



Options Blue<sup>SM</sup>

# Options Blue – health coverage with a tax-advantaged account

*A smart move for individuals and families who like to plan and save*  
2011

Blue Cross and Blue Shield of Minnesota



# Options Blue. The health plan that helps you save money.

Now you can get affordability, value 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 midrange of deductibles with reasonable monthly rates. Choose a plan with a premium that fits your budget, then open a health savings account (HSA) that lets you pay your share of health care expenses, including your deductible, with tax-free dollars.

## Setting up an HSA is easy

While you can set up your HSA with any administrator, the SelectAccount® HSA is fully integrated with the Blue Cross health plan. You'll be able to manage your claims and account together, simplifying how you pay claims from your account and the tracking of your account status. Easy, convenient and one-stop access.

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

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

## 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.

## 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
- Children under age 19 are not eligible for coverage on their own contract

There is **no maximum** to the amount of health care you can receive. This protects you from the high cost of catastrophic illnesses and accidents.

## Setting up an HSA is easy

When you use SelectAccount as your account administrator, you can choose from three HSA and debit card options. You decide how much and how often to contribute. 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. 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.



## 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
- Children under age 19 are not eligible for coverage on their own contract

There is **no maximum** to the amount of health care you can receive. This protects you from the high cost of catastrophic illnesses and accidents.

### 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

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. 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.

Unspent HSA funds earn interest, allowing you to save for future health care costs or invest toward retirement.

	Family	Individual
<b>Maximum contribution allowed by law</b> People ages 55 and older can make an additional "catch up" contribution of \$1,000	\$6,150	\$3,050
<b>Tax rate*</b>	28%	28%
<b>Tax savings</b>	\$1,722	\$854

\*Used for illustrative purposes only. Your actual rate may be different.



If you want to learn more about how health care works, go to Health Plans 101 at [bluecrossmn.com](http://bluecrossmn.com)

# Why Blue Cross?

## **A plan that puts you in control with a health savings account**

With Blue Cross you can choose from a variety of affordable and easy-to-use health plans that give you great coverage for your unique needs.

Options Blue is a good fit for individuals and families who want the control and tax advantages of a health savings account. Options Blue puts you in charge of how you spend your health care dollars and we give you the tools to help make those decisions.

## **A name Minnesotans know**

It's smart to go with a name you know and trust. With more than 75 years of experience, Blue Cross has earned the trust of our nearly three million members by providing solid, reliable health coverage and service second to none.

## **Quick, hassle-free claims processing**

We'll handle your claims efficiently, 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.

## **Unmatched service**

When you call customer service, Health Guides answer your questions, resolve any issues and refer you to additional resources that can help you save money and live a healthy life.

## **Health care coverage anywhere in the world**

More than 97 percent of Minnesota doctors and hospitals are in your network, where you always get the best benefit for your dollar. And you never need a referral. You're also "in network" virtually anywhere you go in the United States with BlueCard® and internationally through BlueCard Worldwide®.

## **Be fit. Be rewarded.**

Get healthy and stay healthy with a monthly health club discount of \$20 at thousands of participating health clubs. You also get a personal online wellness center that includes a health assessment, coaching support and more. Your personal account at myBlueCross online member center will help you manage your health and your health care expenses.

## **Save on prescription drugs and disposable medical supplies**

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 10 percent discount from Edgepark Medical Supplies.

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## *Words to know*

### **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 health care services

### **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

### **out-of-pocket maximum**

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

# Options Blue plan highlights

	Options Blue 80		Options Blue 100	
<b>In-network plan features</b>				
<b>Calendar-year deductible options</b> 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).	(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
<b>Out-of-pocket (OOP) maximum</b> 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
<b>Coinsurance</b> Percentage that you pay after deductible	You pay 20% after deductible		You pay 0% after deductible	
<b>Lifetime maximum</b>	Unlimited		Unlimited	
<b>In-network benefits</b>				
<b>Prescription drugs (GenRx formulary)</b> 31-day supply. 90-day supply available through 90dayRx program at participating retail pharmacies or by PrimeMail <sup>1</sup>	<b>Covered</b> You pay 20% after deductible for all formulary drugs		<b>Covered</b> You pay 0% after deductible for all formulary drugs	
<b>Physician services</b> • Office or urgent care visits for illness or injury  • Retail health clinic	<b>Covered</b> • You pay 20% after deductible  • You pay 20% after deductible		<b>Covered</b> • You pay 0% after deductible  • You pay 0% after deductible	
<b>Inpatient/outpatient lab and diagnostic imaging/X-ray services</b>	<b>Covered</b> You pay 20% after deductible		<b>Covered</b> You pay 0% after deductible	
<b>Emergency care</b> • Outpatient facility services • Outpatient professional services				
<b>Inpatient/outpatient hospital services</b>				
<b>Ambulance</b>				
<b>Medical supplies</b>				
<b>Chiropractic care</b> No maximum				
<b>Physical, occupational, speech therapy</b> No maximum				
<b>Home health care</b> Maximum of 180 visits per person per calendar year				
<b>Preventive care/prenatal care/well-child care</b>	You pay 0% (no deductible)		You pay 0% (no deductible)	
<b>Maternity labor, delivery, post-delivery care and maternity complications</b>	First 18 months: No coverage 19th month and after: You pay 20% after deductible		First 18 months: No coverage 19th month and after: You pay 0% after deductible	
<b>Out-of-network plan features</b>				
<b>Calendar-year deductible</b> Separate from in-network deductible (combines medical and drug expenses)	(a) \$2,600/single (b) \$4,000/single	(a) \$5,200/family (b) \$8,000/family	(a) \$5,000/single (b) \$7,000/single (c) \$9,000/single (d) \$11,600/single	(a) \$10,000/family (b) \$14,000/family (c) \$18,000/family (d) \$23,200/family
<b>Out-of-pocket (OOP) maximum</b> Separate from in-network OOP (combines medical and drug expenses)	(a) \$5,200 per person (b) \$8,000 per person		(a) \$10,000 per person (b) \$14,000 per person (c) \$18,000 per person (d) \$23,200 per person	
<b>Coinsurance</b>	You pay 40% after deductible		You pay 20% after deductible	
<b>Chiropractic care</b> Maximum of 15 services per calendar year	You pay 40% after deductible		You pay 20% after deductible	
<b>Physical, occupational, speech therapy</b> Combined maximum of 15 services per calendar year	You pay 40% after deductible		You pay 20% 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 individuals 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.

Deductible, copays and out-of-pocket maximums are subject to adjustments at our annual renewal based on Consumer Price Index.

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

## Determine your monthly rate

Your monthly rate is based on where you live, your age, the deductible amount you select, whether you and/or your spouse are tobacco free and whether you choose substance abuse coverage. Follow these steps to determine your rate:

1. Select Area 1 or Area 2. Note: If you live on a county line, call Blue Cross customer service to determine your area as our system is based on ZIP codes

### Single rates (individual coverage)

2. Decide whether you want coverage for substance abuse
3. Select your deductible
4. Find your age group on the left side of the table

### Family rates (family coverage)

2. Decide whether you want coverage for substance abuse. Then work only with that rate sheet for your entire family.
3. Select your deductible
4. Find the age groups for you and your spouse on the left side of the table
5. Select the number of dependent children covered
6. Add the rates together

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

## Options Blue monthly rates – Area 1

Area 1 rates include ZIP codes in the following Minnesota counties: Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, Washington

### Preferred rates — without substance abuse coverage

Coinsurance	Single						Family					
	80/20%		100/0%				80/20%		100/0%			
Deductible	\$1,300	\$2,000	\$2,500	\$3,500	\$4,500	\$5,800	\$2,600	\$4,000	\$5,000	\$7,000	\$9,000	\$11,600
<b>Subscriber age</b>												
19 – 29	\$180.00	\$146.50	\$166.00	\$137.00	\$124.50	\$112.00	\$180.50	\$145.50	\$165.50	\$135.00	\$121.00	\$106.00
30 – 34	\$197.50	\$161.00	\$182.50	\$150.50	\$137.00	\$123.50	\$198.50	\$160.00	\$182.00	\$148.00	\$133.00	\$116.50
35 – 39	\$205.00	\$167.50	\$189.00	\$156.00	\$142.00	\$128.00	\$205.50	\$166.00	\$189.00	\$154.00	\$138.00	\$121.00
40 – 44	\$228.50	\$186.50	\$210.50	\$174.00	\$158.00	\$142.50	\$229.00	\$185.00	\$210.50	\$171.00	\$154.00	\$134.50
45 – 49	\$282.00	\$230.00	\$260.00	\$214.50	\$195.00	\$176.00	\$282.50	\$228.00	\$259.50	\$211.50	\$190.00	\$166.00
50 – 54	\$369.00	\$301.00	\$340.50	\$281.00	\$256.00	\$230.50	\$370.50	\$299.00	\$340.00	\$277.00	\$248.50	\$217.50
55 – 59	\$464.00	\$378.50	\$428.00	\$353.50	\$321.50	\$289.50	\$465.50	\$375.50	\$427.00	\$348.00	\$312.50	\$273.50
60 – 64	\$511.00	\$417.00	\$471.50	\$389.00	\$354.00	\$319.00	\$512.50	\$413.50	\$470.50	\$383.00	\$344.00	\$301.00
<b>Dependent child 90 days to age 26</b>												
1 child							\$160.00	\$129.00	\$147.00	\$119.50	\$107.50	\$94.00
2 children							\$320.00	\$258.00	\$294.00	\$239.00	\$215.00	\$188.00
3 or more children							\$480.00	\$387.00	\$441.00	\$358.50	\$322.50	\$282.00

### Preferred rates — including substance abuse coverage

Coinsurance	Single						Family					
	80/20%		100/0%				80/20%		100/0%			
Deductible	\$1,300	\$2,000	\$2,500	\$3,500	\$4,500	\$5,800	\$2,600	\$4,000	\$5,000	\$7,000	\$9,000	\$11,600
<b>Subscriber age</b>												
19 – 29	\$185.50	\$151.00	\$171.00	\$141.00	\$128.50	\$115.50	\$186.00	\$150.00	\$170.50	\$139.00	\$124.50	\$109.00
30 – 34	\$203.50	\$166.00	\$188.00	\$155.00	\$141.00	\$127.00	\$204.00	\$165.00	\$187.50	\$152.50	\$137.00	\$120.00
35 – 39	\$211.50	\$172.50	\$195.00	\$161.00	\$146.50	\$132.00	\$212.00	\$171.00	\$194.50	\$158.50	\$142.00	\$124.50
40 – 44	\$235.00	\$192.00	\$217.00	\$179.00	\$163.00	\$147.00	\$236.00	\$190.50	\$216.50	\$176.50	\$158.50	\$138.50
45 – 49	\$290.50	\$237.00	\$268.00	\$221.00	\$201.00	\$181.00	\$291.00	\$235.00	\$267.50	\$217.50	\$195.50	\$171.00
50 – 54	\$380.50	\$310.00	\$351.00	\$289.50	\$263.50	\$237.50	\$381.50	\$307.50	\$350.00	\$285.00	\$256.00	\$224.00
55 – 59	\$478.00	\$390.00	\$441.00	\$364.00	\$331.00	\$298.00	\$479.50	\$387.00	\$440.00	\$358.50	\$322.00	\$281.50
60 – 64	\$526.50	\$429.50	\$485.50	\$401.00	\$364.50	\$328.50	\$528.00	\$426.00	\$484.50	\$394.50	\$354.50	\$310.00
<b>Dependent child 90 days to age 26</b>												
1 child							\$165.00	\$133.00	\$151.50	\$123.00	\$110.50	\$97.00
2 children							\$330.00	\$266.00	\$303.00	\$246.00	\$221.00	\$194.00
3 or more children							\$495.00	\$399.00	\$454.50	\$369.00	\$331.50	\$291.00

These rates are effective April 1, 2011 through March 31, 2012. Rates are subject to benefit changes mandated by law and annual adjustment.

Applicants must be ages 19 to 64 to be eligible for coverage. Note: Your rate will change when you age into a new category or move into a new rate area.

- 4 When two or more dependents are covered, preferred or standard rates will be offered for all dependents based on the health history of one or more dependent applicants.

# Options Blue monthly rates – Area 2

Area 2 rates include all counties *except* those in Area 1 (see previous page)

## Preferred rates — without substance abuse coverage

Coinsurance	Single						Family					
	80/20%		100/0%				80/20%		100/0%			
Deductible	\$1,300	\$2,000	\$2,500	\$3,500	\$4,500	\$5,800	\$2,600	\$4,000	\$5,000	\$7,000	\$9,000	\$11,600
<b>Subscriber age</b>												
19 – 29	\$199.50	\$163.00	\$184.50	\$152.00	\$138.50	\$124.50	\$200.50	\$161.50	\$184.00	\$150.00	\$134.50	\$117.50
30 – 34	\$219.50	\$179.00	\$202.50	\$167.00	\$152.00	\$137.00	\$220.00	\$177.50	\$202.00	\$164.50	\$148.00	\$129.50
35 – 39	\$228.00	\$186.00	\$210.00	\$173.50	\$158.00	\$142.00	\$228.50	\$184.50	\$209.50	\$171.00	\$153.50	\$134.00
40 – 44	\$253.50	\$207.00	\$234.00	\$193.00	\$175.50	\$158.00	\$254.50	\$205.00	\$233.50	\$190.00	\$171.00	\$149.50
45 – 49	\$313.00	\$255.50	\$289.00	\$238.50	\$217.00	\$195.50	\$314.00	\$253.50	\$288.00	\$234.50	\$210.50	\$184.50
50 – 54	\$410.00	\$334.50	\$378.50	\$312.00	\$284.00	\$256.00	\$411.50	\$332.00	\$377.50	\$307.50	\$276.00	\$241.50
55 – 59	\$515.50	\$420.50	\$475.50	\$392.50	\$357.00	\$321.50	\$517.00	\$417.00	\$474.50	\$386.50	\$347.00	\$303.50
60 – 64	\$567.50	\$463.00	\$523.50	\$432.00	\$393.00	\$354.00	\$569.00	\$459.50	\$522.50	\$425.50	\$382.00	\$334.50
<b>Dependent child 90 days to age 26</b>												
1 child							\$177.50	\$143.50	\$163.00	\$133.00	\$119.50	\$104.50
2 children							\$355.00	\$287.00	\$326.00	\$266.00	\$239.00	\$209.00
3 or more children							\$532.50	\$430.50	\$489.00	\$399.00	\$358.50	\$313.50

## Preferred rates — including substance abuse coverage

Coinsurance	Single						Family					
	80/20%		100/0%				80/20%		100/0%			
Deductible	\$1,300	\$2,000	\$2,500	\$3,500	\$4,500	\$5,800	\$2,600	\$4,000	\$5,000	\$7,000	\$9,000	\$11,600
<b>Subscriber age</b>												
19 – 29	\$205.50	\$168.00	\$190.00	\$156.50	\$142.50	\$128.50	\$206.50	\$166.50	\$189.50	\$154.50	\$138.50	\$121.00
30 – 34	\$226.00	\$184.50	\$208.50	\$172.00	\$156.50	\$141.00	\$227.00	\$183.00	\$208.00	\$169.50	\$152.00	\$133.00
35 – 39	\$234.50	\$191.50	\$216.50	\$178.50	\$162.50	\$146.50	\$235.50	\$190.00	\$216.00	\$176.00	\$158.00	\$138.00
40 – 44	\$261.00	\$213.00	\$241.00	\$199.00	\$181.00	\$163.00	\$262.00	\$211.50	\$240.50	\$196.00	\$176.00	\$154.00
45 – 49	\$322.50	\$263.00	\$297.50	\$245.50	\$223.50	\$201.00	\$323.50	\$261.00	\$297.00	\$241.50	\$217.00	\$190.00
50 – 54	\$422.50	\$344.50	\$389.50	\$321.50	\$292.50	\$263.50	\$423.50	\$342.00	\$389.00	\$316.50	\$284.50	\$248.50
55 – 59	\$531.00	\$433.00	\$489.50	\$404.00	\$367.50	\$331.00	\$532.50	\$429.50	\$488.50	\$398.00	\$357.50	\$312.50
60 – 64	\$584.50	\$477.00	\$539.50	\$445.00	\$405.00	\$364.50	\$586.50	\$473.00	\$538.00	\$438.50	\$393.50	\$344.50
<b>Dependent child 90 days to age 26</b>												
1 child							\$183.00	\$147.50	\$168.00	\$137.00	\$123.00	\$107.50
2 children							\$366.00	\$295.00	\$336.00	\$274.00	\$246.00	\$215.00
3 or more children							\$549.00	\$442.50	\$504.00	\$411.00	\$369.00	\$322.50

These rates are effective April 1, 2011 through March 31, 2012. Rates are subject to benefit changes mandated by law and annual adjustment. Applicants must be ages 19 to 64 to be eligible for coverage. Note: Your rate will change when you age into a new category or move into a new rate area. When two or more dependents are covered, preferred or standard rates will be offered for all dependents based on the health history of one or more dependent applicants.

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.



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**Get the answers you need to make the best choice. Visit [bluecrossmn.com](http://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 Accord network.

**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?**

Use the online Plan Selector to see what plan best meets 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.



**BlueCross BlueShield  
of Minnesota**

An independent licensee of the Blue Cross and Blue Shield Association

[bluecrossmn.com](http://bluecrossmn.com)