



Personal Blue

# Personal Blue – flexible plans to fit your life and budget

*For individuals and families who want affordable, comprehensive coverage*



# Security and more value in every plan

## Personal Blue 80 with copay

Buying your own health care coverage has never been easier — or more affordable. Personal Blue offers you an expanded range of health plan choices — all at new, lower monthly rates.

Whether you're looking for the predictability of a copay plan or just the safety net of catastrophic coverage, you'll find a plan that's right for your personal situation, with comprehensive physical and mental health coverage and broad access to exceptional care providers throughout Minnesota and the United States.

And you'll gain access to a full suite of support services from Blue Cross and Blue Shield of Minnesota designed to help you and your family be your healthiest while saving money on your health care expenses.

***Need coverage just for the kids?*** All three Personal Blue plans can be purchased for your child or children ages 90 days through 18 years without applying for either or both parents.

Personal Blue offers three plans to help you get the most for your money without sacrificing the care you need.

### ***Our only plan with office visit copays, plus \$200 for preventive care***

You get valuable coverage that lets you know up front what you'll pay for office visits, retail health clinic visits and prescriptions.

- Office visit copay: \$50
- Retail health clinic copay: \$10
- Generic drug copay: \$5
- Preventive care benefits: \$200 for each covered family member, every year, available from day one
- All other eligible medical expenses: you pay 20 percent (Blue Cross pays 80 percent) after you meet your deductible, until you reach your out-of-pocket maximum. Then, Blue Cross pays 100 percent.
- Blue Cross travel benefits: you have in-network coverage options and peace of mind wherever you travel in the United States, thanks to BlueCard® — and internationally through BlueCard Worldwide®
- Choose from deductibles that are the lowest of the Personal Blue plans

*Health benefit terms can be confusing. Don't miss our helpful glossary on page 5.*

## Personal Blue 80

*Our most popular type of coverage, pays \$200 for preventive care*

Personal Blue 80 helps you balance coverage and cost with a familiar 80/20 cost-sharing arrangement, while still providing up-front coverage for preventive care.

- Generic drug copay: \$5
- Retail health clinic visits: you pay only 20 percent, even if you have not met your deductible
- Preventive care benefits: \$200 for each covered family member, every year, available from day one
- All other eligible medical expenses: you pay 20 percent (Blue Cross pays 80 percent) after you meet your deductible, until you reach your out-of-pocket maximum. Then, Blue Cross pays 100 percent.
- Blue Cross travel benefits: you have in-network coverage options and peace of mind wherever you travel in the United States, thanks to BlueCard — and internationally through BlueCard Worldwide
- Choose from four deductibles

## Personal Blue 100

*Our lowest monthly-rate plan, protects you from catastrophic costs*

Personal Blue 100 features some of the same valuable benefits offered by our other plans, at a lower monthly rate.

- Blue Cross pays 100 percent of eligible expenses after you reach your deductible, including office visits, hospital services, emergency room care and prescription drugs
- Blue Cross travel benefits: you have in-network coverage options and peace of mind wherever you travel in the United States, thanks to BlueCard — and internationally through BlueCard Worldwide
- Choose from four higher deductibles for the lowest monthly rates we offer



# The Blue Cross difference

## Peace of mind in uncertain times

Now more than ever, you need a health plan you know and trust. Blue Cross and Blue Shield of Minnesota's reputation for solid, reliable coverage spans 75 years and today, provides peace of mind for nearly 3 million members. We pay for the services you need most — when you need them. Knowing you're covered is one less worry.

## Quick, hassle-free claims processing

We take our responsibility as financial stewards of your health care claims very seriously. Expect your claims to be processed quickly, accurately and without hassle.

## Cost-effective network coverage at home and on the road

More than 97 percent of Minnesota doctors and hospitals are in our network, where you always get the best benefit for your dollar. And you're still "in network" virtually anywhere you travel in the United States, thanks to the BlueCard program, and internationally through BlueCard Worldwide. Plus, you never need a referral.

## Prescription drug savings now easier than ever

If you take ongoing medications, you can make fewer trips to the pharmacy and save money at the same time with 90dayRx, only from Blue Cross. Fill 90-day prescriptions at participating retail pharmacies or through mail order and pay less than you would for three 30-day prescriptions. For example, in plans with \$5 generics, you pay only two copays instead of three.

## Unmatched support for your health

When you call customer service, Health Guides will answer your questions and guide you to resources that can help you save money and improve your health. If you or a family member needs extra help managing a health condition or recovering from an injury, a Blue Cross registered nurse will help you get the care and support you need.

## Fitness Discounts and other healthy extras

Fitness Discounts, Online Health Assessments and Coaching Modules, a personal Online Wellness Center, and the myBlueCross member center help you manage both your health and your health care expenses.



Get the answers you need to make the best choice. Visit [bluecrossmn.com](http://bluecrossmn.com) or call customer service at **(651) 662-5030** or **1-800-531-6685**.

### Is my doctor in the network?

Use our online provider search tool to confirm that the providers you prefer are in our standard network (Accord). If they're not, you may find them in the expanded network (Aware®), available for a higher premium.

### Are my prescription drugs covered?

Confirm that the drugs you take are on the drug list for this plan (GenRx formulary).

### Which specific plan is right for me?

Visit our interactive Blue Plan Selector (*available spring 2009*), which will guide you to the best plan for your needs and budget.

## Personal Blue plan highlights

	Personal Blue 80 with copay		Personal Blue 80		Personal Blue 100	
<b>In-network plan features</b>						
<b>Calendar-year deductible</b> <i>No member can contribute more than the individual amount toward a family deductible (combines medical and drug expenses)</i>	<b>Individual</b> \$1,000 \$3,000	<b>Family</b> \$3,000 \$9,000	<b>Individual</b> \$1,500 \$2,500 \$3,500 \$4,500	<b>Family</b> \$4,500 \$7,500 \$10,500 \$13,500	<b>Individual</b> \$4,000 \$7,500 \$10,000 \$15,000	<b>Family</b> \$12,000 \$22,500 \$30,000 \$45,000
<b>Out-of-pocket (OOP) maximum</b> <i>After this amount is reached, your plan pays 100% of covered expenses Copays do not apply to out-of-pocket maximum (combines medical and drug expenses)</i>	<b>Individual</b> \$2,000 \$6,000	<b>Family</b> \$4,000 \$12,000	<b>Individual</b> \$3,000 \$4,500 \$5,000 \$7,000	<b>Family</b> \$6,000 \$9,000 \$10,000 \$14,000	<b>Individual</b> \$4,000 \$7,500 \$10,000 \$15,000	<b>Family</b> \$12,000 \$22,500 \$30,000 \$45,000
<b>Coinsurance</b> <i>Percentage that you pay after deductible</i>	You pay 20% after deductible		You pay 20% after deductible		You pay 0% after deductible	
<b>In-network benefits</b>						
<b>Prescription drugs (GenRx formulary)</b> <i>31-day supply. 90-day supply available through 90dayRx program at participating retail pharmacies or by PrimeMail<sup>1</sup></i>	<b>Covered</b> • \$5 copay for formulary generic drugs • You pay 20% after deductible for formulary brand-name drugs		<b>Covered</b> • \$5 copay for formulary generic drugs • You pay 20% after deductible for formulary brand-name drugs		<b>Covered</b> You pay 0% after deductible for all formulary drugs	
<b>Preventive care</b> <i>Includes physical exam, eye exam, cancer screening, immunizations</i>	<b>Covered</b> Plan pays first \$200 per person, then you pay 20% after deductible		<b>Covered</b> Plan pays first \$200 per person, then you pay 20% after deductible		<b>Covered</b> You pay 0% after deductible	
<b>Physician services</b> • Office or urgent care visits for illness or injury <i>Includes mental health, substance abuse, eating disorders, autism</i>  • Retail health clinic	<b>Covered</b> • \$50 copay per visit plus 20% after deductible for related services such as lab, X-rays, in-office surgery, allergy services  • \$10 copay per visit plus 20% after deductible for related services as described above		<b>Covered</b> • You pay 20% after deductible plus 20% after deductible for related services such as lab, X-rays, in-office surgery, allergy services  • You pay 20% coinsurance (no deductible) plus 20% after deductible for related services as described above		<b>Covered</b> You pay 0% after deductible	
<b>Inpatient/outpatient lab and diagnostic imaging/X-ray services</b>	<b>Covered</b> You pay 20% after deductible		<b>Covered</b> You pay 20% after deductible		<b>Covered</b> You pay 0% after deductible	
<b>Emergency room care</b>						
<b>Inpatient/outpatient hospital services</b>						
<b>Ambulance</b>						
<b>Medical supplies</b>						
<b>Chiropractic care</b> <i>Maximum of \$500 per person per calendar year</i>						
<b>Occupational, physical, speech therapy</b>						
<b>Home health care</b> <i>Maximum of \$25,000 per person per calendar year</i>						
<b>Well-child services to age 6</b>	<b>Covered</b> You pay 0% (no deductible)		<b>Covered</b> You pay 0% (no deductible)		<b>Covered</b> You pay 0% (no deductible)	
<b>Immunizations to age 18</b>						
<b>Prenatal care</b>						
<b>Maternity labor, delivery, post-delivery care and maternity complications</b>	First 18 months: No coverage 19th month and after: You pay 20% after deductible		First 18 months: No coverage 19th month and after: You pay 20% after deductible		First 18 months: No coverage 19th month and after: You pay 0% after deductible	
<b>Lifetime maximum benefit</b>	\$5 million per person all networks		\$5 million per person all networks		\$5 million per person all networks	
<b>Out-of-network plan features</b>						
<b>Calendar-year deductible</b> <i>Separate from in-network deductible (combines medical and drug expenses)</i>	<b>Individual</b> \$2,000 \$6,000	<b>Family</b> \$6,000 \$18,000	<b>Individual</b> \$3,000 \$5,000 \$7,000 \$9,000	<b>Family</b> \$9,000 \$15,000 \$21,000 \$27,000	<b>Individual</b> \$8,000 \$15,000 \$20,000 \$30,000	<b>Family</b> \$24,000 \$45,000 \$60,000 \$90,000
<b>Out-of-pocket (OOP) maximum</b> <i>Separate from in-network out-of-pocket maximum (combines medical and drug expenses)</i>	<b>OOP maximum per person</b> \$4,000 \$12,000		<b>OOP maximum per person</b> \$6,000 \$10,000 \$14,000 \$18,000		<b>OOP maximum per person</b> \$16,000 \$30,000 \$40,000 \$60,000	
<b>Coinsurance</b>	You pay 40% after deductible		You pay 40% after deductible		You pay 20% after deductible	

**Coverage for substance abuse** is included in the contract. You may choose to exclude substance abuse coverage. Your premium will be slightly reduced if you exclude substance abuse.

**This is only a summary.** Your contract will provide a detailed description of what is and is not covered. Services not covered include private duty nursing, custodial care or rest cures, eyewear, dental services, infertility services, bariatric surgery, services that are experimental, not medically necessary or received while on military duty. Preexisting conditions you had during the six months before your enrollment date are not covered. This limit applies for 12 months. Prior continuous coverage without a gap in coverage greater than 63 days counts toward reducing the 12-month period.

**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.

**How cost sharing is calculated:** Copays are flat fees you pay at the time you receive a service. **Coinsurance** is the percentage of charges you pay for a service. It's based on the allowed amount. **Deductible** is the portion of the allowed amount you must pay. **Allowed amount** is the negotiated amount that participating providers have agreed to accept as full payment at the time your claim is processed. If you see a provider who doesn't participate with Blue Cross, you are responsible for charges greater than the allowed amount, in addition to applicable coinsurance.

<sup>1</sup>PrimeMail is from Prime Therapeutics, an independent company that provides pharmacy benefit management services.

# How Personal Blue works

## Follow this typical scenario

Mara, age 40, visits her endocrinologist to monitor her diabetes. Here are the costs associated with her visit:

Visit to endocrinologist:	\$ 240
Associated lab tests:	\$ 160
31-day generic prescription:	\$ 22
<b>Total eligible charges</b>	<b>\$ 422</b>

## How each Personal Blue plan covers this visit

1

**Before** Mara has reached her deductible, here's what she'll pay in each plan:

	Personal Blue 80 with copay	Personal Blue 80	Personal Blue 100
Doctor visit	\$ 50 (copay)	\$ 240	\$ 240
Lab tests	\$ 160	\$ 160	\$ 160
31-day generic prescription	\$ 5 (copay)	\$ 5 (copay)	\$ 22
<b>Total Mara pays</b>	<b>\$215</b>	<b>\$405</b>	<b>\$422</b>

2

**After** Mara has reached her deductible, here's what she'll pay in each plan:

	Personal Blue 80 with copay	Personal Blue 80	Personal Blue 100
Doctor visit	\$ 50 (copay)	\$ 48 (20% of \$240)	\$ 0
Lab tests	\$ 32 (20% of \$160)	\$ 32 (20% of \$160)	\$ 0
31-day generic prescription	\$ 5 (copay)	\$ 5 (copay)	\$ 0
<b>Total Mara pays</b>	<b>\$ 87</b>	<b>\$ 85</b>	<b>\$ 0</b>

## Seeing the whole picture

While it's important to consider how individual charges are covered in each plan, it's equally important to understand the relationship between the rate you pay each month and your deductible. In general, the larger your monthly rate, the lower your deductible.

	Personal Blue 80 with copay	Personal Blue 80	Personal Blue 100
Monthly rate	\$\$\$	\$\$	\$
Calendar-year deductible	\$	\$\$	\$\$\$

# Next steps

## Three easy ways to get started with affordable, comprehensive coverage from Blue Cross

- Talk to your agent to apply — find one in the yellow pages or visit [bluecrossmn.com](http://bluecrossmn.com) and select “find an agent”
- Apply online at [bluecrossmn.com](http://bluecrossmn.com). Use our online Blue Plan Selector to find the best plan for you (*available spring 2009*)
- Call Blue Cross at (651) 662-5050 or toll free at 1-800-262-0823

## Words to know

### coinsurance

the percentage of covered health care costs that you pay after reaching your deductible

### copay

a payment you make for a service or product (this is a set amount and does not apply to your deductible)

### deductible

the amount you pay for health care services each year before the health plan begins to pay for covered medical services

### formulary

the list of generic and brand-name drugs covered by your health plan

### generic drug

a drug with active ingredients identical to a brand-name drug; usually less expensive

### lifetime maximum

the maximum amount a health plan agrees to pay on your behalf for covered services over your lifetime

### monthly rate

the amount you pay each month for your health plan

### out-of-pocket maximum

the most you will pay in deductible and coinsurance in a year (copays do not count toward this maximum)

### preventive care

wellness visits including physicals, immunizations and cancer screenings

### retail health clinics

clinics often located in major retail stores and pharmacies that offer convenient and affordable treatment for many common illnesses



## Other Blue Cross plans for you or your family

*Simply Blue*<sup>SM</sup> — An affordable health plan with all the essential benefits you need and none of what you don't

*Options Blue* — Health plans compatible with tax-advantaged health savings accounts (HSAs)

*Insta-Care*<sup>SM</sup> — A temporary health plan when you need coverage right away. It provides 30-, 60- or 90-day coverage for a long list of medical and hospital services



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