

Blue Cross® and Blue Shield® of Minnesota and Blue Plus® are nonprofit independent licensees of the Blue Cross and Blue Shield Association

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 01/01/2023 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>bluecrossmn.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 https://www.healthcare.gov/sbc-glossary 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 <u>deductible</u> ?	\$250 individual / \$500 family medical <u>in-network</u> \$350 individual / \$700 family medical <u>out-of-network</u>	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 <u>deductible</u> ?	Yes. Well child care, prenatal care and <u>in-network</u> preventive care services are covered before you meet your <u>deductible</u> .	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 <u>https://www.healthcare.gov/coverage/preventive-care-benefits</u> .
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> limit for this plan?	 \$1,700 individual medical <u>in-network</u> and <u>out-of-network</u> \$3,400 family medical <u>in-network</u> and <u>out-of-network</u> \$1,050 individual drug <u>in-network</u> \$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 <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> limit.
Will you pay less if you use an <u>in-network</u> <u>provider</u> ?	Yes. See <u>bluecrossmn.com/find-a-doctor/#/home</u> or call 1-866-873-5943 for a list of <u>in-network</u> <u>providers</u> .	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</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware your <u>in-network</u> <u>provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
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 <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

Common Medical Event	Services You May Need	What you 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
	Primary care visit to treat an injury or illness	\$35 <u>copay</u> /office visit	30% <u>coinsurance</u> (if permitted)	None
	<u>Specialist</u> visit	\$35 <u>copay</u> /office visit	30% <u>coinsurance</u> (if permitted)	None
If you visit a health care <u>provider's</u> 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 <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	10% coinsurance	30% <u>coinsurance</u> (if permitted)	May require prior
If you have a test	Imaging (CT/PET scans, MRIs)	10% <u>coinsurance</u>	30% <u>coinsurance</u> (if permitted)	authorization.

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

	Services You May		u Will Pay	Limitations, Exceptions, &
Common Medical Event	Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Other Important Information
	Physician/surgeon fee	No charge	30% <u>coinsurance</u> (if permitted)	None
If you need mental health, behavioral	Outpatient services	\$35 <u>copay</u> /visit	30% <u>coinsurance</u> (if permitted)	Services for marriage/couples
health, or substance use services	Inpatient services including adult mental health treatment	\$100 <u>copay</u> /admission	30% <u>coinsurance</u> (if permitted)	counseling are not covered. May require prior authorization.
	Office visits	Prenatal care: No charge Postnatal care: No charge	Prenatal care: No charge Postnatal care: No charge (if permitted)	<u>Cost-sharing</u> does not apply for <u>preventive services</u> . Depending on the type of
If you are pregnant	Childbirth/delivery professional services	No charge	No charge (if permitted)	services, other <u>cost-sharing</u> may apply. Maternity care
	Childbirth/delivery facility services	\$100 <u>copay</u> /admission	30% <u>coinsurance</u> (if permitted)	may include 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% <u>coinsurance</u> (if permitted)	May require prior authorization.
	Rehabilitation services	\$35 <u>copay</u> /visit for occupational therapy \$35 <u>copay</u> /visit for physical therapy \$35 <u>copay</u> /visit for speech therapy	30% <u>coinsurance</u> for occupational therapy (if permitted) 30% <u>coinsurance</u> for physical therapy (if permitted) 30% <u>coinsurance</u> for speech therapy (if permitted)	May require prior
	Habilitation services	\$35 <u>copay</u> /visit for occupational therapy \$35 <u>copay</u> /visit for physical therapy \$35 <u>copay</u> /visit for speech therapy	30% <u>coinsurance</u> for occupational therapy (if permitted) 30% <u>coinsurance</u> for physical therapy (if permitted) 30% <u>coinsurance</u> for speech therapy (if permitted)	authorization.

Common Medical Event	Services You May Need	What yoı 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
	Skilled nursing care	No charge	30% <u>coinsurance</u> (if permitted)	No <u>deductible</u> applies in network May require prior authorization.
	Durable medical equipment	20% coinsurance	30% <u>coinsurance</u> (if permitted)	May require prior authorization.
	Hospice service	No charge	30% <u>coinsurance</u> (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 <u>deductible</u> applies in- network
	Children's eye exam	No charge	No charge (if permitted)	None
If your child needs dental or eye care	Children's glasses	Not covered	Not covered	No coverage for these services
	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 Co	Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)					
Cosmetic surgeryDental care (Adult) (and children)	 Infertility treatment Long-term care Non-emergency care when traveling outside the U.S. 	Private duty nursingRoutine foot careWeight loss programs				
Other Covered Services (Limitations may ap	oply to these services. This isn't a complete list. Please se	e your <u>plan</u> document.)				
AcupunctureBariatric surgery	Chirpractic careHearing aids	Routine eye care (Adult)				

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 www.dol.gov/ebsa/healthreform; or Department of Health and Human Services, Center for Consumer Information and Insurance Oversight at 1-877-267-2323, extension 61565 or www.cciio.cms.gov. 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 Health Insurance Marketplace. For more information about the Marketplace, visit www.mnsure.com or call 1-855-366-7873.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. 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 <u>www.dol.gov/ebsa/healthreform</u>. If you are covered under a <u>plan</u> 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: <u>Civil.Rights.Coord@bluecrossmn.com</u>
- by mail at: Nondiscrimination Civil Rights Coordinator

Blue Cross and Blue Shield of Minnesota and Blue Plus M495 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: https://ocrportal.hhs.gov/ocr/portal/lobby.jsf
- 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 http://www.hhs.gov/ocr/office/file/index.html.

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)		Managing Joe's type 2 Diabetes (a year of routine in-network care of a well- controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$250 \$35 0% 10%	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$250 \$35 0% 10%	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$250 \$35 0% 10%
This EXAMPLE event includes services like:Specialistoffice visits (prenatal care)Childbirth/delivery professional servicesChildbirth/delivery facility servicesDiagnostic tests (ultrasounds and blood work)Specialistvisit (anesthesia)		This EXAMPLE event includes services like:Primary care physicianoffice visits (includingdisease education)Diagnostic tests (blood work)Prescription drugsDurable medical equipment (glucose meter)		This EXAMPLE event includes services like: <u>Emergency room care</u> (including medical supplies) <u>Diagnostic test</u> (x-ray) <u>Durable medical equipment</u> (crutches) <u>Rehabilitation services</u> (physical therapy)	
					\$2,800
· · · · ·	\$12,700	Total Example Cost	\$5,600	Total Example Cost	ψ2,000
Total Example Cost	\$12,700	•	\$5,600	•	Ψ2,000
Total Example Cost	\$12,700	Total Example Cost In this example, Joe would pay: Cost Sharing	\$5,600	I otal Example Cost In this example, Mia would pay: Cost Sharing	ψ2,000
Total Example Cost In this example, Peg would pay: Cost Sharing	\$12,700 \$250	In this example, Joe would pay:	\$5,600	In this example, Mia would pay:	\$250
Total Example Cost In this example, Peg would pay: Cost Sharing		In this example, Joe would pay: Cost Sharing		In this example, Mia would pay: Cost Sharing	
Total Example Cost In this example, Peg would pay: Cost Sharing Deductibles	\$250	In this example, Joe would pay: Cost Sharing Deductibles	\$250	In this example, Mia would pay: Cost Sharing Deductibles	\$250
Total Example Cost In this example, Peg would pay: Cost Sharing Deductibles Copayments	\$250 \$100	In this example, Joe would pay: Cost Sharing Deductibles Copayments	\$250 \$700	In this example, Mia would pay: Cost Sharing Deductibles Copayments	\$250 \$400
Total Example Cost In this example, Peg would pay: Cost Sharing Deductibles Copayments Coinsurance	\$250 \$100	In this example, Joe would pay: Cost Sharing Deductibles Copayments Coinsurance	\$250 \$700	In this example, Mia would pay: Cost Sharing Deductibles Copayments Coinsurance	\$250 \$400

The <u>plan</u> 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.

နမ္ခါကတိၤကညီကိုဂ်နီး, တဂ်ကဟ္ဉ်န္၊ကိုဂ်တာမ၊စာ၊ကလိတဖဉ်နူဉ်လီး. ကိး 1-866-251-6744 လ၊ TTY အင်္ဂါ, ကိး 711 တက္ဂါ.

إذا كنت تتحدث العربية، تتوفر لك خدمات المساعدة اللغوية المجانية. اتصل بالرقم 9123-866-569-1. للهاتف النصبي 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 711로 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 អ្នកអាចរកបានសេវាជំនួយភាសាឥតគិតថ្លៃ។ ទូរស័ព្ទមកលេខ 1-855-906-2583។ សម្រាប់ TTY សូមទូរស័ព្ទមកលេខ 711។

Diné k'ehjí yáníłťi go saad bee yáťi ' éí ťáájíík'e bee níká'a'doowołgo éí ná'ahooťi'. Kojį éí béésh bee hodíílnih 1-855-902-2583. TTY biniiyégo éí 711 jį ' béésh bee hodíílnih.