



# MSBA Insure health care program

*Underwritten by Blue Cross and Blue Shield of Minnesota  
Marketed by Marsh Affinity Group Services*

*You want access to the health care you and your loved ones deserve. You need coverage that's easy, hassle-free and offers good value. You're most interested in a plan you can trust — one that will be there for you today and into the future. Your Minnesota State Bar Association (MSBA) now offers health care coverage at affordable group rates available only to attorneys who are members of MSBA. It's underwritten by the only health plan in the state with more than 75 years of experience.*

## Your MSBA plan offers

- Coverage for a wide range of medical and hospital care, physician services, home health care and prescription drugs
- \$5 million lifetime benefit per person
- Your choice of three different plan designs
- The benefits of convenient group enrollment; no eligible member can be denied coverage

## Choose your plan

- Comprehensive major medical with a \$40 copay
- Comprehensive major medical with a calendar-year deductible of \$1,500
- Options Blue HSA 100 — a high-deductible health plan compatible with a health savings account (HSA), with choice of deductibles:
  - \$2,900 single/\$5,800 family
  - \$5,000 single/\$10,000 family

## Choose your doctor

With the MSBA plan, you see the doctor of your choice, without a referral for most services. However, you get the best coverage when you use doctors in the Blue Cross and Blue Shield of Minnesota Aware® network. The Aware network is one of the broadest in the state. Chances are your doctor is already in the network.

Blue Cross features a large network of health care providers. Each provider is an independent contractor and is not our agent.

## Choose convenience

The MSBA group plan with Blue Cross means a simplified underwriting process. Participating doctors and hospitals will file your claims directly to Blue Cross.

Find out more today at [www.MSBAinsure.com](http://www.MSBAinsure.com).



Covered services	Comprehensive major medical with copay		Comprehensive major medical with \$1,500/\$4,500 deductible	
<b>Annual deductible</b>	\$100 per person/\$200 per family		\$1,500 per person/\$4,500 per family	
<b>Out-of-pocket maximums</b> • Medical	\$2,100 per person/\$4,200 per family		\$2,000 per person/\$6,000 per family	
• Prescription drugs	\$750 per person/\$1,000 per family		\$750 per person/\$1,000 per family	
	Blue Cross Aware network*	Out of network**	Blue Cross Aware network*	Out of network**
<b>Preventive care</b> • Well-child services and immunizations • Prenatal care • Routine physicals and eye exams • Cancer screenings	100% 100% 100% 100%	70% after deductible 70% after deductible 70% after deductible 70% after deductible	100% 100% 100% 100%	75% after deductible 75% after deductible 75% after deductible 75% after deductible
<b>Office visits</b> • Illness or injury • Behavioral health care (mental health, chemical dependency, eating disorders and autism) • Chiropractic manipulation  • In-office surgery/allergy-related services	100% after \$40 copay 75%  100% after \$40 copay  70% after deductible	100% after \$40 copay 75%  100% after \$40 copay (\$500 maximum benefit per calendar year) 70% after deductible	75% after deductible 75% after deductible  75% after deductible (\$500 maximum benefit per calendar year) 75% after deductible	75% after deductible 75% after deductible  75% after deductible (\$500 maximum benefit per calendar year) 75% after deductible
<b>Lab services and X-ray services</b>	70% after deductible	70% after deductible	75% after deductible	75% after deductible
<b>Inpatient and outpatient hospital services</b> • Facility services (including behavioral health) • Professional services (including behavioral health)	70% after deductible 70% after deductible	70% after deductible 70% after deductible	75% after deductible 75% after deductible	75% after deductible 75% after deductible
<b>Emergency care</b> • Facility services • Professional services	70% after deductible 70% after deductible	70% after deductible 70% after deductible	75% after deductible 75% after deductible	75% after deductible 75% after deductible
<b>Ambulance services</b>	70% after deductible	70% after deductible	75% after deductible	75% after deductible
<b>Medical supplies</b>	70% after deductible	70% after deductible	75% after deductible	75% after deductible
<b>Therapy services</b> • Chiropractic  • Occupational, physical and speech therapy	70% after deductible  70% after deductible	70% after deductible (\$500 maximum benefit per calendar year) 70% after deductible	75% after deductible  75% after deductible	75% after deductible (\$500 maximum benefit per calendar year) 75% after deductible
<b>Prescription drugs</b> • Retail (31-day supply); formulary drugs only • 90dayRx (90-day supply)	100% after \$25 copay 100% after \$50 copay	100% after \$25 copay <sup>1</sup>	100% after \$25 copay 100% after \$50 copay	100% after \$25 copay <sup>1</sup>

<sup>1</sup>Example: Member pays the pharmacy and files a claim. In addition to copays, member will be responsible for amounts in excess of allowed amount.

Your out-of-pocket costs depend on the network status of your provider. To check status, call Blue Cross customer service at the number on the back of your member ID card or visit [bluecrossmn.com](http://bluecrossmn.com).

\***Lowest out-of-pocket costs:** in-network providers

\*\***Higher out-of-pocket costs:** extended and out-of-network participating providers

**Highest out-of-pocket costs:** out-of-network **nonparticipating** providers (You are responsible for the difference between Blue Cross' allowed amount and the amount billed by nonparticipating providers. 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. Read your Certificate of Coverage for more information about what is and isn't covered. Services that aren't covered include those that are cosmetic, investigative, not medically necessary or covered by workers' compensation or no-fault insurance. Preexisting conditions may not be covered for a limited period of time.

Options Blue HSA 100 (compatible with a health savings account)	
a. \$2,900 single/\$5,800 family b. \$5,000 single/\$10,000 family Family contracts have no individual deductible	
<ul style="list-style-type: none"> <li>In-network out-of-pocket maximum is equal to annual deductible</li> <li>Out-of-network out-of-pocket maximum is \$5,500 single, \$11,000 family</li> <li>No separate out of pocket for prescription drugs</li> </ul>	
Blue Cross Aware network*	Extended/ Out of network**
100%	80% after deductible
100%	80% after deductible
100%	80% after deductible
100%	80% after deductible
100% after deductible	80% after deductible
100% after deductible	80% after deductible
100% after deductible	80% after deductible; no benefits for services from out-of-network providers
100% after deductible	80% after deductible
100% after deductible	80% after deductible
100% after deductible	80% after deductible
100% after deductible	80% after deductible
100% after deductible	80% after deductible
100% after deductible	100% after deductible
100% after deductible	100% after deductible
100% after deductible	80% after deductible
100% after deductible	80% after deductible; no benefits for services from out-of-network providers
100% after deductible	80% after deductible
100% after deductible	100% after deductible <sup>1</sup>
100% after deductible	100% after deductible

## What's a health savings account (HSA)?

Federal law now allows any individual covered by a qualifying high-deductible health plan (like the one being offered by MSBA) to set up a special savings account to pay for qualified medical expenses. These accounts earn interest, and balances roll over from year to year. For more information and forms, contact SelectAccount<sup>®</sup> at **(651) 662-5065** or toll free at **1-800-859-2144**. You can also visit the website at [selectaccount.com](http://selectaccount.com) and click "HSA" to learn more.

## Health support for your "whole person"

Your plan helps you make the most of your health whether you simply want to live better or you are living with a complex or ongoing health challenge. You'll have access to Dedicated Nurse Support if you're ever faced with a condition like heart disease or asthma. Take advantage of a team of professionals who surround each member with the resources and information needed to live well: Online Health Assessment and Coaching Modules, access to Health Guides and Nurse Guides when you call customer service, Dedicated Nurse Support for ongoing conditions, plus Fitness and Employee Assistance Programs, 24-Hour Nurse Advice Line, Healthy Start<sup>®</sup> Prenatal Support and Stop-Smoking Support.

## Exclusions and limitations

- Treatment of preexisting conditions during the preexisting condition limitation period
- Treatment of injury or illness covered by workers' compensation or no-fault auto coverage
- Treatment that is primarily for cosmetic purposes
- Dental care or periodontal care, except as specified by the contract
- Health care services that are considered investigative or performed for the purpose of research
- Custodial care, rest cures or private-duty nursing
- Services and supplies not furnished by an approved provider or determined not to be medically necessary

These and other exclusions and limitations are described more fully in your Certificate of Coverage.



**BlueCross BlueShield  
of Minnesota**

An independent licensee of the Blue Cross and Blue Shield Association

# Minnesota State Bar Association Health Plan. Learn more!

## Who's eligible?

Attorneys in the Minnesota State Bar Association may enroll in the plan. Spouses and any unmarried dependents through age 25 can also be covered.

No eligible member or dependent can be denied coverage. New members who enroll within 30 days of joining the Minnesota State Bar Association will have a 12-month limitation on preexisting conditions. However, credit is given for prior continuous coverage. Members who enroll thereafter (late entrants) will be subject to an 18-month preexisting condition limitation, with credit given for prior continuous coverage.

## Portability privileges

If coverage ends because a member has exhausted the Continuation of Coverage provision or the group contract ends, the member can apply for a portability contract. Benefits and costs are different from MSBA coverage. You must apply within 63 days of the date coverage ended. Evidence of good health is not required, and portability coverage will start on the date MSBA coverage ended. Portability coverage is not available to members who apply 64 days or more after coverage ends.

## Effective date of coverage

Coverage for new members and employees begins the first day of the month following a 30-day probationary period. If you're a late entrant, coverage begins the first day of the month after Blue Cross receives your enrollment form.

## Certificate of Coverage

Once you become covered, you will receive a Certificate of Coverage that includes complete details of what is and isn't covered. This brochure contains only a partial description of the principal provisions of the health plan coverage. Complete terms and conditions are in your Certificate.

## Continuation of coverage

A member's coverage ends when one of the following happens:

- Membership in the MSBA ends or employment ends
- Divorce (for covered spouse)
- Death occurs and your dependents still need coverage
- A dependent no longer meets eligibility requirements

Group coverage may be continued for a specified length of time due to a qualifying event, such as the examples listed above. The length of continuation is determined by which qualifying event has occurred.

## Call or go online today!

To find out more about coverage from the Minnesota State Bar Association and Blue Cross and Blue Shield of Minnesota, call your MSBA representative at **(612) 692-7653** or toll free at **1-800-328-4671**. You may also go to the Minnesota State Bar Association website at [www.MSBAinsure.com](http://www.MSBAinsure.com).