



SureBlueSM



For fully insured groups of 51 or more

Health coverage you can count on. Guaranteed.

Inspire your people to own their health. Guarantee your rates for three years.

The only constant is change

In business, as in life, there are few guarantees. You know that better than anyone. Fluctuating market conditions. Workforce issues. Growing competition. Benefit costs. Keeping your company moving forward means managing many moving parts. Wouldn't it be nice to get a little help now and then?

Introducing a Sure thing

Just when you need it most, Blue Cross and Blue Shield of Minnesota is offering fully insured groups a sure thing in health care benefits. SureBlueSM.

SureBlue offers you a benefit strategy that helps you move your people toward greater ownership of their health and health care while offering your business the security and budget assurance of a three-year rate guarantee. SureBlue also offers four flexible plan options, the strength of the Blue Precision[®] network, and prescription drug coverage.

How does it work?

When you choose SureBlue, you work with your agent or sales representative on the plan design that's right for your group, based on your long-term goals and the needs of your workforce. After the normal underwriting process in year one, we'll guarantee your premium increase at 6 percent in years two and three of that agreement. Your plan's cost sharing will increase according to the plan design you select. Knowing your health care costs over three years will allow you to develop budgets and plans to better manage both current and future costs. At the same time, the personal support your employees receive from Blue Cross can help enhance health ownership and support better health, which can mean positive results for your bottom line.

A closer look at the New Generation Engagement model

All SureBlue plan designs draw on the synergy of our New Generation Engagement drivers:

- **Innovative Plan Design:** SureBlue uses plan design features such as personal spending accounts, first-dollar preventive care benefits, discount programs to help employees manage their health, and prescription drug benefits to encourage members to make healthier choices.
- **Optimized Care Delivery:** SureBlue is built on the strength of our Blue Precision high-performance network. Blue Precision organizes providers according to how they score on nationally recognized quality and cost measurements — encouraging your employees to choose providers based on value.
- **Whole Person Health SupportSM:** SureBlue changes how your people engage in their own health with support that focuses on opportunity, "impactability" and prevention — not just on disease.

Reach beyond shifting costs to shift behavior

SureBlue drives more value through your benefits by leveraging the three most powerful drivers of health engagement. We call it the New Generation Engagement model — an approach that for the first time brings together:

- Plan design that drives people to healthier choices
- Care delivery that provides the highest-quality treatment in the most efficient way
- Health support that addresses the whole person

It's all aligned in one seamless, data-driven system. And it all flows from one single trusted source.

We believe so strongly in the power of this approach to engagement that we can offer a three-year rate guarantee when you choose SureBlue.

Weighing your options

Flexible, innovative plan design is something you've come to expect from Blue Cross. And you won't be disappointed in the variety of options available with SureBlue. You can choose from four plan designs that increase the amount of employee cost sharing and health engagement from year to year, which helps your employees become conscientious health care consumers over time and can ease the transition to a consumer-directed plan in future years.

Making the switch to a consumer-directed plan

If you're considering making a switch to a consumer-directed health plan that's compatible with a health savings account (HSA) or health reimbursement account (HRA), SureBlue could be an ideal transition plan for your company. That's because SureBlue allows you to ease your employees into a consumer-directed mindset with small changes that are easier to understand and easier on the pocketbook.

Option 1	Option 2	Option 3	Option 4
Like a traditional health plan, this option uses copays, deductibles and an out-of-pocket maximum to engage your employees in how they use their health benefits.	This option features a high-deductible health plan with a deductible and an out-of-pocket maximum, with a lower monthly premium.	This high-deductible health plan offers even lower monthly premiums in exchange for a higher deductible.	This option features a high-deductible health plan with an HRA that is backed by a 50 percent employer contribution for the duration of your three-year contract with Blue Cross.
	HSA-compliant	HSA-compliant	HSA-compliant
All plans are built on the Blue Precision high-performance network that puts providers into "levels" according to quality and cost measurements. This encourages your employees to choose providers based on value each time they receive care.			
All plans include preventive care benefits, prescription drug coverage and special discounts on health programs.			
All plan options include Whole Person Health Support.			

The advantages of SureBlue

How do you know if SureBlue is right for your company? Here are some things to consider:

- SureBlue is designed to inspire your people to own their health.
- SureBlue helps you manage your health care costs with a three-year rate guarantee.
- SureBlue enables you to introduce greater cost sharing to your employees in a staged manner that's easier to comprehend and afford.
- SureBlue is an ideal transition to a full consumer-directed health plan that features a high-deductible health plan and an HRA or HSA.
- SureBlue provides comprehensive, reliable coverage from Minnesota's oldest and largest health plan.



A new generation approach to health and wellness

The people you count on to make your business a success have many different support needs. Whole Person Health Support is a seamless approach to health and wellness that focuses resources where there is greatest opportunity for cost-saving, life-enhancing change. Rather than focusing on members with certain diseases, the Whole Person approach continuously scans your population for the best opportunities to extend support that will inspire healthy behavior change, encourage more informed decision making and reduce unnecessary spending. From robust online health tools to a Health Guide service model that engages your employees when they're most receptive to change to Dedicated Nurse Support for the highest-opportunity members, SureBlue can help bring about the long-term health results you are looking for.

Communicating the benefits to your employees

New health plans or changes to current benefit plans can cause concern and confusion among your workforce. However, with SureBlue, you can stay ahead of the communications curve because you know what your benefit plan will look like for the next three years. You can use that knowledge to help employees understand the changes from year to year. Blue Cross is ready to support you with proven communications, including a SureBlue Employer Communications Toolkit, that will help you tell your employees:

- Why their benefit plan is changing (to make them partners in your company's management initiatives)
- How it's changing
- How the change affects them in terms of financial implications, access and coverage
- When the changes will take place
- Where to get help if they have questions or problems

Repeat this information over time and offer it up in different formats, such as newsletters, e-mails, employees meeting and take-home information that can be shared with family members, so you can create awareness and acceptance. To learn more about these tools and services, contact your agent or sales representative.

Getting started

To learn more or to find out which SureBlue plan option is right for your company, call your Blue Cross representative or licensed agent today.

Healthier, better informed employees over time and a rate increase cap over the next three years. That's the SureBlue guarantee.