



Options Blue

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

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



# The health plans that help you save money

## Options Blue 80

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

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

Options Blue gives you affordable coverage for the health care you need. And because it's a high-deductible health plan, you enjoy lower monthly rates.

*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 lower-deductible options that help limit your out-of-pocket costs
- Enjoy preventive care benefits from day one (\$300 in benefits per family member every year)
- Save when you pay for your share of costs with a tax-advantaged HSA



Health benefit terms can be confusing. Don't miss our helpful glossary on page 5.

## 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. Then benefit from full coverage for eligible expenses once you've met that deductible.

- Choose from three higher-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
- Enjoy preventive care benefits from day one (\$300 in benefits per family member every year)
- Save when you pay for your share of costs with a tax-advantaged HSA

### How you can save with a tax-free HSA

If you're wondering whether an HSA is right for you, consider how the Smith family saved by setting up a tax-advantaged HSA to pay for their health care expenses. They are a typical, nonsmoking couple, age 40, with one child (family of 3).

The Smiths deposit the maximum-allowed amount of \$5,950 (tax deductible) in their HSA. They use it to pay their \$4,000 deductible when they incur \$5,000 in medical expenses. With their deductible met, they pay only \$200 (20 percent) of the remaining \$1,000 expense. Their plan pays \$800 (80 percent).

With the tax savings from their HSA, the Smith's net expenses are reduced by \$1,666. Plus, at the end of the year the Smiths have an HSA balance of \$1,750 (tax free) that earns interest and rolls over for future expenses or to invest.

	Options Blue 80 without HSA	Options Blue 80 with HSA
<b>Premium paid</b> (yearly)	\$5,448	\$5,448
<b>\$5,000 medical expense claim for one family member</b>	\$4,200 \$4,000 for deductible, plus \$200 for coinsurance (20% of \$1,000; plan pays \$800)	\$4,200 \$4,000 for deductible, plus \$200 for coinsurance (20% of \$1,000; plan pays \$800)
<b>Expense total</b> (premiums plus out-of-pocket medical expenses)	\$9,648	\$9,648
<b>HSA tax savings</b> (assume 28% tax bracket on HSA deposit of \$5,950 (maximum allowed))	\$0	\$1,666
<b>Net expenses</b> (expense total minus tax savings)	\$9,648	\$7,982
<b>Total net savings</b>	\$0 (no HSA)	\$1,666

# The Blue Cross difference

## Peace of mind in uncertain times

Now more than ever, you need a health plan you know and trust. Blue Cross and Blue Shield of Minnesota's reputation for solid, reliable coverage spans 75 years and today, provides peace of mind for nearly 3 million members. We pay for the services you need most — when you need them. Knowing you're covered is one less worry.

## Quick, hassle-free claims processing

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

## Cost-effective network coverage at home and on the road

More than 97 percent of Minnesota doctors and hospitals are in our network, where you always get the best benefit for your dollar. And you're still "in network" virtually anywhere you travel in the United States, thanks to the BlueCard® program, and internationally through BlueCard Worldwide®. Plus, you never need a referral.

## Prescription drug savings now easier than ever

If you take ongoing medications, you can make fewer trips to the pharmacy and save money at the same time with 90dayRx, only from Blue Cross. Fill 90-day prescriptions at participating retail pharmacies or through mail order and pay less than you would for three 30-day prescriptions.

## Unmatched support for your health

When you call customer service, Health Guides will answer your questions and guide you to resources that can help you save money and improve your health. If you or a family member needs extra help managing a health condition or recovering from an injury, a Blue Cross registered nurse will help you get the care and support you need.

## Fitness Discounts and other healthy extras

Fitness Discounts, Online Health Assessments and Coaching Modules, a personal Online Wellness Center, and the myBlueCross member center help you manage both your health and your health care expenses.



Get the answers you need to make the best choice. Visit [bluecrossmn.com](http://bluecrossmn.com) or call customer service at **(651) 662-5030** or **1-800-531-6685**.

### Is my doctor in the network?

Use our online provider search tool to confirm that the providers you prefer are in our standard network (Accord). If they're not, you may find them in the expanded network (Aware®), available for a higher premium.

### Are my prescription drugs covered?

Confirm that the drugs you take are on the drug list for this plan (GenRx formulary).

### Which specific plan is right for me?

Visit our interactive Blue Plan Selector (*available spring 2009*), which will guide you to the best plan for your needs and budget.

## Options Blue plan highlights

	Options Blue 80		Options Blue 100	
<b>In-network plan features</b>				
<b>Calendar-year deductible</b> <i>Family deductible can be met by any combination of family members (combines medical and drug expenses)</i>	<b>Individual</b> \$1,300 \$2,000	<b>Family</b> \$2,600 \$4,000	<b>Individual</b> \$3,500 \$4,500 \$5,800	<b>Family</b> \$7,000 \$9,000 \$11,600
<b>Out-of-pocket (OOP) maximum</b> <i>After this amount is reached, your plan pays 100% of covered expenses (combines medical and drug expenses)</i>	<b>Individual</b> \$2,600 \$4,000	<b>Family</b> \$5,200 \$8,000	<b>Individual</b> \$3,500 \$4,500 \$5,800	<b>Family</b> \$7,000 \$9,000 \$11,600
<b>Coinsurance</b> <i>Percentage that you pay after deductible</i>	You pay 20% after deductible		You pay 0% after deductible	
<b>In-network benefits</b>				
<b>Prescription drugs (GenRx formulary)</b> <i>31-day supply. 90-day supply available through 90dayRx program at participating retail pharmacies or by PrimeMail<sup>1</sup></i>	<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>Preventive care</b> <i>Includes physical exams, eye exams, cancer screenings, immunizations</i>	<b>Covered</b> Plan pays first \$300 per person, then you pay 20% after deductible		<b>Covered</b> Plan pays first \$300 per person, then you pay 0% after deductible	
<b>Physician services</b> • Office or urgent care visits for illness or injury <i>Includes mental health, substance abuse, eating disorders, autism</i> • 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 room care</b>				
<b>Inpatient/outpatient hospital services</b>				
<b>Ambulance</b>				
<b>Medical supplies</b>				
<b>Chiropractic care</b> <i>Maximum of \$500 per person per calendar year</i>				
<b>Occupational, physical, speech therapy</b>				
<b>Home health care</b> <i>Maximum of \$25,000 per person per calendar year</i>				
<b>Well-child services to age 6 Immunizations to age 18</b>	<b>Covered</b> You pay 0% (no deductible)		<b>Covered</b> You pay 0% (no deductible)	
<b>Prenatal care</b>				
<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>Lifetime maximum benefit</b>	\$5 million per person all networks		\$5 million per person all networks	
<b>Out-of-network plan features</b>				
<b>Calendar year deductible</b> <i>Separate from in-network deductible (combines medical and drug expenses)</i>	<b>Individual</b> \$2,600 \$4,000	<b>Family</b> \$5,200 \$8,000	<b>Individual</b> \$7,000 \$9,000 \$11,600	<b>Family</b> \$14,000 \$18,000 \$23,200
<b>Out-of-pocket (OOP) maximum</b> <i>Separate from in-network out-of-pocket maximum (combines medical and drug expenses)</i>	<b>Out-of-pocket maximum per person</b> \$5,200 \$8,000		<b>Out-of-pocket maximum per person</b> \$14,000 \$18,000 \$23,200	
<b>Coinsurance</b>	You pay 40% after deductible		You pay 20% after deductible	

**Coverage for substance abuse** is included in the contract. You may choose to exclude substance abuse coverage. Your premium will be slightly reduced if you exclude substance abuse.

**This is only a summary.** Your contract will provide a detailed description of what is and is not covered. Services not covered include private duty nursing, custodial care or rest cures, eyewear, dental services, infertility services and bariatric surgery, 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. This limit applies for 12 months. Prior continuous coverage without a gap in coverage greater than 63 days counts toward reducing the 12-month period.

**Consumer Price Index Annual Adjustment:** The deductible and out-of-pocket maximum amounts are subject to annual adjustments. These adjustments are based on the medical care component of the Consumer Price Index (CPI) published by the U.S. Department of Labor. These annual adjustments are effective on the annual renewal date.

**How cost sharing is calculated:** Coinsurance is the percentage of charges you pay for a service. It's based on the allowed amount. **Deductible** is the portion of the allowed amount you must pay. Allowed amount is the negotiated amount that participating providers have agreed to accept as full payment at the time your claim is processed. If you see a provider who doesn't participate with Blue Cross, you are responsible for charges greater than the allowed amount, in addition to applicable coinsurance.

<sup>1</sup> PrimeMail is from Prime Therapeutics, an independent company that provides pharmacy benefit management services.

# Your HSA gives you three ways to save

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

- ① By depositing tax-deductible dollars in your HSA, you reduce your taxable income — so you pay fewer taxes.
- ② Withdrawals for qualified health care expenses are never taxed.
- ③ You earn tax-free interest on the money in your account. Plus, your account comes with a variety of investment options when your balance reaches \$1,000 or more. This allows your money to work even harder for you.

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

## Setting up an HSA is easy

SelectAccount<sup>SM\*</sup>, your account administrator, offers three HSA options, including one that has no fee. You decide how much and how often to contribute. The maximum contribution in 2009 is \$3,000 (individuals) and \$5,950 (families). People 55 and older can make additional tax-advantaged contributions to their HSA. In 2009, this “catch-up” amount is \$1,000.

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

## Save time and hassles with our exclusive “crossover” reimbursement process

With many HSA-based plans, you must submit a lot of paperwork when it's time to be reimbursed from your account. It's automatic with “crossover” from Options Blue.

When you choose crossover, claims are automatically sent to SelectAccount by Blue Cross. SelectAccount then reimburses you for your portion of the claim by check or direct deposit in your checking or savings account. You then pay your provider. The process is so fast, members often tell us their reimbursement money is in the bank before they get a bill from their doctor!

If you have crossover and go to the pharmacy to fill a prescription, the pharmacy is paid directly from your HSA.

## Debit card also offers convenience

A debit card gives you immediate access to your HSA funds when paying for health care expenses. There's no waiting to be reimbursed. The card automatically transfers funds from your account to your doctor or pharmacy. You avoid paying cash up front.

*Note: A debit card may have an additional fee and is not available with crossover.*

You're in good company with Options Blue. It's the leading HSA-based health plan in Minnesota, with more members than any other HSA plan.



## Manage your health, your plan and your HSA at myBlueCross

At myBlueCross, your online member center, there's a wealth of cost and quality 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

## Create your health care nest egg

An HSA from SelectAccount is a great way to save for the future. As your HSA balance grows, you can invest your HSA funds in a variety of investment options. Or you can let your HSA balance earn interest at a competitive rate. The choice is yours.

## Three easy ways to get started with affordable, comprehensive coverage from Blue Cross

- Talk to your agent to apply — find one in the yellow pages or visit [bluecrossmn.com](http://bluecrossmn.com) and select “find an agent”
- Apply online at [bluecrossmn.com](http://bluecrossmn.com). Use our online Blue Plan Selector to find the best plan for you (*available spring 2009*)
- Call Blue Cross at (651) 662-5050 or toll free at 1-800-262-0823

## Words to know

### coinsurance

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

### deductible

the amount you pay for health care services each year before the health plan begins to pay for covered medical services

### formulary

the list of generic and brand-name drugs covered by your health plan

### health savings account (HSA)

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

### lifetime maximum

the maximum amount a health plan agrees to pay on your behalf for covered services over your lifetime

### monthly rate

the amount you pay each month for your health plan

### out-of-pocket maximum

the most you will pay in deductible and coinsurance in a year

### preventive care

wellness visits including physicals, immunizations and cancer screenings

### retail health clinics

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

## Other Blue Cross plans for you or your family

*Simply Blue*<sup>SM</sup> — An affordable health plan with all the essential benefits you need and none of what you don't

*Personal Blue* — Flexible health plans for families and individuals to match your budget, lifestyle and stage of life

*Insta-Care*<sup>SM</sup> — A temporary health plan when you need coverage right away. It provides 30-, 60- or 90-day coverage for a long list of medical and hospital services



**BlueCross BlueShield  
of Minnesota**

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