

More choices. Healthier employees. Better cost management.

Blue Cross and Blue Shield of Minnesota small group solutions

Blue Cross:
The best choice

Plans that can save you 5
to 30 percent of premium

Largest provider networks
for in-network benefits

Fourth-quarter carryover
included in all plans

Copays waived at retail health
clinics (in copay plans)

Free OTC drug program

90dayRx retail or by mail

76 years of experience
in Minnesota



Effective July 1, 2009 – June 30, 2010



We listened to your health plan needs

See yourself with a Blue Cross solution

You now have more coverage options to feel good about offering than ever before. We listened to your health plan needs. The results are more plans, more efficient drug formularies, more network options, more price points, stronger health improvement programs for employees and better cost control. Here is a summary of our small group offerings. There is a plan designed just for your needs.



With HSAs, I feel like my employees take more ownership of their health.

When employees have a health savings account with a higher deductible plan, they become more careful health shoppers. With Options Blue, I also get the convenience of SelectAccountSM as the plan administrator. I like their low fees and broad investment options. Plus, employees can have their claims paid from their accounts automatically, either through a debit card or something they call “crossover.”



I still want a traditional plan with copays.

Call me old-fashioned, but I treat my employees like family and they take our success personally. I want a plan with a moderate deductible and copays for doctor visits. Low-cost drug copays are also important. Because if my employees get sick, I want them to get the treatment they need and not let it turn into a productivity issue.

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



I need to make big cuts to my health plan costs to keep offering benefits.

This economy has been brutal. But I still want to offer health benefits, or I'll have a tough time attracting and keeping the employees I need to stay ahead when the economy turns. Blue Cross knows the situation I'm in. I've got a plan that covers the essentials with features like a narrower network to help keep costs down while still giving access to excellent care. Now I can stay in the benefits game.



I want lower premiums, higher deductibles, and great preventive coverage.

I went with a Blue Cross 70/30 plan that still covers office visits with just a copay. It also covers preventive care at 100 percent. The higher copays keep down the monthly premium. These days my employees really appreciate having the extra cash from paying lower monthly premiums. Plus, they get \$5 generic prescription drugs!



I'm looking for a long-term solution that keeps premiums affordable and keeps my employees healthy.

I want good coverage that doesn't cost me an arm and a leg, and support for keeping my employees well. That's what's going to keep my business healthy in the long run, and that's the focus of Blue Cross. When my employees call customer service, they reach Health Guides trained to connect my people with health resources like a free quit-smoking program, EAP counselors and fitness programs. Blue Cross even covers chiropractic care. That tells you something.



I want control over the contributions I make to my employee health accounts if they don't spend all the money.

I picked a higher deductible to keep premiums down while the upfront HRA dollars help employees cover their upfront costs. My employees spend about 70 percent of the HRA money I set aside. With my Options Blue HRA plan, I get to keep unspent funds and re-use them next year.

Nobody offers you the value of Blue Cross

Here are benefits you can only get from Blue Cross — 76 years strong

Plans that keep your employees healthy, which helps your premiums long term

Some plans start you at a lower premium, but watch out for renewals. At Blue Cross, we design our plans to improve the health of your employees and hold the line on your long-term costs of providing a health plan. We don't just pay claims; we focus on the specific health needs of each of your employees, and give them the attention they deserve. Each employee becomes part of our Whole Person Health SupportSM approach to health management, which creates a personal roadmap toward improved health shared with each employee as they interact with Blue Cross.

Free* over-the-counter drugs and specialty drug programs

When members get a prescription for over-the-counter alternatives to some prescribed drugs, they pay nothing out of pocket. This program covers certain medications for stomach disorders and allergies and is now available for Options Blue HSA members once their deductible is satisfied. The specialty drug program is designed to manage high-cost drugs (\$1,200 to \$100,000 per patient per month) that treat rare conditions. The program delivers these drugs to the member's door and provides 24-hour access to pharmacists for questions.

*\$0 copay to member, cost of generics and over-the-counter drugs included in the plan premium

4th quarter carryover of claims into the new plan year gives employees a jump on paying down the deductible

Members who haven't met their calendar-year deductible can carry over expenses from October, November and December to their next year's deductible. Let's say your calendar-year deductible is \$1,000. An employee who hasn't met that amount but has claims in the 4th quarter for, say, \$600, can carry that \$600 over to the next plan year, in effect getting credit for those claim payments in the new plan year and saving money for your employees. It's available only on Blue Cross small group plans.

One of the broadest fitness discount networks

Our Fitness Discounts program offers members convenient access to more than 700 major chains and independent fitness centers — the largest Minnesota network of fitness centers of any plan. Convenience, plus \$20 off their monthly dues to members who work out at least 12 times each month, is extra motivation for members who want to improve their health and well-being.

The copay is waived when members use retail health clinics

When members use cost-effective clinics in retail stores, like Target Clinic or MinuteClinic, we reward them by waiving the copay in three of our six plan families. Participating retail health clinics now offer a convenient alternative to trips to the physician.

GenRx formulary — offering lower-cost generic drugs when available

New this year, Blue Cross is offering the new GenRx drug formulary on all small group plans. The formulary offers generic drugs whenever they are available, and yet has brand-name drugs when generic equivalent drugs are not available. This formulary saves you money, and it also saves employees money.

Crossover with SelectAccountSM — convenience and less paperwork when paying claims

Our HSA and HRA account administrator, SelectAccount, offers automatic payment of claims with the feature we call “crossover.” The employee share of claims is paid with minimal paperwork, saving your employees time and hassle. No other plan administrator offers this benefit.

A brand new plan that is “mandate-light” to significantly lower premiums

Freedom 1-2-3, new from Blue Cross and Blue Shield of Minnesota, is one of our lowest-price plans, especially for employers who need to make significant cuts in benefit costs. The plan provides valued benefits for employees:

- ① covered preventive care visit
- ② covered office visits or urgent care visits
- ③ covered visits to retail health clinics

It saves you significant premium dollars with cost-saving plan design features such as our new, narrower network and no coverage for chiropractic care, mental health and several other “mandated” benefits. See page 5 for further details on Freedom 1-2-3.

New network options to manage costs and still provide access

Blue Cross now offers three network options. While all of our small group plans still offer the Aware[®] provider network, our broadest statewide network, our new Freedom 1-2-3 plan lets you choose from two new, more-affordable network options: the Accord provider network, our most affordable statewide network, or Value provider network, our metro-only and lowest-cost network.

More options and competitive prices

You'll find a benefit plan design that's just right for you

Plan name	Aware Gold®	Comprehensive Major Medical		Options Blue HSA	
Who this plan appeals to					
	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	
In-network deductibles, coinsurance and copays					
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*	\$1,600/\$3,200 \$2,100/\$4,200 \$3,000/\$6,000* \$5,800/\$11,600*
				<small>*embedded and unembedded</small>	<small>*embedded and unembedded</small>
Coinsurance	None, 20% (ambulance and medical supplies)	20%		0%	20%
Copay options	\$0, \$25	\$25, \$30		N/A	
Office visits or urgent care visits	100% or 100% after copay	100% after copay		Deductible/coinsurance	
Retail health clinic visits	100%	100%		Deductible/coinsurance	
Access					
Aware network, our broadest statewide network	Included	Included		Included	
Accord network, our most affordable statewide network					
Value network, our new metro-based network					
Pharmacy benefits					
GenRx formulary	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	

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 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 SelectAccountSM, offer automatic reimbursement of claims.

Options Blue HRA		Blue Value SM	Freedom 1-2-3
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
\$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
0%	20%	30%	20%
N/A		\$40	N/A
100% after deductible	80% after deductible	70% after copay	2 visits @100%; then deductible/ 20% coinsurance
Deductible/coinsurance		100%	3 visits @100%; then deductible/ 20% coinsurance
Included		Included	
			Included (Select the Accord or Value network)
			Included (Select the Accord or Value network)
Included		Included	Included
\$5 generic/\$35 formulary brand/ \$85 non-formulary brand	\$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

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.

Why employees love Blue Cross

And will thank you for offering a Blue Cross plan

We designed our plans with your needs in mind, but also with features that will make your employees appreciate that you offer a Blue Cross health plan. With the Blue Cross approach to benefits and customer service, it's not hard to imagine scenarios like these:



Money is tight; Blue Cross helps me hang onto more of it.

I feel like Blue Cross is looking out for my pocketbook. I can get a generic drug prescription for \$5. And I save when I go to a retail health clinic like

Target Clinic. Plus, I get preventive care covered at 100 percent. Blue Cross cares about keeping me healthy and they look out for the health of my bank account, too.



I don't have to spend time sorting out claims problems.

I know what it's like to have a claims question with some health plans. Sometimes, you're dealing with customer service in another state, and often it's a hassle. Some plans even

try to find ways to make the employee pay more than their share. Not with Blue Cross. I like knowing customer service is right here in Minnesota. And Blue Cross pays fast and fair. Best of all, I don't sit on hold, when I could be working or spending time with my family.



With Blue Cross, I get people who help me stay on track with my health.

Blue Cross focuses on my health, not my sickness. That's a major shift. If I call about a claim, they talk to me about other details of my health

situation, not just my plan design. They give me tips for making sure I'm taking my meds and let me know about health resources like a free health assessment and the very helpful online member center. If I or someone in my family needs help from a nurse, we can get it ... from our health plan.



When I have personal issues, Blue Cross has a lifeline.

In this economy, balancing the demands of work and family and making ends meet is often stressful. My Blue Cross plan includes an Employee

Assistance Program. I can call any time and talk to someone trained to help me sort things out ... with me and my children. I can call as many times as I need at no extra charge. They keep me on top of my game so I can be "present" — at work and with my family.



Wherever we travel, I'm covered.

That's peace of mind. I have in-network benefits and lots of provider choices whether I'm in another state or another country with the programs called BlueCard® and

BlueCard Worldwide®. All I have to do is show my Blue Cross membership card. It's one less worry when I travel for a vacation or on business. As long as I see a Blue Cross provider, my benefits don't change.



I can call a nurse, any time, day or night.

I'm not always sure when to go into the doctor. Is that rash Lyme's Disease? When is a fever dangerous? How can I tell if my child has an ear infection? Often I call the nurse line when I can't

figure out what is going on. The 24-Hour Nurse Advice Line has helped me avoid the cost of the emergency room when the clinics are closed. No extra charge, no matter how many times I call. That's peace of mind.

Check out Blue Cross today

We've added new plans that increase your choices

Choice, choice, choice

Your business is unique, your employees are unique and you want a plan that fits your exact needs. Blue Cross now has 36 small group plans, more than ever before. We've added more deductible options, cut costs with a new drug formulary and provider network options, and added new plan designs that fit the needs for both you and your employees. All of this without compromising the security and comfort you and your employees get with the Blue Cross you trust. Whether a long-term customer or a new prospect, you'll be pleasantly surprised to see what's new.

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 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® 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, encouraging members to exercise regularly

Find out more about Blue Cross small group plans

Contact your agent or call us directly. You can call the group leader line at **(651) 662-1725** or **1-877-293-7035**. Your employees can contact customer service at **(651) 662-5035** or **1-888-878-0138**. Plus, there's lots of information about our plans on bluecrossmn.com.





**BlueCross BlueShield
of Minnesota**

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bluecrossmn.com