

# GoBlue<sup>SM</sup>

A lot of coverage for little cost.

If I get hurt I won't go broke.

It has a fitness discount.

*Effective September 23, 2010*



Blue Cross and Blue Shield of Minnesota



# GoBlue. A lot of coverage for a little cost.

GoBlue is a health plan just for you. It's a low-priced plan covering the necessities, with full long-term protection for any big medical costs. Plus, you get a health club discount to maintain your healthy lifestyle.

GoBlue: a smart choice at a great price.

Are you looking for a health plan that will take care of major expenses if you get hurt or sick without breaking the bank? If so, GoBlue was designed just for people like you. It offers great coverage for a small premium and features:

- Preventive care benefits: covered at 100 percent, no deductible
- Generic drug copay: \$10
- Urgent care visit copay: \$40
- Health club discount. Get up to \$20 per month toward your monthly membership at participating fitness clubs.
- Four deductible choices
- No out-of-pocket costs (excluding copays) after you've met your deductible. Blue Cross and Blue Shield of Minnesota will pay 100 percent of eligible expenses including office visits, hospital services and emergency room care.
- Coverage anywhere in the United States thanks to BlueCard® — and everywhere else through BlueCard Worldwide®

And there is **no maximum** to the amount of health care you can receive. So you are protected against catastrophic illnesses and accidents.



## A health plan also protects your bank account

You work hard for your money. An unexpected injury could take it all away, unless you have a health plan. Here are some common injuries and their average medical costs\*:

<b>MRI</b>	<b>\$ 2,000</b>
<b>Tonsil removal</b>	<b>\$ 5,820</b>
<b>Removing an appendix</b>	<b>\$ 13,405</b>
<b>Repairing a ruptured Achilles tendon</b>	<b>\$ 17,480</b>
<b>Fixing a torn knee meniscus</b>	<b>\$ 17,500</b>

\*Source: [surgerycosts.net](http://surgerycosts.net), 2010

When you buy a health plan, you'll get protection from high medical expenses like those shown above.

## Words to know

### **allowed amount**

the amount a participating provider has agreed to accept as payment in full

### **coinsurance**

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

### **copay**

a payment you make for a service or product (this is a set amount and does not apply to your deductible)

### **deductible**

the amount you pay for covered 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

### **generic drug**

a drug with active ingredients identical to a brand name drug; usually less expensive

### **monthly rate**

the amount you pay each month for your health plan

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

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

### **preventive care services**

checkups, screenings and vaccinations that can help find and stop health issues before they start. How often and what kind of preventive care services you need depends on your age, gender, health and family history

### **retail health clinics**

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



If you want to learn more about how health care works, go to [Health Plans 101 at blucrossmn.com](http://HealthPlans101.blucrossmn.com)

# Why GoBlue and why Blue Cross?

## Our low-cost health plan

GoBlue is a low-cost individual health plan that offers great coverage. Even if you have a major illness or a severe injury and you have extremely high medical bills, your out-of-pocket costs have a limit. After that you're covered 100 percent and pay nothing. Plus your plan covers generic drugs for just a small copay per prescription.

## Quick, hassle-free claims processing

We'll handle your claims efficiently, quickly, accurately and without hassle. After all, isn't that what a health plan is for?

## Unmatched service

When you call customer service, Health Guides will answer your question, solve any issues you might have and refer you to additional resources that can help you save money and improve your health.

## Health care coverage anywhere in the world

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



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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 standard network (Accord).

### 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 Plan Selector, which will guide you to the best plan for 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.

## Be fit. Be rewarded.

GoBlue can make a healthy difference in your life with a health club discount of up to \$20 per month toward your membership fee 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 the 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 a 10 percent discount from Edgepark Medical Supplies.

## A name that Minnesotans know

For more than 75 years Blue Cross has earned the trust of our members by offering solid, reliable health plans and service second to none. That's longer than any other health plan in the state. Today, we serve nearly three million members. And you can count on us being here when you need us.

# GoBlue plan highlights

GoBlue	
In-network plan features	
<b>Calendar-year deductible options</b> Amount you pay toward health care before your plan starts to pay (combines medical and drug expenses) Choose one option.	(a) \$4,000 (b) \$5,500 (c) \$7,500 (d) \$10,000
<b>Out-of-pocket (OOP) maximum</b> Once deductible is reached, plan pays 100% of covered expenses Copays do not apply to the out-of-pocket maximum (combines medical and drug expenses)	(a) \$4,000 (b) \$5,500 (c) \$7,500 (d) \$10,000
<b>Coinsurance</b> Percentage that you pay after deductible	You pay 0% after deductible
<b>Lifetime maximum</b>	Unlimited
In-network benefits	
<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>	\$10 copay generics; Formulary Brand: You pay 100% Non-formulary: No coverage
<b>Physician services</b> Office visits or retail health clinic visit for illness or injury	<b>Covered</b> You pay 0% after deductible
<b>Urgent care visit</b>	\$40 copay first visit; subsequent visits you pay 0% after deductible
<b>All other professional services in the office</b>	<b>Covered</b> You pay 0% after deductible
<b>Preventive care</b>	<b>Covered</b> You pay 0% (no deductible)
<b>Inpatient/outpatient lab and diagnostic imaging/X-ray services</b>	<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> Maximum of 15 services per person per calendar year	
<b>Occupational, physical, speech therapy</b>	
<b>Home health care</b> Maximum of 180 visits per person per calendar year	
<b>Maternity labor, delivery, post-delivery care and maternity complications*</b>	<b>Not covered</b>

\*If you are looking for maternity coverage, we have other plans available.

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 maternity labor and delivery, 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 children 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.

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

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

# GoBlue monthly rates

*with the standard network (Accord)*

## Determine your monthly rate

Your monthly rate is based on your age, deductible amount and whether you choose substance abuse coverage.

### Follow these simple steps to determine your rate...

**1**

**Decide whether you want coverage for substance abuse.**

Select which chart applies and go to step two.

**2**

**Select your deductible.**

This is the amount you pay before your plan pays.

**3**

**Find your age group on the left side of the table.**

**4**

**Your rate** will be the box where your age group and deductible choice intersect.

**Note:** Your rate will change when you age into a new category — for example, from age 39 to 40 — and on annual renewal dates (April 1). GoBlue rates are subject to benefit changes mandated by law.

## Preferred rates — without substance abuse coverage

Coinsurance	100/0%			
Deductible	\$4,000	\$5,500	\$7,500	\$10,000
<b>Subscriber age</b>				
<b>19 – 29</b>	\$99.00	\$91.00	\$79.00	\$71.50
<b>30 – 34</b>	\$108.50	\$100.00	\$87.00	\$79.00
<b>35 – 39</b>	\$112.50	\$104.00	\$90.00	\$81.50
<b>40 – 44</b>	\$125.50	\$115.50	\$100.50	\$91.00
<b>45 – 49</b>	\$154.50	\$142.50	\$124.00	\$112.50
<b>50 – 54</b>	\$202.50	\$187.00	\$162.50	\$147.00
<b>55 – 59</b>	\$255.00	\$235.00	\$204.00	\$185.00
<b>60 – 64</b>	\$280.50	\$258.50	\$224.50	\$203.50

## Preferred rates — including substance abuse coverage

Coinsurance	100/0%			
Deductible	\$4,000	\$5,500	\$7,500	\$10,000
<b>Subscriber age</b>				
<b>19 – 29</b>	\$101.50	\$93.50	\$81.50	\$74.00
<b>30 – 34</b>	\$112.00	\$103.00	\$89.50	\$81.00
<b>35 – 39</b>	\$116.00	\$107.00	\$93.00	\$84.00
<b>40 – 44</b>	\$129.00	\$119.00	\$103.50	\$93.50
<b>45 – 49</b>	\$159.50	\$147.00	\$127.50	\$115.50
<b>50 – 54</b>	\$209.00	\$192.50	\$167.00	\$151.50
<b>55 – 59</b>	\$262.50	\$242.00	\$210.00	\$190.50
<b>60 – 64</b>	\$289.00	\$266.50	\$231.50	\$209.50

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

*These rates are effective September 23, 2010 through March 31, 2011. Each adult subscriber must select a rate based on his or her age. Applicants must be age 19 to 64 to be eligible for coverage.*



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. To find an affordable solution call your agent, or call us at **(651) 662-5050** or toll free at **1-800-262-0823** or visit [bluecrossmn.com](http://bluecrossmn.com).



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