLARS

BlueValue gives you lower monthly rates and lets you decide how to spend your health care dollars based on the health care providers you choose to see.

Here's how it works: BlueValue plans use the Blue PerformanceSM Regional network, which separates health care providers into levels, or tiers, based on cost:

- Tier 1 providers cost less
- Tier 2 providers cost more

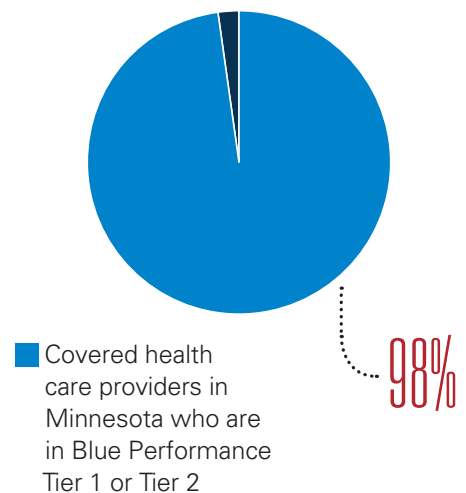
You pay different levels of cost sharing depending on whether you see a provider in Tier 1 or Tier 2. You will pay more out of pocket when you see providers in Tier 2.

BlueValue may be a good fit for you if:

- You live in southeastern Minnesota
- You want lower monthly rates in exchange for paying more when you use health care
- You want to save money by paying for higher-cost doctors and hospitals only when you choose to use them
- Your regular doctor is in the Blue Performance Regional network, or you don't have a strong preference in what doctor you see
- You want upfront benefits before you meet your deductible, such as two free online doctor visits with OnlineCareAnywhereMN.com
- You want discounts on your gym membership

A NETWORK THAT FITS YOU
BLUE PERFORMANCE REGIONAL NETWORK

BlueValue plans have a tiered network that divides our largest network into high-cost providers and low-cost providers to give you control over how much you spend on health care.



YOUR COSTS FOR CARE IN THE BLUE PERFORMANCE REGIONAL NETWORK

Monthly rate	Deductible (single/family)	Coinsurance	Out-of-pocket maximum (single/family)
This is how much you pay Blue Cross each month for your health plan.	This is the amount you pay for covered health care services in a year before your health plan starts to pay.	This is the percent you pay for your covered health care services after you meet your deductible.	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 \$155	\$2,400/\$4,800	20% at Tier 1 providers 40% at Tier 2 providers	\$5,650/\$11,300

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

Key in-network providers and hospitals



Key providers:

Allina Health Clinics
 Apple Valley Medical Center
 Aspen Medical Group
 Center for Diagnostic Imaging
 CentraCare Clinics
 Entira Family Clinics
 HealthEast Clinics
 HealthPartners Clinics
 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

Key hospitals:

Abbott Northwestern Hospital
 Amplatz Children's Hospital
 Bethesda Hospital
 Fairview Lakes Hospital
 Fairview Northland Hospital
 Fairview Ridges Hospital
 Fairview Southdale Hospital
 Lakeview Hospital
 Maple Grove 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



Key providers:

Affiliated Community Medical Centers
 Avera Clinics
 Children's Clinics
 Essentia Health Clinics
 Mayo Clinic

Mayo Clinic Health System
 University of Minnesota Physicians
Key hospitals:
 Avera Hospitals
 Children's Hospitals

Essentia Health – St. Mary's Hospital
 Hennepin County Medical Center
 Mayo Clinic – Methodist Hospital
 Mayo Clinic – St. Mary's Hospital



Check to see if your favorite doctor or hospital is in Tier 1 or Tier 2 of the Blue Performance Regional 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, statues 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.