



preferred goldSM

WITH COPAY PLAN

a primary care health plan for groups of 2–50 employees

HEALTH PLAN solutions

Rising health costs. Competitive labor market. Growing demand for more and better health information. The need for practical solutions is clear. Blue Plus is a health plan you can trust to combine experience with a focus on the healthy future of businesses like yours.

How this plan option works

Members choose a primary care clinic from the Blue Plus statewide network. Generally, the clinic provides preventive care and coordinates most care from specialists — all without complicated paperwork. Plus, members have the flexibility to see other health care providers if they're willing to share more of the cost of care.

Network providers mean savings

By using a broad network of health care providers, members avoid hidden costs. That's because network providers have agreed to accept the "allowed amount" specified in their contracts as full payment for covered services. The BlueCard[®] program extends that protection across the United States and even worldwide through the "Traditional" network.

If a member sees a health care provider who doesn't have a contract with Blue Cross (a nonparticipating provider), the member is responsible for any deductible, the coinsurance amount applied to the allowed amount, and the difference between the actual bill and the allowed amount.

Expect more with BluePrint for Health[®]

Take advantage of programs designed to improve health and productivity: fitness discounts • EAP • 24-hour nurse advice line • prenatal support • stop-smoking program • easy-to-use health information at our online wellness center • BluePrint for Health care support, our groundbreaking program for members with chronic conditions. These programs are offered at no additional charge to groups.



preferred gold

with copay plan

PLAN HIGHLIGHTS	IN-NETWORK	EXTENDED / OUT-OF-NETWORK
Annual deductible	none	\$200/person – \$600/family
Out-of-pocket maximum A separate out-of-pocket maximum of \$300 per person or \$500 per family applies to prescription drugs.	\$500/person – \$1,000/family	\$2,500/person – \$5,500/family
Lifetime maximum	unlimited	\$2 million
Office visits or Urgent Care visits <ul style="list-style-type: none"> • Illness or injury • Behavioral health care (mental health substance abuse, eating disorders and autism) • Chiropractic manipulation • In-office surgery/allergy-related services 	100% after \$15 copay 100% after \$15 copay* (see details below) 100% after \$15 copay* (see details below) 100%	70% after deductible 70% after deductible 70% after deductible; no benefits for services from out-of-network providers 70% after deductible
Preventive care <ul style="list-style-type: none"> • Well-child services and immunizations • Prenatal care • Routine physicals and eye exams • Cancer screenings 	100% 100% 100% 100%	70% after deductible 70% after deductible 70% after deductible 70% after deductible
Lab and X-ray services	100%	70% after deductible
In- and outpatient hospital services <ul style="list-style-type: none"> • Facility services (includes behavioral health care) • Professional services (includes behavioral health care) 	100%* (see details below) 100%* (see details below)	70% after deductible 70% after deductible
Emergency care <ul style="list-style-type: none"> • Outpatient facility services • Outpatient professional services 	100% after \$75 copay 100%	100% after \$75 copay 70% after deductible
Ambulance services	80%	80%
Medical supplies	80%	70% after deductible
Therapy services <ul style="list-style-type: none"> • Chiropractic therapy • Occupational and physical therapy • Speech therapy 	80%* (see details below) 80% 80%	60% after deductible; no benefits for services from out-of-network providers 60% after deductible 60% after deductible** (see details below)
Prescription drugs <ul style="list-style-type: none"> • 34-day supply or 100 units whichever is greater; 3-cycle supply of oral contraceptives for 1 copay 	100% after \$7 copay for formulary drugs; \$15 copay for nonformulary drugs	100% after \$7 copay for formulary drugs; \$15 copay for nonformulary drugs; you pay the pharmacy and file a claim.
Maintenance prescriptions – 90-day supply <ul style="list-style-type: none"> • 90dayRx retail network or by mail order 	100% after \$14 copay for formulary drugs; \$30 copay for nonformulary drugs	In addition to copays, member will be responsible for amounts in excess of the allowed amount.
BluePrint for Health programs included with plan:	Employee assistance • stop-smoking program • 24-hour nurse advice line • prenatal support • online wellness center • care support for chronic conditions • fitness discounts	

How cost sharing is calculated

Copays are flat fees you pay at the time you receive a service.

Coinsurance is the percentage of charges you pay for a service. It's based on the allowed amount.

Deductible charges are subtracted from the allowed amount.

Allowed amount is the negotiated amount that network 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, the allowed amount is either the billed charge or a percentage of the network allowed amount, whichever is less. If you see a provider who doesn't participate with Blue Shield, the allowed amount is either the billed charge or a percentage of the network allowed amount, whichever is less.

* For highest level of coverage, use Select Network providers for outpatient chiropractic and behavioral health services. For all other services use the Blue Plus Network.

** Speech therapy services limited to a maximum of 15 services per person per calendar year

This is only a general outline of plan benefits. The contract and certificate include complete details of what is and isn't covered. Services not covered include eyeglasses, hearing aids, items primarily used for a non-medical purpose, over-the-counter drugs/nutritional supplements, services that are cosmetic, investigative, not medically necessary, or covered by workers' compensation or no-fault auto insurance. Pre-existing conditions may not be covered for a limited period of time. This limit is reduced by prior continuous coverage and doesn't apply to pregnancy, newborns or adopted children. We feature a large network of health care providers. Each provider is an independent contractor and is not our agent. Nonparticipating providers do not have contracts with Blue Cross and Blue Shield of Minnesota or Blue Plus. Blue Cross and Blue Shield of Minnesota and Blue Plus are independent licensees of the Blue Cross and Blue Shield Association. Benefits are effective July 1, 2006.



Blue Cross BlueShield
BluePlus
of Minnesota

F6714R12 (3/06)
(Plan number 6)