



Options BlueSM

Options Blue – affordable coverage with a tax-advantaged account

A smart move for individuals and families who like to plan and save

Effective September 23, 2010

Blue Cross and Blue Shield of Minnesota



Options BlueSM: The health plans that help you save money.

Now you can get affordability, value, preventive care and a tax-free way to save and pay for health care expenses. It's all in one, easy-to-manage health plan — Options Blue from Blue Cross and Blue Shield of Minnesota.

Options Blue plans feature a higher deductible with lower monthly rates. And you can open a health savings account (HSA) that lets you pay your share of health care expenses, including your deductible, with tax-free dollars. Plus, unspent HSA funds earn interest, allowing you to save for future health care costs or invest toward retirement.

You can set up your HSA online at selectaccount.com* or, once you are a Blue Cross member, at myBlueCross.

Options Blue 80

Choose from lower deductibles. Get 80 percent coverage after your deductible is met.

Consider Options Blue 80 if you're more comfortable with a lower deductible and paying 20 percent of your health care costs until you reach your out-of-pocket maximum amount.

- Choose from two deductible options that help limit your out-of-pocket costs
- Receive preventive care benefits at 100 percent coverage, no deductible
- Save when you pay for your share of costs with a tax-advantaged HSA

Options Blue 100

Choose a higher deductible to reduce your monthly rate. Get 100 percent coverage after your deductible is met.

Consider Options Blue 100 if you're looking for the lower monthly rates that come with a higher deductible. You'll receive full coverage for eligible expenses once you've met that deductible.

- Choose from four deductible options all with lower rates
- Budget for your out-of-pocket costs with confidence because the plan pays 100 percent for care after you meet your deductible
- Receive preventive care benefits at 100 percent coverage, no deductible
- Save when you pay for your share of costs with a tax-advantaged HSA



Health benefit terms can be confusing.
Don't miss our helpful glossary on page 4.

Options Blue with an HSA helps you save and grow your account

- By depositing tax-deductible dollars in your HSA, you reduce your taxable income — so you pay less in income tax.
- Withdrawals for eligible health care expenses are never taxed.
- You earn tax-free interest on the money in your account. Plus, your account comes with a variety of investment options when your balance reaches \$1,000 or more. This allows your money to work even harder for you.

Best of all, you don't lose the money in your account at the end of the year. It's yours to spend, save, earn interest and invest for the future.

Setting up an HSA is easy

SelectAccount[®], your account administrator, offers three HSA options. You decide how much and how often to contribute. The maximum contribution for 2010 and 2011 is \$3,050 (individuals) and \$6,150 (families). People 55 and older can make additional tax-advantaged contributions to their HSA. In 2010 and 2011, this "catch-up" amount is \$1,000.

Manage your health, your plan and your HSA at myBlueCross

At myBlueCross, your online member center, there's a wealth of information to help you make informed health care decisions and manage your account. You'll find:

- Tools to help you manage your account
- Comparisons of provider cost and quality
- Cost estimates for medical procedures
- Health and wellness resources
- Information about your health plan
- Fast, reliable customer service via e-mail

How you can save with a tax-free HSA

If you're wondering whether an HSA is right for you, consider how the Smith family saved by setting up a tax-advantaged HSA to pay for their health care expenses. They are a typical, nonsmoking couple, age 39, with one child (family of 3).

The Smiths deposit the maximum-allowed amount of \$6,150 (tax deductible) in their HSA. They use it to pay their \$4,000 deductible when they incur \$5,000 in medical expenses. With their deductible met, they pay only \$200 (20 percent) of the remaining \$1,000 expense. Their plan pays \$800 (80 percent).

With the tax savings from their HSA, the Smith's net expenses are reduced by \$1,722. Plus, at the end of the year the Smiths have an HSA balance of \$1,950 (tax free) that earns interest and rolls over for future expenses.

	Options Blue 80 without HSA	Options Blue 80 with HSA
Premium paid (yearly)	\$5,448	\$5,448
\$5,000 medical expense claim for one family member	\$4,200 \$4,000 for deductible, plus \$200 for coinsurance(20% of \$1,000; plan pays \$800)	\$4,200 \$4,000 for deductible, plus \$200 for coinsurance(20% of \$1,000; plan pays \$800)
Expense total (premiums plus out-of-pocket medical expenses)	\$9,648	\$9,648
HSA tax saving (assume 28% tax bracket on HSA deposit of \$6,150 [maximum allowed])	\$0	\$1,722
Net expenses (expense total minus tax savings)	\$9,648	\$7,926
Total net savings	\$0 (no HSA)	\$1,722

*While you can set up your HSA with any administrator, the SelectAccount HSA is fully integrated with the Blue Cross health plan.

SelectAccount, a national leader in account administration, works with Blue Cross to administer your account.

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



If you want to learn more about how health care works, go to Health Plans 101 at bluecrossmn.com

The Blue Cross difference

Peace of mind

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 more than 75 years and today provides peace of mind for nearly three million members.

Quick, hassle-free claims processing

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

Eliminate paperwork when your HSA is with SelectAccount and you choose our unique crossover feature available only with Blue Cross.

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 can still be "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 drugs and disposable medical supply savings

With 90dayRx, only from Blue Cross, you can fill 90-day prescriptions at participating retail pharmacies or through mail order and pay less than you would for three separate 30-day prescriptions.

If you use disposable medical supplies, you can get free home delivery and up to a 10 percent discount from Edgepark Medical Supplies.

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 Nurse Guide will help you get the care and support you need.

Health club discount and other healthy extras

The health club discount, 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 or call us at (651) 662-5050 or toll free at 1-800-262-0823.

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).

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 Plan Selector, which will guide you to the best plan for your needs and budget.

What if I have a health condition?

Ask your agent or sales representative for details about coverage for specific health conditions.

Options Blue plan highlights

	Options Blue 80		Options Blue 100	
In-network plan features				
Calendar-year deductible options Family deductible can be met by any combination of family members and must be met before any benefits are paid (combines medical and drug expenses) Choose one option.	(a) \$1,300/single (b) \$2,000/single	(a) \$2,600/family (b) \$4,000/family	(a) \$2,500/single (b) \$3,500/single (c) \$4,500/single (d) \$5,800/single	(a) \$5,000/family (b) \$7,000/family (c) \$9,000/family (d) \$11,600/family
Out-of-pocket (OOP) maximum After this amount is reached, your plan pays 100% of covered expenses (combines medical and drug expenses)	(a) \$2,600/single (b) \$4,000/single	(a) \$5,200/family (b) \$8,000/family	(a) \$2,500/single (b) \$3,500/single (c) \$4,500/single (d) \$5,800/single	(a) \$5,000/family (b) \$7,000/family (c) \$9,000/family (d) \$11,600/family
Coinsurance Percentage that you pay after deductible	You pay 20% after deductible		You pay 0% after deductible	
Lifetime maximum	Unlimited		Unlimited	
In-network benefits				
Prescription drugs (GenRx formulary) 31-day supply. 90-day supply available through 90dayRx program at participating retail pharmacies or by PrimeMail ¹	Covered You pay 20% after deductible for all formulary drugs		Covered You pay 0% after deductible for all formulary drugs	
Physician services • Office or urgent care visits for illness or injury • Retail health clinic	Covered • You pay 20% after deductible • You pay 20% after deductible		Covered • You pay 0% after deductible • You pay 0% after deductible	
Inpatient/outpatient lab and diagnostic imaging/X-ray services	Covered You pay 20% after deductible		Covered You pay 0% after deductible	
Emergency room care				
Inpatient/outpatient hospital services				
Ambulance				
Medical supplies				
Chiropractic care Maximum of 15 services per person per calendar year				
Occupational, physical, speech therapy				
Home health care Maximum of 180 visits per person per calendar year				
Preventive care	You pay 0% (no deductible)		You pay 0% (no deductible)	
Maternity labor, delivery, post-delivery care and maternity complications	First 90 days: No coverage 91st day and after: You pay 20% after deductible		First 90 days: No coverage 91st day and after: You pay 0% after deductible	

When you choose a network provider you will receive the highest benefit levels and the lowest out-of-pocket costs. If you receive services from a nonparticipating provider, you will be responsible for: any deductibles or coinsurance plus the DIFFERENCE between what Blue Cross would reimburse for the nonparticipating provider and the actual charges the nonparticipating provider bills. This difference does not apply to your out-of-pocket maximum. This is in addition to any applicable deductible, copay, or coinsurance. Benefit payments are calculated on Blue Cross' allowed amount, which is typically lower than the amount billed by the provider.

This is only a summary. Your contract will provide a detailed description of what is and is not covered. Services not covered include custodial care or rest cures, bariatric surgery, infertility, intensive behavioral therapy programs for treatment of autism spectrum disorders, eyewear, dental services, 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 except for children under age 19. 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: Deductible, copays, and out-of-pocket maximums are subject to adjustments at our annual renewal.

¹PrimeMail is a mail-service pharmacy owned and operated by Prime Therapeutics LLC, an independent company providing pharmacy benefit management services.

Options Blue *single* monthly rates

with the standard network (Accord)

Words to know

allowed amount

the amount a participating provider has agreed to accept as payment in full

coinsurance

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

deductible

the amount you pay for covered 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

health savings account (HSA)

money you set aside in a tax-free savings account to help you pay for health care services; like a savings or checking account from a bank

monthly rate

the amount you pay each month for your health plan

out-of-pocket maximum

the most you will pay toward covered health care services in deductible and coinsurance in a calendar year

preventive care services

checkups, screenings and vaccinations that can help find and stop health issues before they start. How often and what kind of preventive care services you need depends on your age, gender, health and family history

retail health clinics

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

Preferred rates — without substance abuse coverage

Coinsurance	80/20%		100/0%			
Deductible	\$1,300	\$2,000	\$2,500	\$3,500	\$4,500	\$5,800
Subscriber age						
19 – 29	\$177.00	\$144.50	\$163.50	\$135.00	\$122.50	\$110.50
30 – 34	\$194.50	\$158.50	\$179.50	\$148.00	\$134.50	\$121.50
35 – 39	\$202.00	\$164.50	\$186.00	\$153.50	\$140.00	\$126.00
40 – 44	\$224.50	\$183.50	\$207.50	\$171.00	\$155.50	\$140.00
45 – 49	\$277.50	\$226.00	\$256.00	\$211.00	\$192.00	\$173.00
50 – 54	\$363.50	\$296.50	\$335.00	\$276.50	\$251.50	\$226.50
55 – 59	\$456.50	\$372.50	\$421.00	\$347.50	\$316.50	\$285.00
60 – 64	\$503.00	\$410.00	\$464.00	\$383.00	\$348.50	\$313.50

Preferred rates — including substance abuse coverage

Coinsurance	80/20%		100/0%			
Deductible	\$1,300	\$2,000	\$2,500	\$3,500	\$4,500	\$5,800
Subscriber age						
19 – 29	\$182.50	\$148.50	\$168.00	\$139.00	\$126.50	\$113.50
30 – 34	\$200.50	\$163.50	\$185.00	\$152.50	\$139.00	\$125.00
35 – 39	\$208.00	\$169.50	\$192.00	\$158.50	\$144.00	\$129.50
40 – 44	\$231.50	\$189.00	\$213.50	\$176.00	\$160.50	\$144.50
45 – 49	\$285.50	\$233.00	\$263.50	\$217.50	\$198.00	\$178.00
50 – 54	\$374.00	\$305.00	\$345.00	\$285.00	\$259.00	\$233.50
55 – 59	\$470.50	\$383.50	\$434.00	\$358.00	\$326.00	\$293.50
60 – 64	\$518.00	\$422.50	\$478.00	\$394.50	\$359.00	\$323.00

These tables show preferred rates. Standard rates, which are 30% higher, are offered to users of tobacco or smokeless tobacco as well as individuals with other health factors.

These rates are effective September 23, 2010 through March 31, 2011. Each adult subscriber must select a rate based on his or her age.

Options Blue *family* monthly rates

with the standard network (Accord)



Preferred rates — without substance abuse coverage

Coinsurance	80/20%		100/0%			
Deductible	\$2,600	\$4,000	\$5,000	\$7,000	\$9,000	\$11,600
Subscriber/spouse age						
19 – 29	\$177.50	\$143.00	\$163.00	\$132.50	\$119.00	\$104.00
30 – 34	\$195.00	\$157.50	\$179.00	\$146.00	\$131.00	\$114.50
35 – 39	\$202.50	\$163.50	\$186.00	\$151.50	\$136.00	\$119.00
40 – 44	\$225.50	\$182.00	\$207.00	\$168.50	\$151.50	\$132.50
45 – 49	\$278.00	\$224.50	\$255.50	\$208.00	\$186.50	\$163.50
50 – 54	\$364.50	\$294.00	\$334.50	\$272.50	\$244.50	\$214.00
55 – 59	\$458.00	\$369.50	\$420.50	\$342.50	\$307.50	\$269.00
60 – 64	\$504.50	\$407.00	\$463.00	\$377.00	\$338.50	\$296.00
Dependent child to age 26						
1 child	\$157.50	\$127.00	\$144.50	\$117.50	\$105.50	\$92.50
2 children	\$315.00	\$254.00	\$289.00	\$235.00	\$211.00	\$185.00
3 or more children	\$472.50	\$381.00	\$433.50	\$352.50	\$316.50	\$277.50

Preferred rates — including substance abuse coverage

Coinsurance	80/20%		100/0%			
Deductible	\$2,600	\$4,000	\$5,000	\$7,000	\$9,000	\$11,600
Subscriber/spouse age						
19 – 29	\$183.00	\$147.50	\$168.00	\$136.50	\$122.50	\$107.50
30 – 34	\$201.00	\$162.00	\$184.50	\$150.00	\$135.00	\$118.00
35 – 39	\$208.50	\$168.00	\$191.50	\$156.00	\$140.00	\$122.50
40 – 44	\$232.00	\$187.50	\$213.00	\$173.50	\$156.00	\$136.50
45 – 49	\$286.50	\$231.00	\$263.00	\$214.00	\$192.50	\$168.00
50 – 54	\$375.50	\$303.00	\$344.50	\$280.50	\$252.00	\$220.50
55 – 59	\$471.50	\$380.50	\$433.00	\$352.50	\$316.50	\$277.00
60 – 64	\$519.50	\$419.00	\$477.00	\$388.50	\$348.50	\$305.00
Dependent child to age 26						
1 child	\$162.00	\$131.00	\$149.00	\$121.50	\$109.00	\$95.00
2 children	\$324.00	\$262.00	\$298.00	\$243.00	\$218.00	\$190.00
3 or more children	\$486.00	\$393.00	\$447.00	\$364.50	\$327.00	\$285.00

These tables show preferred rates. Standard rates, which are 30% higher, are offered to users of tobacco or smokeless tobacco as well as individuals with other health factors.

These rates are effective September 23, 2010 through March 31, 2011. Each adult subscriber must select a rate based on his or her age.

Health plans are as unique and individual as you are. And the kind of plan you want can change as you move from one stage of your life to the next. So whether you need a plan just for you, or for you and your family, a plan with drug coverage options or a health savings account, you'll find one that fits you at Blue Cross. To find an affordable solution call your agent, or call us at **(651) 662-5050** or toll free at **1-800-262-0823** or visit **bluecrossmn.com**.



**BlueCross BlueShield
of Minnesota**

An independent licensee of the Blue Cross and Blue Shield Association

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