

Select from 27 dual-choice options for flexible plan pairings

Employers with 5 or more active enrolled employees and a table rating lower than 12 may offer dual-choice coverage.

- Dual-choice options must match the grid below.
- Each benefit plan must include at least one contract.
- A maximum of two plan offerings per small group.
- Health plan(s) can only be changed at renewal.
- Only the plans listed below are available for dual choice.

Health plan name	Aware Gold with copay	CMM with \$25 copay	CMM \$300	CMM \$500	CMM \$750	CMM \$1,000	CMM \$2,000	Blue Value \$1,500	Blue Value \$2,500	Options Blue 100 HSA \$1,600/\$3,200	Options Blue 100 HSA \$2,100/\$4,200	Options Blue 100 HSA \$3,000/\$6,000 Emb Ded	Options Blue 80 HSA \$3,000/\$6,000 Emb Ded
Plan #	4	113	118	120	121	122	123	131	132	176	178	181	175
Aware Gold with copay	4			•		•		•		•			•
CMM with \$25 copay	113					•		•	•		•		•
CMM \$300	118						•		•	•	•		
CMM \$500	120	•					•			•	•		•
CMM \$750	121						•	•		•	•		•
CMM \$1,000	122	•	•						•		•	•	
CMM \$2,000	123			•	•	•						•	•
Blue Value \$1,500	131	•	•										•
Blue Value \$2,500	132		•	•						•		•	
Options Blue 100 HSA \$1,600/\$3,200	176	•		•	•	•				•			
Options Blue 100 HSA \$2,100/\$4,200	178		•	•	•	•							
Options Blue 100 HSA \$3,000/\$6,000 Emb Ded	181			•	•	•	•						
Options Blue 80 HSA \$3,000/\$6,000 Emb Ded	175	•	•				•	•					

What makes Blue Cross and Blue Shield of Minnesota different? An unmatched focus on managing employee health.

More than ever, Blue Cross supports employee health, no matter where employees are on the health continuum. Our unique, proprietary and integrated Whole Person Health Support<sup>SM</sup> approach helps employees get information and support from Health Guides and Nurse Guides when health concerns occur. This helps employees take ownership and responsibility for their health.

The following supportive programs are a part of your small group health plan at no extra charge:

- Dedicated Nurse Support for ongoing conditions
- Healthy Start<sup>®</sup> Prenatal Support for advice and help when you're expecting
- Online Wellness Center, with hundreds of health articles and resources
- Health Assessment and Online Coaching Modules to support healthier lifestyles
- Stop-Smoking Support that helps you quit your way — for good
- You & Blue member health publication
- 24-Hour Nurse Advice Line for health concerns anytime
- Employee Assistance Program with phone counselors for workplace or personal issues
- Fitness Program encourages members to exercise regularly



# Blue Cross small group plans: A comparison for agents

More choices. Better cost management. Healthier employees.

Plan #	Description/deductible/out-of-pocket maximum	Price relationship factor
<b>Aware</b>		
1	Aware Gold <sup>®</sup> plan	1.00
4	Aware Gold with copay plan	.86
<b>Comprehensive Major Medical (CMM) plans</b>		
113	\$25 copay, OOP \$1,100/\$5,000	.77
118	\$300/\$900, OOP \$1,500/\$5,000	.72
120	\$500/\$1,000, OOP \$1,800/\$5,000	.70
121	\$750/\$1,500, OOP \$2,000/\$5,000	.68
122	\$1,000/\$2,000, OOP \$2,250/\$5,000	.66
123	\$2,000/\$4,000, OOP \$2,500/\$5,000	.64
<b>Blue Value<sup>SM</sup> plans</b>		
131	\$1,500/\$4,500, OOP \$3,000/\$6,000	.59
132	\$2,500/\$7,500, OOP \$4,000/\$8,000	.55
<b>Freedom 1-2-3 plans</b>		
40	Freedom 1-2-3 Accord Network \$750/\$1,500, OOP \$2,500/\$4,500	.61
42	Freedom 1-2-3 Accord Network \$1,500/\$3,000, OOP \$4,500/\$7,500	.55
44	Freedom 1-2-3 Value Network \$750/\$1,500, OOP \$2,500/\$4,500	.56
46	Freedom 1-2-3 Value Network \$1,500/\$3,000, OOP \$4,500/\$7,500	.52
<b>Options Blue compatible with health reimbursement arrangement (HRA)</b>		
161	Options Blue 80 \$1,500/\$3,000, OOP \$2,750/\$7,000	.59
165	Options Blue 80 \$2,500/\$5,000, OOP \$3,500/\$7,000	.51
167	Options Blue 100 \$3,000/\$6,000, OOP equal to deductible	.56
169	Options Blue 100 \$5,000/\$10,000, OOP equal to deductible	.48

Plan #	Description/deductible/out-of-pocket maximum	Price relationship factor
<b>Options Blue compatible with health savings accounts (HSA)</b>		
170	Options Blue 80 \$1,600/\$3,200, OOP \$3,200/\$6,400	.58
172	Options Blue 80 \$2,100/\$4,200, OOP \$4,200/\$8,400	.52
174	Options Blue 80 \$3,000/\$6,000, OOP \$5,800/\$11,600	.45
175	Options Blue 80 \$3,000/\$6,000 embedded deductible OOP \$5,800/\$11,600	.47
176	Options Blue 100 \$1,600/\$3,200, OOP equal to the deductible	.65
178	Options Blue 100 \$2,100/\$4,200, OOP equal to deductible	.60
180	Options Blue 100 \$3,000/\$6,000, OOP equal to deductible	.52
181	Options Blue 100 \$3,000/\$6,000 embedded deductible OOP equal to deductible	.54
182	Options Blue 100 \$5,800/\$11,600, OOP equal to deductible	.38
183	Options Blue 100 \$5,800/\$11,600 embedded deductible OOP equal to deductible	.42
<b>Blue Plus plans</b>		
27	Preferred Gold <sup>SM</sup> with \$25 copay	.77
31	Preferred Gold with \$25 copay \$500/\$1,000, OOP \$1,800/\$5,000	.70
32	Preferred Gold with \$30 copay \$1,000/\$2,000, OOP \$2,250/\$5,000	.66
33	Preferred Gold Ltd \$30 copay \$2,000/\$4,000, OOP \$2,250/\$5,000	.64
<b>Blue Plus mandated plans</b>		
25	Blue Plus with deductible \$2,250/\$4,500, OOP \$3,000/\$6,000	.55
26	Blue Plus with \$15 copay No deductible, OOP \$3,000/\$6,000	.70
<b>Blue Cross mandated plans</b>		
23	Blue Cross with deductible \$2,250/\$4,500, OOP \$3,000/\$6,000	.55
24	Blue Cross with \$15 copay No deductible, OOP \$3,000/\$6,000	.70

Effective July 1, 2009 through June 30, 2010



# Blue Cross small group plans

Six plan families, offering the right choice for every small group. We offer more plans, more price points and better cost control. Here is a summary of our small group offering.

Plan name	Aware Gold	Comprehensive Major Medical	Options Blue HSA	Options Blue HRA	Blue Value	Freedom 1-2-3			
<b>Who this plan appeals to</b>									
	Employers who want to offer minimal out-of-pocket costs and maximum peace of mind	Employers who want a traditional health plan with copays and/or deductibles	Employers who want the tax advantages and employee ownership of health savings accounts	Employers who want to recover unspent health reimbursement funds	Employers looking to reduce premium costs by increasing employee cost sharing	Employers needing to trim premiums by limiting benefits and offering smaller networks			
<b>In-network deductibles, coinsurance and copays</b>									
Deductibles	None	None \$300/\$900 \$500/\$1,000 \$750/\$1,500	\$1,000/\$2,000 \$2,000/\$4,000	\$1,600/\$3,200 \$2,100/\$4,200 \$3,000/\$6,000* \$5,800/\$11,600* <small>*embedded and unembedded</small>	\$1,600/\$3,200 \$2,100/\$4,200 \$3,000/\$6,000* <small>*embedded and unembedded</small>	\$3,000/\$6,000 \$5,000/\$10,000	\$1,500/\$3,000 \$2,500/\$5,000	\$1,500/\$4,500 \$2,500/\$7,500	\$750/\$1,500 \$1,500/\$3,000
Coinsurance	None, 20% (ambulance and medical supplies)	20%	0%	20%	0%	20%	30%	20%	
Copay options	\$0, \$25	\$25, \$30	N/A	N/A	\$40	N/A			
Office visits or urgent care visits	100% or 100% after copay	100% after copay	Deductible/coinsurance	100% after deductible	80% after deductible	70% after copay	2 visits at 100%; then deductible/20% coinsurance		
Retail health clinic visits	100%	100%	Deductible/coinsurance	Deductible/coinsurance	100%	3 visits at 100%; then deductible/20% coinsurance			
<b>Access</b>									
Aware® network, our broadest statewide network	Included	Included	Included	Included	Included				
Accord network, our most affordable statewide network						Included (select the Accord or Value network)			
Value network, our new metro-based network						Included (select the Accord or Value network)			
<b>Pharmacy benefits</b>									
GenRx formulary	Included	Included	Included	Included	Included	Included			
Prescription drug copays	\$5 generic/\$35 formulary brand/ \$85 non-formulary brand	\$5 generic/\$35 formulary brand/ \$85 non-formulary brand	Deductible/coinsurance	\$5 generic/\$35 formulary brand/ \$85 non-formulary brand	\$5 generic/\$40 formulary brand/ \$90 non-formulary brand	\$5 generic/\$35 formulary brand/ \$85 non-formulary brand			

## The special advantages of Blue Cross small group plans

All of these plans cover preventive care at 100 percent and have a \$5 million lifetime maximum benefit. With all of our plans, you can purchase preventive care and comprehensive dental plan options, as well as life and disability plans.

All of these plans also include fourth quarter deductible carryover, which means that members who haven't met their calendar-year deductible can carry over expenses from October, November and December and apply them to their next year's deductible.

Options Blue HSA and HRA, when administered by SelectAccount<sup>SM</sup>, offer automatic reimbursement of claims.

MII Life Inc., d.b.a. SelectAccount, is an independent company providing account administration services

## A note about Freedom 1-2-3

Recent Minnesota law changed the rules to allow health plans to exclude or modify certain mandated coverage. Freedom 1-2-3 was created as a "mandate-light" health plan. This plan excludes bariatric surgery, infertility/assisted reproduction, services from a doctor of chiropractic, services for behavioral health, mental health and chemical dependency/substance abuse.

This is only an outline of plan benefits. The contract and certificate include complete details of what is and isn't covered. Benefits are effective July 1, 2009 through June 30, 2010.