

Blue Cross® and Blue Shield® of Minnesota and Blue Plus® are nonprofit

Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services
STATE OF MINNESOTA ADVANTAGE PLAN COST LEVEL 1

Coverage Period: Beginning on or after 01/01/2022
Coverage for: Individual/Family | Plan Type: PPO

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately.

This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit <u>www.bluecrossmnonline.com</u> or call 1-866-873-5943. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at <a href="https://www.healthcare.gov/sbc-glossary">https://www.healthcare.gov/sbc-glossary</a> or call 1-866-873-5943 to request a copy.

- <u>Out of Network</u> Point-of-Service (POS) coverage is available only for members whose permanent residence is outside the State of Minnesota and outside the service areas of the health plans participating in Advantage. This category includes employees temporarily residing outside Minnesota on temporary assignment or paid leave [including sabbatical leaves] and all dependent children, including college students, and spouses living out of area.
- <u>Employees who live and work out-of-area</u>. Employees whose Permanent Residence and principal work location are outside the State of Minnesota and the service area of the Minnesota Advantage Health Plan may receive Cost Level 2 benefits in the area of their Permanent Residence if they obtain services from the PPO of the Claims Administrator with whom they are enrolled. If a PPO provider is not available in their area, they may receive Cost Level 2 benefits from any licensed provider in their area. If a PPO provider is available but not used, coverage will be limited to the point-of-service benefits (\$350 Single/\$700 Family deductible, 30% coinsurance).

Important Questions	Answers	Why this Matters:
What is the overall deductible?	\$250 individual / \$500 family medical in-network \$350 individual / \$700 family medical out-of-network	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay.  If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. Well child care, prenatal care and in-network preventive care services are covered before you meet your deductible.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits">https://www.healthcare.gov/coverage/preventive-care-benefits</a> .
Are there other deductibles for specific services?	No	You don't have to meet <u>deductibles</u> for specific services.

What is the <u>out-of-pocket</u> <u>limit</u> for this plan?	\$1,700 individual medical in-network and out-of-network \$3,400 family medical in-network and out-of-network \$1,050 individual drug in-network \$2,100 family drug in-network	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members on this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, balance-billing charges (unless balanced billing is prohibited), and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> <u>limit</u> .
Will you pay less if you use an in-network provider?	Yes. See <a href="https://www.bluecrossmnonline.com/find-a-doctor/#/home">https://www.bluecrossmnonline.com/find-a-doctor/#/home</a> or call 1-866-873-5943 for a list of <a href="in-network">in-network</a> providers.	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's charge and what your plan pays (balance billing)</u> . Be aware your <u>in-network provider might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider before you get services</u>.</u>
Do you need a <u>referral</u> to see a <u>specialist</u> ?	Yes	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> .



All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

		What you Will Pay		Limitations Everytions 9
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	\$35 <u>copay</u> /office visit	30% coinsurance (if permitted)	None
	Specialist visit	\$35 copay/office visit	30% coinsurance (if permitted)	None
If you visit a health care provider's office or clinic	Preventive care/screening/immunization	No charge	Well child: No charge (if permitted) Adult: No charge (if permitted)	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	10% coinsurance	30% coinsurance (if permitted)	None
	Imaging (CT/PET scans, MRIs)	10% coinsurance	30% coinsurance (if permitted)	INOTIE

		What you Will Pay		
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need drugs to treat your illness or condition.  More information about prescription drug coverage is available at www.bluecrossmnonline.com	Preferred generic drugs	\$18 copay/prescription (retail) \$36 copay/prescription (mail service) \$36 copay/prescription (90dayRx retail)	Not covered	
	Preferred brand drugs	\$30 copay/prescription (retail) \$60 copay/prescription (mail service) \$60 copay/prescription (90dayRx retail)	Not covered	For additional information on your prescription drug benefits, please refer to your prescription drug Pharmacy Benefit Manager.
	Non-preferred drugs	\$55 <u>copay</u> /prescription (retail) \$110 <u>copay</u> /prescription (mail service) \$110 <u>copay</u> /prescription (90dayRx retail)	Not covered	
	Specialty drugs	Refer to applicable prescription drug cost sharing	Not covered	For additional information on your prescription drug benefits, please refer to your prescription drug Pharmacy Benefit Manager.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$60 copay/surgery	30% coinsurance (if permitted)	None
	Physician/surgeon fees	No charge	30% coinsurance (if permitted)	None
If you need immediate medical attention	Emergency room care	\$100 copay/visit	\$100 copay/visit	
	Emergency medical transportation	5% coinsurance	5% coinsurance	None
	Urgent care	\$35 <u>copay</u> /visit	\$35 <u>copay</u> /visit	None
If you have a hospital stay	Facility fee (e.g., hospital room)	\$100 copay/admission	30% coinsurance (if permitted)	None
	Physician/surgeon fee	No charge	30% coinsurance (if permitted)	None

Common Medical Event	Services You May Need	What yo In-Network Provider (You will pay the least)	u Will Pay Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need mental health,	Outpatient services	\$35 <u>copay</u> /visit	30% coinsurance (if permitted)	Services for marriage/couples counseling are not covered.
behavioral health, or substance use services	Inpatient services including adult mental health treatment	\$100 <u>copay</u> /admission	30% coinsurance (if permitted)	Services for marriage/couples counseling are not covered.
	Office visits	Prenatal care: No charge Postnatal care: No charge	Prenatal care: No charge Postnatal care: No charge (if permitted)	Cost-sharing does not apply for preventive services. Depending on the type of services, other
If you are pregnant	Childbirth/delivery professional services	No charge	No charge (if permitted)	cost-sharing may apply. Maternity care may include
	Childbirth/delivery facility services	\$100 copay/admission	30% coinsurance (if permitted)	tests and services described elsewhere in the SBC (e.g., ultrasound).
If you need help recovering or have other special health needs	Home health care	5% coinsurance	30% coinsurance (if permitted)	None
	Rehabilitation services	\$35 copay/visit for occupational therapy \$35 copay/visit for physical therapy \$35 copay/visit for speech therapy	30% coinsurance for occupational therapy (if permitted) 30% coinsurance for physical therapy (if permitted) 30% coinsurance for speech therapy (if permitted)	Nama
	Habilitation services	\$35 copay/visit for occupational therapy \$35 copay/visit for physical therapy \$35 copay/visit for speech therapy	30% coinsurance for occupational therapy (if permitted) 30% coinsurance for physical therapy (if permitted) 30% coinsurance for speech therapy (if permitted)	None
	Skilled nursing care	No charge	30% coinsurance (if permitted)	No <u>deductible</u> applies in network
	Durable medical equipment	20% coinsurance	30% coinsurance (if permitted)	None

Common Medical Event	Services You May Need	What yo In-Network Provider (You will pay the least)	u Will Pay Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Hospice service	No charge	30% coinsurance (if permitted)	Coverage is limited to a maximum of 180 visit(s) per calendar year all providers combined 2 per hospice episode maximum per lifetime for all networks. No deductible applies in-network
	Children's eye exam	No charge	No charge (if permitted)	None
If your child needs dental or eye	Children's glasses	Not covered	Not covered	No coverage for these services
care	Children's dental check- up	Not covered	Not covered	No coverage for these services

## **Excluded Services & Other Covered Services:**

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)				
<ul><li>Cosmetic surgery</li><li>Dental care (Adult) (and children)</li></ul>	<ul> <li>Infertility treatment</li> <li>Long-term care</li> <li>Non-emergency care when traveling outside the U.S.</li> </ul>	<ul><li>Private duty nursing</li><li>Routine foot care</li><li>Weight loss programs</li></ul>		
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)				
<ul> <li>Acupuncture</li> <li>Bariatric surgery</li> <li>Chirpractic care</li> <li>Hearing aids</li> <li>Routine eye care (Adult)</li> </ul>				

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Minnesota Department of Commerce at 1-800-657-3602; the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <a href="www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a>; or Department of Health and Human Services, Center for Consumer Information and Insurance Oversight at 1-877-267-2323, extension 61565 or <a href="www.cciio.cms.gov">www.cciio.cms.gov</a>. For more information on your rights to continue coverage, contact Blue Cross at 1-866-873-5943. Other coverage options may be available to you too, including buying individual insurance coverage through the <a href="Health Insurance Marketplace">Health Insurance Marketplace</a>. For more information about the <a href="Marketplace">Marketplace</a>, visit <a href="www.mnsure.com">www.mnsure.com</a> or call 1-855-366-7873.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: Blue Cross at 1-866-873-5943; the Minnesota Department of Commerce at 1-800-657-3602; the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <a href="https://www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a>. If you are covered under a plan offered by the State Health Plan, a city, county, school district, or Service Cooperative, or church plan you may contact the Department of Health and Human Services Health Insurance team at 1-888-393-2789.

## Does this plan provide Minimum Essential Coverage? Yes.

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

# Does this plan Meet the Minimum Value Standards? Yes.

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

# **Language Access Services:**

Spanish (Español): Para obtener asistencia en Español, llame al 1-855-903-2583.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-537-7720.

Chinese (中文): 如果需要中文的帮助,请拨打这个号码1-855-315-4017.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-855-902-2583.

# **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: <a href="mailto:Civil.Rights.Coord@bluecrossmn.com">Civil.Rights.Coord@bluecrossmn.com</a>
- by mail at: Nondiscrimination Civil Rights Coordinator

Blue Cross and Blue Shield of Minnesota and Blue Plus

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PO Box 64560

Eagan, MN 55164-0560

• or by telephone 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: <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a>
- by telephone 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

Complaint forms are available at <a href="http://www.hhs.gov/ocr/office/file/index.html">http://www.hhs.gov/ocr/office/file/index.html</a>.

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

**PRA Disclosure Statement:** According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is **0938-1146**. The time required to complete this information collection is estimated to average **0.08** hours per response, including the time to review instructions, search existing data resources, gather data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

# About these Coverage Examples:



**This is not a cost estimator.** Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayment</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

# Peg is Having a Baby

(9 months of in-network prenatal care and a hospital delivery)

■The <u>plan's</u> overall <u>deductible</u>	\$250
■Specialist copayment	\$35
■Hospital (facility) coinsurance	0%
■Other coinsurance	10%

## This EXAMPLE event includes services like:

Specialist office visits (prenatal care)
Childbirth/delivery professional services
Childbirth/delivery facility services
Diagnostic tests (ultrasounds and blood work)
Specialist visit (anesthesia)

Total Example Cost	\$12,700		
In this example, Peg would pay:			
Cost Sharing			
<u>Deductibles</u>	\$250		
Copayments	\$100		
Coinsurance	\$100		
What isn't covered			
Limits or exclusions	\$60		
The total Peg would pay is	\$510		

# Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)

■The plan's overall deductible	\$250
■Specialist copayment	\$35
■Hospital (facility) coinsurance	0%
■Other coinsurance	10%

#### This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (*including disease education*)

Diagnostic tests (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

Total Example Cost	\$5,600		
In this example, Joe would pay:			
Cost Sharing			
<u>Deductibles</u>	\$250		
Copayments	\$700		
Coinsurance	\$100		
What isn't covered			
Limits or exclusions	\$20		
The total Joe would pay is	\$1,070		

# **Mia's Simple Fracture**

(in-network emergency room visit and follow up care)

■The plan's overall deductible	\$250
■Specialist copayment	\$35
■Hospital (facility) coinsurance	0%
■Other coinsurance	10%

## This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

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**Durable medical equipment (crutches)** 

Rehabilitation services (physical therapy)

Total Example Cost	\$2,800
In this example, Mia would pay:	
Cost Sharing	
<u>Deductibles</u>	\$250
<u>Copayments</u>	\$400
Coinsurance	\$100
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$750

The plan would be responsible for the other costs of these EXAMPLE covered services.

## **Language Access Services:**

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.

Yog tias koj hais lus Hmoob, muaj kev pab txhais lus pub dawb rau koj. Hu rau 1-800-793-6931. Rau TTY, hu rau 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.

နမ္ါကတိုးကညီကျိုာ်ဖီး, တာ်ကဟ္္ဒာနာကျိုာ်တာမြာစားကလိတဖ္ခာန္ခြာလီး. ကိုး 1-866-251-6744 လ၊ TTYအင်္ဂါ, ကိုး 711 တက္နါ.

إذا كنت تتحدث العربية، تتوفر لك خدمات المساعدة اللغوية المجانية. اتصل بالرقم 9123-968-68-1. للهاتف النصى اتصل بالرقم 711.

Nếu quý vị nói Tiếng Việt, có sẵn các dịch vụ hỗ trợ ngôn ngữ miễn phí cho quý vị. Gọi số 1-855-315-4015. Người dùng TTY xin gọi 711.

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

如果您說中文,我們可以為您提供免費的語言協助服務。請撥打 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.

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

ຖ້າເຈົ້າເວົ້າພາສາລາວໄດ້, ມີການບໍລິການຊ່ວຍເຫຼືອພາສາໃຫ້ເຈົ້າຟຣີ. ໃຫ້ໂທຫາ 1-866-356-2423 ສໍາລັບ. TTY, ໃຫ້ໂທຫາ 711.

Kung nagsasalita 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.

Wenn Sie Deutsch sprechen, steht Ihnen fremdsprachliche Unterstützung zur Verfügung. Wählen Sie 1-866-289-7402. Für TTY wählen Sie 711.

ប្រសិនបើអ្នកនិយាយភាសាខ្មែរមន អ្នកអាចរកបានសេវាជំនួយភាសាឥតគិតផ្នៃ។ ទូរស័ព្ទមកលេខ 1-855-906-2583។ សម្រាប់ TTY សូមទូរស័ព្ទមកលេខ 711។

Diné k'ehjí yánílt'i'go saad bee yát'i' éí t'áájíík'e bee níká'a'doowołgo éí ná'ahoot'i'. Kojį éí béésh bee hodíílnih 1-855-902-2583. TTY biniiyégo éí 711 jį' béésh bee hodíílnih.