

St. Olaf College

Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services

Coverage Period: Beginning on or after 09/01/2020

Coverage for: Single and family | **Plan Type:** PPO




The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. **NOTE: Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately.**

This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit www.bluecrossmnonline.com or call 1-866-873-5943. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms see the Glossary. You can view the Glossary at <https://www.healthcare.gov/sbc-glossary> or call 1-866-873-5943 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	<p>\$1,000 individual medical Network Tier 1</p> <p>\$2,000 family medical Network Tier 1</p> <p>\$1,500 individual medical Network Tier 2</p> <p>\$3,000 family medical Network Tier 2</p> <p>\$2,000 individual medical Out-of-Network</p> <p>\$4,000 family medical Out-of-Network</p>	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. This plan has an embedded deductible . If you have other family members on the plan , each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible .
Are there services covered before you meet your deductible ?	Yes. Well-child care, prescription drugs, prenatal care services are covered before you meet your deductible .	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan ?	<p>\$3,500 individual medical and drug Network Tier 1</p> <p>\$7,000 family medical and drug Network Tier 1</p> <p>\$4,500 individual medical and drug Network Tier 2</p> <p>\$9,000 family medical and drug Network Tier 2</p> <p>\$6,000 individual medical and drug Out-of-Network</p> <p>\$12,000 family medical and drug Out-of-Network</p>	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan , they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit ?	Premiums , balance-billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .

<p>Will you pay less if you use a network provider?</p>	<p>Yes. See www.bluecrossmnonline.com or call 1-866-873-5943 for a list of network providers.</p>	<p>This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.</p>
<p>Do you need a referral to see a specialist?</p>	<p>No.</p>	<p>You can see the specialist you choose without a referral.</p>

 All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Network Tier 1 Provider (You will pay the least)	Network Tier 2 Provider	Out-of-Network Provider	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	25% coinsurance	45% coinsurance	50% coinsurance	None
	Specialist visit	25% coinsurance	45% coinsurance	50% coinsurance	None
	Preventive care/screening/immunization	No charge	No charge	50% coinsurance	You may have to pay for services that aren't preventive . Ask your provider if the services you need are preventive . Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	25% coinsurance	45% coinsurance	50% coinsurance	None
	Imaging (CT/PET scans, MRIs)	25% coinsurance	45% coinsurance	50% coinsurance	
If you need drugs to treat your illness or condition A Retail Pharmacy is any licensed pharmacy that you can physically enter to obtain a prescription drug. A Mail Service Pharmacy dispenses	Preferred generic drugs	\$10.00 copay /retail \$20.00 copay /mail service \$20.00 copay /90dayRx Retail	\$10.00 copay /retail \$20.00 copay /mail service \$20.00 copay /90dayRx Retail	\$10.00 copay /retail; Not covered for mail service and 90dayRx Retail pharmacy	Covers up to a 31-day supply (retail prescription); 90-day supply (mail order prescription and 90dayRx Retail prescription). No coverage for mail order and 90dayRx Retail services from out-of-network providers .
	Preferred brand drugs	\$50.00 copay /retail \$100.00 copay /mail service \$100.00 copay /90dayRx Retail	\$50.00 copay /retail \$100.00 copay /mail service \$100.00 copay /90dayRx Retail	\$50.00 copay /retail; Not covered for mail service and 90dayRx Retail pharmacy	
	Non-preferred brand drugs	\$100.00 copay /retail \$200.00 copay /mail service \$200.00 copay /90dayRx Retail	\$100.00 copay /retail \$200.00 copay /mail service \$200.00 copay /90dayRx Retail	\$100.00 copay /retail; Not covered for mail service and 90dayRx Retail pharmacy	

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Network Tier 1 Provider (You will pay the least)	Network Tier 2 Provider	Out-of-Network Provider	
<p>prescription drugs through the U.S. Mail. More information about prescription drug coverage is available at www.bluecrossmnonline.com</p>	Specialty drugs	<p>20% coinsurance up to a maximum of \$200 for preferred drugs</p> <p>40% coinsurance for non-preferred drugs</p>	Not covered	Not covered	<p>Covers up to a 31-day supply (participating Specialty Drug Network Supplier prescription). No coverage for services from Network Tier 2 or out-of-network providers.</p>
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	25% coinsurance	45% coinsurance	50% coinsurance	None
	Physician/surgeon fees	25% coinsurance	45% coinsurance	50% coinsurance	None
If you need immediate medical attention	Emergency room care	25% coinsurance	25% coinsurance	25% coinsurance	None
	Emergency medical transportation	25% coinsurance	25% coinsurance	25% coinsurance	
	Urgent care	25% coinsurance	45% coinsurance	50% coinsurance	
If you have a hospital stay	Facility fee (e.g., hospital room)	25% coinsurance	45% coinsurance	50% coinsurance	None
	Physician/surgeon fees	25% coinsurance	45% coinsurance	50% coinsurance	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	25% coinsurance	45% coinsurance	50% coinsurance	Services for marriage/couples counseling are not covered.
	Inpatient services	25% coinsurance	45% coinsurance	50% coinsurance	
If you are pregnant	Office visits	Prenatal Care: No charge Postnatal Care: 25% coinsurance	Prenatal Care: No charge Postnatal Care: 45% coinsurance	Prenatal Care: 50% coinsurance Postnatal Care: 50% coinsurance	<p>Cost sharing does not apply to certain preventive services. Depending on the type of services, other cost sharing may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).</p>
	Childbirth/delivery professional services	25% coinsurance	45% coinsurance	50% coinsurance	
	Childbirth/delivery facility services	25% coinsurance	45% coinsurance	50% coinsurance	

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Network Tier 1 Provider (You will pay the least)	Network Tier 2 Provider	Out-of-Network Provider	
If you need help recovering or have other special health needs	Home health care	25% coinsurance	45% coinsurance	50% coinsurance	None
	Rehabilitation services	25% coinsurance for occupational therapy 25% coinsurance for physical therapy 25% coinsurance for speech therapy	45% coinsurance for occupational therapy 45% coinsurance for physical therapy 45% coinsurance for speech therapy	50% coinsurance for occupational therapy 50% coinsurance for physical therapy 50% coinsurance for speech therapy	None
	Habilitation services	25% coinsurance for occupational therapy 25% coinsurance for physical therapy 25% coinsurance for speech therapy	45% coinsurance for occupational therapy 45% coinsurance for physical therapy 45% coinsurance for speech therapy	50% coinsurance for occupational therapy 50% coinsurance for physical therapy 50% coinsurance for speech therapy	None
	Skilled nursing care	25% coinsurance	45% coinsurance	50% coinsurance	None
	Durable medical equipment	25% coinsurance	45% coinsurance	50% coinsurance	None
	Hospice services	25% coinsurance	45% coinsurance	Not covered	No coverage for services from out-of-network providers .
If your child needs dental or eye care	Children's eye exam	No charge	No charge	No charge	None
	Children's glasses	Not covered	Not covered	Not covered	No coverage for these services.
	Children's dental check-up	Not covered	Not covered	Not covered	No coverage for these services.

Excluded Services & Other Covered Services:

Services Your [Plan](#) Generally Does NOT Cover (Check your policy or [plan](#) document for more information and a list of any other [excluded services](#).)

- Acupuncture (except as specified in Plan benefits)
- Cosmetic Surgery (except as specified in Plan benefits)
- Dental Care (except as specified in Plan benefits)
- Long-Term Care
- Routine Foot Care
- Weight Loss Programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

- Bariatric Surgery
- Chiropractic Care
- Hearing Aids
- Infertility Treatment
- Non-emergency care when traveling outside the U.S.
- Private Duty Nursing
- Routine eye care (Adult)

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: For group health coverage subject to ERISA, contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. Other options to continue coverage are available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit <http://www.HealthCare.gov> or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: your Claims Administrator by calling toll-free 1-866-873-5943 or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

Does this plan provide Minimum Essential Coverage? Yes.

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet Minimum Value Standards? Yes.

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through MNsure/the Marketplace.

Notice of Nondiscrimination Practices

Effective July 18, 2016

Blue Cross and Blue Shield of Minnesota and Blue Plus (Blue Cross) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or gender. Blue Cross does not exclude people or treat them differently because of race, color, national origin, age, disability, or gender.

Blue Cross provides resources to access information in alternative formats and languages:

- Auxiliary aids and services, such as qualified interpreters and written information available in other formats, are available free of charge to people with disabilities to assist in communicating with us.
- Language services, such as qualified interpreters and information written in other languages, are available free of charge to people whose primary language is not English.

If you need these services, contact us at 1-800-382-2000 or by using the telephone number on the back of your member identification card. TTY users call 711.

If you believe that Blue Cross has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or gender, you can file a grievance with the Nondiscrimination Civil Rights Coordinator

- by email at: Civil.Rights.Coord@bluecrossmn.com
- by mail at: Nondiscrimination Civil Rights Coordinator
Blue Cross and Blue Shield of Minnesota and Blue Plus
M495
PO Box 64560
Eagan, MN 55164-0560
- or by telephone at: 1-800-509-5312

Grievance forms are available by contacting us at the contacts listed above, by calling 1-800-382-2000 or by using the telephone number on the back of your member identification card. TTY users call 711. If you need help filing a grievance, assistance is available by contacting us at the numbers listed above.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights

- electronically through the Office for Civil Rights Complaint Portal, available at: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>
- by telephone at: 1-800-368-1019 or 1-800-537-7697 (TDD)
- or by mail at: U.S. Department of Health and Human Services
200 Independence Avenue SW
Room 509F, HHH Building
Washington, DC 20201

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Language Access Services:

This information is available in other languages. Free language assistance services are available by calling the toll free number below. For TTY, call 711.

Si habla español, tiene a su disposición servicios gratuitos de asistencia con el idioma. Llame al 1-855-903-2583. Para TTY, llame al 711.

Yog tias koj hais lus Hmoob, muaj kev pab txhais lus pub dawb rau koj. Hu rau 1-800-793-6931. Rau TTY, hu rau 711.

Haddii aad ku hadasho Soomaali, adigu waxaad heli kartaa caawimo luqad lacag la'aan ah. Wac 1-866-251-6736. Markay tahay dad maqalku ku adag yahay (TTY), wac 711.

နမ့်ကတိကညီကျိးဒီး, တ်ကဟ့ၣ်န့ၣ်ကျိးတ်မၤကလိတဖၣ်န့ၣ်လိ. ကိ: 1-866-251-6744 လၢ TTYအဂီၢ်, ကိ: 711 တက့ၢ်.

إذا كنت تتحدث العربية، تتوفر لك خدمات المساعدة اللغوية المجانية. اتصل بالرقم 1-866-569-9123. للهاتف النصي اتصل بالرقم 711.

Nếu quý vị nói Tiếng Việt, có sẵn các dịch vụ hỗ trợ ngôn ngữ miễn phí cho quý vị. Gọi số 1-855-315-4015. Người dùng TTY xin gọi 711.

Afaan Oromoo dubbattu yoo ta'e, tajaajila gargaarsa afaan hiikuu kaffaltii malee. Argachuuf 1-855-315-4016 bilbilaa. TTY dhaaf, 711 bilbilaa.

如果您說中文，我們可以為您提供免費的語言協助服務。請撥打 1-855-315-4017。聽語障專 (TTY)，請撥打 711。

Если Вы говорите по-русски, Вы можете воспользоваться бесплатными услугами переводчика. Звоните 1-855-315-4028. Для использования телефонного аппарата с текстовым выходом звоните 711.

Si vous parlez français, des services d'assistance linguistique sont disponibles gratuitement. Appelez le +1-855-315-4029. Pour les personnes malentendantes, appelez le 711.

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한국어를 사용하시는 경우, 무료 언어 지원 서비스가 제공됩니다. 1-855-904-2583 으로 전화하십시오. TTY 사용자는 711 로 전화하십시오.

ຖ້າເຈົ້າເວົ້າພາສາລາວໄດ້, ມີການບໍລິການຊ່ວຍເຫຼືອພາສາໃຫ້ເຈົ້າຟຣີ. ໃຫ້ໂທຫາ 1-866-356-2423 ສໍາລັບ TTY, ໃຫ້ໂທຫາ 711.

Kung nagsasalita kayo ng Tagalog, mayroon kayong magagamit na libreng tulong na mga serbisyo sa wika. Tumawag sa 1-866-537-7720. Para sa TTY, tumawag sa 711.

Wenn Sie Deutsch sprechen, steht Ihnen fremdsprachliche Unterstützung zur Verfügung. Wählen Sie 1-866-289-7402. Für TTY wählen Sie 711.

ប្រសិនបើអ្នកនិយាយភាសាខ្មែរមិន អ្នកអាចរកបានសេវាជំនួយភាសាឥតគិតថ្លៃ។ ទូរស័ព្ទមកលេខ 1-855-906-2583។ សម្រាប់ TTY សូមទូរស័ព្ទមកលេខ 711។

Diné k'ehjí yáníłt'i'go saad bee yát'i' éí t'áájíík'e bee níká'a'doowołgo éí ná'ahoot'i'. Kojì éí béésh bee hodiíłnih 1-855-902-2583. TTY biniiyégo éí 711 jì' béésh bee hodiíłnih.

—————[To see examples of how this plan might cover costs for a sample medical situation, see the next section.](#)—————

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of network prenatal care and a hospital delivery)

■ The plan's overall deductible	\$1,000
■ Specialist copayment	\$0
■ Hospital (facility) coinsurance	25%
■ Other coinsurance	25%

This EXAMPLE event includes services like:

Specialist office visits (*prenatal care*)
 Childbirth/Delivery Professional Services
 Childbirth/Delivery Facility Services
 Diagnostic tests (*ultrasounds and blood work*)
 Specialist visit (*anesthesia*)

Total Example Cost	\$12,800
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$999
Copayments	\$0
Coinsurance	\$2,501
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$3,560

Managing Joe's type 2 Diabetes

(a year of routine network care of a well-controlled condition)

■ The plan's overall deductible	\$1,000
■ Specialist copayment	\$0
■ Hospital (facility) coinsurance	25%
■ Other coinsurance	25%

This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)
 Diagnostic tests (*blood work*)
 Prescription drugs
 Durable medical equipment (*glucose meter*)

Total Example Cost	\$7,400
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$1,000
Copayments	\$960
Coinsurance	\$732
<i>What isn't covered</i>	
Limits or exclusions	\$55
The total Joe would pay is	\$2,747

Mia's Simple Fracture

(network emergency room visit and follow up care)

■ The plan's overall deductible	\$1,000
■ Specialist copayment	\$0
■ Hospital (facility) coinsurance	25%
■ Other coinsurance	25%

This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)
 Diagnostic test (*x-ray*)
 Durable medical equipment (*crutches*)
 Rehabilitation services (*physical therapy*)

Total Example Cost	\$1,900
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$1,000
Copayments	\$0
Coinsurance	\$481
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$1,481

The total patient would pay amount assumes the patient is not using funds from a Flexible Spending Account (FSA), Health Savings Account (HSA), or an integrated Health Reimbursement Account (HRA), including an integrated HRA funded through a Voluntary Employee Beneficiary Association (VEBA-HRA). Account balances may provide you funds to help cover out-of-pocket expenses.

Note: These numbers assume the patient does not participate in the [plan's](#) wellness program. If you participate in the [plan's](#) wellness program, you may be able to reduce your costs.

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.

St. Olaf College

Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services

Coverage Period: Beginning on or after 09/01/2020

Coverage for: Single and family | Plan Type: HDHP




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Important Questions	Answers	Why This Matters:
What is the overall deductible ?	<p>\$2,800 individual medical and drug Network Tier 1</p> <p>\$5,600 family medical and drug Network Tier 1</p> <p>\$3,000 individual medical and drug Network Tier 2</p> <p>\$6,000 family medical and drug Network Tier 2</p> <p>\$4,000 individual medical and drug Out-of-Network</p> <p>\$8,000 family medical and drug Out-of-Network</p>	<p>Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. This plan has an embedded deductible. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.</p>
Are there services covered before you meet your deductible ?	<p>Yes. Well-child care and prenatal care services are covered before you meet your deductible.</p>	<p>This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/.</p>
Are there other deductibles for specific services?	<p>No.</p>	<p>You don't have to meet deductibles for specific services.</p>
What is the out-of-pocket limit for this plan ?	<p>\$3,500 individual medical and drug Network Tier 1</p> <p>\$7,000 family medical and drug Network Tier 1</p> <p>\$4,500 individual medical and drug Network Tier 2</p> <p>\$9,000 family medical and drug Network Tier 2</p> <p>\$6,000 individual medical and drug Out-of-Network</p> <p>\$12,000 family medical and drug Out-of-Network</p>	<p>The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.</p>
What is not included in the out-of-pocket limit ?	<p>Premiums, balance-billing charges, and health care this plan doesn't cover.</p>	<p>Even though you pay these expenses, they don't count toward the out-of-pocket limit.</p>

<p>Will you pay less if you use a network provider?</p>	<p>Yes. See www.bluecrossmnonline.com or call 1-866-873-5943 for a list of network providers.</p>	<p>This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.</p>
<p>Do you need a referral to see a specialist?</p>	<p>No.</p>	<p>You can see the specialist you choose without a referral.</p>

 All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Network Tier 1 Provider (You will pay the least)	Network Tier 2 Provider	Out-of-Network Provider	
<p>If you visit a health care provider's office or clinic</p>	<p>Primary care visit to treat an injury or illness</p>	<p>20% coinsurance</p>	<p>40% coinsurance</p>	<p>50% coinsurance</p>	<p>None</p>
	<p>Specialist visit</p>	<p>20% coinsurance</p>	<p>40% coinsurance</p>	<p>50% coinsurance</p>	<p>None</p>
	<p>Preventive care/screening/immunization</p>	<p>No charge</p>	<p>No charge</p>	<p>50% coinsurance</p>	<p>You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for.</p>
<p>If you have a test</p>	<p>Diagnostic test (x-ray, blood work)</p>	<p>20% coinsurance</p>	<p>40% coinsurance</p>	<p>50% coinsurance</p>	<p>None</p>
	<p>Imaging (CT/PET scans, MRIs)</p>	<p>20% coinsurance</p>	<p>40% coinsurance</p>	<p>50% coinsurance</p>	
<p>If you need drugs to treat your illness or condition A Retail Pharmacy is any licensed pharmacy that you can physically enter to obtain a prescription drug. A Mail Service</p>	<p>Preferred generic drugs</p>	<p>20% coinsurance/retail 20% coinsurance/mail service 20% coinsurance/90dayRx Retail</p>	<p>20% coinsurance/retail 20% coinsurance/mail service 20% coinsurance/90dayRx Retail</p>	<p>20% coinsurance/ retail; Not covered for mail service and 90dayRx Retail pharmacy</p>	<p>Covers up to a 31-day supply (retail prescription); 90-day supply (mail order prescription and 90dayRx Retail prescription). No coverage for mail order and 90dayRx Retail services from out-of-network providers.</p>
	<p>Preferred brand drugs</p>	<p>20% coinsurance/retail 20% coinsurance/mail service 20% coinsurance/90dayRx Retail</p>	<p>20% coinsurance/retail 20% coinsurance/mail service 20% coinsurance/90dayRx Retail</p>	<p>20% coinsurance/retail; Not covered for mail service and 90dayRx Retail pharmacy</p>	

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Network Tier 1 Provider (You will pay the least)	Network Tier 2 Provider	Out-of-Network Provider	
Pharmacy dispenses prescription drugs through the U.S. Mail. More information about prescription drug coverage is available at www.bluecrossmnonline.com	Non-preferred brand drugs	20% coinsurance /retail 20% coinsurance /mail service 20% coinsurance /90dayRx Retail	20% coinsurance /retail 20% coinsurance /mail service 20% coinsurance /90dayRx Retail	20% coinsurance /retail; Not covered for mail service and 90dayRx Retail pharmacy	
	Specialty drugs	Refer to applicable prescription drug cost sharing	Not covered	Not covered	Covers up to a 31-day supply (participating Specialty Drug Network Supplier prescription). No coverage for services from Network Tier 2 or out-of-network providers .
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	40% coinsurance	50% coinsurance	None
	Physician/surgeon fees	20% coinsurance	40% coinsurance	50% coinsurance	None
If you need immediate medical attention	Emergency room care	20% coinsurance	20% coinsurance	20% coinsurance	None
	Emergency medical transportation	20% coinsurance	20% coinsurance	20% coinsurance	
	Urgent care	20% coinsurance	40% coinsurance	50% coinsurance	
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	40% coinsurance	50% coinsurance	None
	Physician/surgeon fees	20% coinsurance	40% coinsurance	50% coinsurance	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	20% coinsurance	40% coinsurance	50% coinsurance	Services for marriage/couples counseling are not covered.
	Inpatient services	20% coinsurance	40% coinsurance	50% coinsurance	

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Network Tier 1 Provider (You will pay the least)	Network Tier 2 Provider	Out-of-Network Provider	
If you are pregnant	Office visits	Prenatal Care: No charge Postnatal Care: 20% coinsurance	Prenatal Care: No charge Postnatal Care: 40% coinsurance	Prenatal Care: 50% coinsurance Postnatal Care: 50% coinsurance	Cost sharing does not apply to certain preventive services . Depending on the type of services, other cost sharing may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	20% coinsurance	40% coinsurance	50% coinsurance	
	Childbirth/delivery facility services	20% coinsurance	40% coinsurance	50% coinsurance	
If you need help recovering or have other special health needs	Home health care	20% coinsurance	40% coinsurance	50% coinsurance	None
	Rehabilitation services	20% coinsurance for occupational therapy 20% coinsurance for physical therapy 20% coinsurance for speech therapy	40% coinsurance for occupational therapy 40% coinsurance for physical therapy 40% coinsurance for speech therapy	50% coinsurance for occupational therapy 50% coinsurance for physical therapy 50% coinsurance for speech therapy	None
	Habilitation services	20% coinsurance for occupational therapy 20% coinsurance for physical therapy 20% coinsurance for speech therapy	40% coinsurance for occupational therapy 40% coinsurance for physical therapy 40% coinsurance for speech therapy	50% coinsurance for occupational therapy 50% coinsurance for physical therapy 50% coinsurance for speech therapy	None
	Skilled nursing care	20% coinsurance	40% coinsurance	50% coinsurance	None
	Durable medical equipment	20% coinsurance	40% coinsurance	50% coinsurance	None
	Hospice services	20% coinsurance	40% coinsurance	Not covered	No coverage for services from out-of-network providers .
If your child needs dental or eye care	Children's eye exam	No charge	No charge	No charge	None
	Children's glasses	Not covered	Not covered	Not covered	No coverage for these services.
	Children's dental check-up	Not covered	Not covered	Not covered	No coverage for these services.

Excluded Services & Other Covered Services:

Services Your [Plan](#) Generally Does NOT Cover (Check your policy or [plan](#) document for more information and a list of any other [excluded services](#).)

- Acupuncture (except as specified in Plan benefits)
- Cosmetic Surgery (except as specified in Plan benefits)
- Dental Care (except as specified in Plan benefits)
- Long-Term Care
- Routine Foot Care
- Weight Loss Programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

- Bariatric Surgery
- Chiropractic Care
- Hearing Aids
- Infertility Treatment
- Non-emergency care when traveling outside the U.S.
- Private Duty Nursing
- Routine eye care (Adult)

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: For group health coverage subject to ERISA, contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. Other options to continue coverage are available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit <http://www.HealthCare.gov> or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: your Claims Administrator by calling toll-free 1-866-873-5943 or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

Does this plan provide Minimum Essential Coverage? **Yes.**

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet Minimum Value Standards? **Yes.**

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through MNsure/the Marketplace.

Notice of Nondiscrimination Practices

Effective July 18, 2016

Blue Cross and Blue Shield of Minnesota and Blue Plus (Blue Cross) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or gender. Blue Cross does not exclude people or treat them differently because of race, color, national origin, age, disability, or gender.

Blue Cross provides resources to access information in alternative formats and languages:

- Auxiliary aids and services, such as qualified interpreters and written information available in other formats, are available free of charge to people with disabilities to assist in communicating with us.
- Language services, such as qualified interpreters and information written in other languages, are available free of charge to people whose primary language is not English.

If you need these services, contact us at 1-800-382-2000 or by using the telephone number on the back of your member identification card. TTY users call 711.

If you believe that Blue Cross has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or gender, you can file a grievance with the Nondiscrimination Civil Rights Coordinator

- by email at: Civil.Rights.Coord@bluecrossmn.com
- by mail at: Nondiscrimination Civil Rights Coordinator
Blue Cross and Blue Shield of Minnesota and Blue Plus
M495
PO Box 64560
Eagan, MN 55164-0560
- or by telephone at: 1-800-509-5312

Grievance forms are available by contacting us at the contacts listed above, by calling 1-800-382-2000 or by using the telephone number on the back of your member identification card. TTY users call 711. If you need help filing a grievance, assistance is available by contacting us at the numbers listed above.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights

- electronically through the Office for Civil Rights Complaint Portal, available at: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>
- by telephone at: 1-800-368-1019 or 1-800-537-7697 (TDD)
- or by mail at: U.S. Department of Health and Human Services
200 Independence Avenue SW
Room 509F, HHH Building
Washington, DC 20201

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Language Access Services:

This information is available in other languages. Free language assistance services are available by calling the toll free number below. For TTY, call 711.

Si habla español, tiene a su disposición servicios gratuitos de asistencia con el idioma. Llame al 1-855-903-2583. Para TTY, llame al 711.

Yog tias koj hais lus Hmoob, muaj kev pab txhais lus pub dawb rau koj. Hu rau 1-800-793-6931. Rau TTY, hu rau 711.

Haddii aad ku hadasho Soomaali, adigu waxaad heli kartaa caawimo luqad lacag la'aan ah. Wac 1-866-251-6736. Markay tahay dad maqalku ku adag yahay (TTY), wac 711.

နမ့်ကတိကညီကျိန်ဒီး, တၢ်ကဟ့ၣ်န့ၣ်ကျိန်တၢ်မၤစၢၤကလိတဖၣ်န့ၣ်လိ. ကိ: 1-866-251-6744 လၢ TTYအဂီၢ်, ကိ: 711 တက့ၢ်.

.711 إذا كنت تتحدث العربية، تتوفر لك خدمات المساعدة اللغوية المجانية. اتصل بالرقم 1-866-569-9123. للهاتف النصي اتصل بالرقم 711.

Nếu quý vị nói Tiếng Việt, có sẵn các dịch vụ hỗ trợ ngôn ngữ miễn phí cho quý vị. Gọi số 1-855-315-4015. Người dùng TTY xin gọi 711.

Afaan Oromoo dubbattu yoo ta'e, tajaajila gargaarsa afaan hiikuu kaffaltii malee. Argachuuf 1-855-315-4016 bilbilaa. TTY dhaaf, 711 bilbilaa.

如果您說中文，我們可以為您提供免費的語言協助服務。請撥打 1-855-315-4017。聽語障專 (TTY)，請撥打 711。

Если Вы говорите по-русски, Вы можете воспользоваться бесплатными услугами переводчика. Звоните 1-855-315-4028. Для использования телефонного аппарата с текстовым выходом звоните 711.

Si vous parlez français, des services d'assistance linguistique sont disponibles gratuitement. Appelez le +1-855-315-4029. Pour les personnes malentendantes, appelez le 711.

አማርኛ የሚናገሩ ከሆነ፣ ነጻ የቋንቋ አገልግሎት እርዳ አለሎት። በ 1-855-315-4030 ይደውሉ ለ TTY በ 711።

한국어를 사용하시는 경우, 무료 언어 지원 서비스가 제공됩니다. 1-855-904-2583 으로 전화하십시오. TTY 사용자는 711 로 전화하십시오.

ຖ້າເຈົ້າເວົ້າພາສາລາວໄດ້, ມີການບໍລິການຊ່ວຍເຫຼືອພາສາໃຫ້ເຈົ້າພຣີ. ໃຫ້ໂທຫາ 1-866-356-2423 ສ່າລັບ. TTY, ໃຫ້ໂທຫາ 711.

Kung nagsasalita kayo ng Tagalog, mayroon kayong magagamit na libreng tulong na mga serbisyo sa wika. Tumawag sa 1-866-537-7720. Para sa TTY, tumawag sa 711.

Wenn Sie Deutsch sprechen, steht Ihnen fremdsprachliche Unterstützung zur Verfügung. Wählen Sie 1-866-289-7402. Für TTY wählen Sie 711.

ប្រសិនបើអ្នកនិយាយភាសាខ្មែរមិន អ្នកអាចរកបានសេវាជំនួយភាសាឥតគិតថ្លៃ។ ទូរស័ព្ទមកលេខ 1-855-906-2583។ សម្រាប់ TTY សូមទូរស័ព្ទមកលេខ 711។

Diné k'ehjí yáníłt'i'go saad bee yát'i' éí t'áájíík'e bee níká'a'doowołgo éí ná'ahoot'i'. Kojì éí béésh bee hodííłnih 1-855-902-2583. TTY biniiyégo éí 711 jì' béésh bee hodííłnih.

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of network prenatal care and a hospital delivery)

- The [plan's](#) overall [deductible](#) \$2,800
- [Specialist copayment](#) \$0
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 20%

This EXAMPLE event includes services like:

Specialist office visits (*prenatal care*)
 Childbirth/Delivery Professional Services
 Childbirth/Delivery Facility Services
 Diagnostic tests (*ultrasounds and blood work*)
 Specialist visit (*anesthesia*)

Total Example Cost	\$12,800
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$1,499
Copayments	\$0
Coinsurance	\$2,001
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$3,560

Managing Joe's type 2 Diabetes

(a year of routine network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#) \$2,800
- [Specialist copayment](#) \$0
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 20%

This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)
 Diagnostic tests (*blood work*)
 Prescription drugs
 Durable medical equipment (*glucose meter*)

Total Example Cost	\$7,400
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$2,800
Copayments	\$0
Coinsurance	\$800
<i>What isn't covered</i>	
Limits or exclusions	\$55
The total Joe would pay is	\$3,655

Mia's Simple Fracture

(network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) \$2,800
- [Specialist copayment](#) \$0
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 20%

This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)
 Diagnostic test (*x-ray*)
 Durable medical equipment (*crutches*)
 Rehabilitation services (*physical therapy*)

Total Example Cost	\$1,900
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$1,540
Copayments	\$0
Coinsurance	\$360
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$1,900

The total patient would pay amount assumes the patient is not using funds from a Flexible Spending Account (FSA), Health Savings Account (HSA), or an integrated Health Reimbursement Account (HRA), including an integrated HRA funded through a Voluntary Employee Beneficiary Association (VEBA-HRA). Account balances may provide you funds to help cover out-of-pocket expenses.

Note: These numbers assume the patient does not participate in the [plan's](#) wellness program. If you participate in the [plan's](#) wellness program, you may be able to reduce your costs.

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.