

2021 PRODUCT PORTFOLIO

Plan Name	Network	Deductible (Ind./Family)	Out-of-Pocket Maximum (Ind./Family)	Coinsurance	Retail/Office Visit	Evisit*	Rx Copay	Specialty Rx
\$500 Ded. Copay	Aware High Value AdvanceHealth**	\$500/ \$1,500	\$4,000/ \$8,000	70%	\$40	\$20	\$15/ \$50/ \$100	30% to max. \$400/script
\$1,000 Ded. Copay	Aware High Value AdvanceHealth**	\$1,000/ \$3,000	\$5,000/ \$10,000	70%	\$40	\$20	\$15/ \$50/ \$100	30% to max. \$400/script
\$2,000 Ded. Copay	Aware High Value AdvanceHealth**	\$2,000/ \$6,000	\$4,500/ \$9,000	70%	\$40	\$20	\$15/ \$50/ \$100	30% to max. \$400/script
\$2,000 HSA Non-Embedded	Aware High Value	\$2,000/ \$4,000	\$2,000/ \$4,000	100%	Ded./ Coins.	Ded./ Coins.	Ded./ Coins.	0% after deductible
\$3,000 HSA	Aware High Value	\$3,000/ \$6,000	\$3,000/ \$6,000	100%	Ded./ Coins.	Ded./ Coins.	Ded./ Coins.	0% after deductible
\$4,000 HSA	Aware High Value	\$4,000/ \$8,000	\$4,000/ \$8,000	100%	Ded./ Coins.	Ded./ Coins.	Ded./ Coins.	0% after deductible
\$5,000 HSA	Aware High Value	\$5,000/ \$10,000	\$5,000/ \$10,000	100%	Ded./ Coins.	Ded./ Coins.	Ded./ Coins.	0% after deductible
\$7,000 HSA	Aware High Value	\$7,000/ \$14,000	\$7,000/ \$14,000	100%	Ded./ Coins.	Ded./ Coins.	Ded./ Coins.	0% after deductible

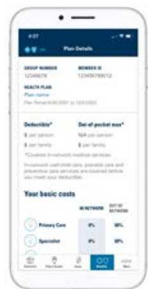
*First five evisits covered at 100 percent.

**AdvanceHealth plans include \$0 copay for Advance Plus providers.



BLUECROSSMN MOBILE

The right information wherever, whenever.



- Digital member ID card
- Deductible and out-of-pocket spending totals
- Claim status tracking
- Search capabilities for in-network doctors and care near you
- Medical spending account balances
- Option to receive important information through push messaging

For more information, contact your Blue Cross and Blue Shield of Minnesota appointed agent.

Blue Cross® and Blue Shield® of Minnesota and Blue Plus® are nonprofit independent licensees of the Blue Cross and Blue Shield Association.

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2021

HEALTH PLANS

Housing First Minnesota

More choices for employees. An easy decision for you.

Designed for small businesses with two to 99 employees, the New Association Health Plans package offers flexible plan designs with more coverage options so your employees have more choice.

A SIMPLIFIED APPROACH

Eight plan options provide different levels of coverage so employees can choose the plan that best meets their needs. All you do is choose the network: Aware®, High Value or AdvanceHealth.

Each plan includes coverage for doctor visits, preventive care, hospitalization, emergency care and outpatient care, as well as health and wellbeing benefits to help your employees stay healthy. Plans can also be paired with a health reimbursement arrangement (HRA).

NETWORK OPTIONS

AWARE + BLUECARD®

Broadest network with the most health care providers

HIGH VALUE

Cost savings with a more targeted provider network

ADVANCEHEALTH

Statewide access to quality care and extra savings with enhanced benefits at high-quality, low-cost health care providers

For groups with 2 – 50 employees, employers must be headquartered within the metro counties of Anoka, Hennepin, Ramsey, Sherburne or Wright in order to purchase the product.

Each health care provider is an independent contractor and is not our agent. The Blue Cross and Blue Shield Association is an association of independent Blue Cross and/or Blue Shield plans.

UNMATCHED NETWORK ACCESS

Access to more than 90 percent of hospitals and primary care providers nationwide.



Source: Blue Cross and Blue Shield Association, May 2020.

HEALTH AND WELLBEING BENEFITS

Engagement platform

Sharecare is an interactive digital solution that helps people manage all of their health in one place. The health journey begins by completing the RealAge® test. RealAge reveals a person's age based on health and lifestyle habits versus a chronological age.

Following the completion of the test, members immediately receive personalized recommendations on how to lower their RealAge.

Resources include:

- A dynamic health profile that puts health information all in one place
- Easy insights to track lifestyle behaviors
- Personalized health and wellbeing content
- Challenges and incentives
- AskMD® and much more

AskMD® and RealAge® are registered marks of Sharecare, an independent company providing a health and wellness engagement platform. Offerings subject to change.

Wellness discount marketplace

Blue365® provides discounts on local and national products and services that complement overall wellness. Learn more at blue365deals.com.

Blue365® is a registered mark of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and/or Blue Shield plans.

Online behavioral health support

Learn to Live provides online programs to help manage substance use, stress, depression, social anxiety or insomnia. Programs are based on the proven principles of cognitive behavioral therapy developed through more than 10 years of clinical studies. Employees work at their own pace, with additional coaching available if needed.

Learn to Live, Inc. is an independent company offering online tools and programs for behavioral health support. Learn to Live is an educational program and should not be considered medical treatment.

Online care

Help improve productivity and reduce absenteeism with quality online care from Doctor On Demand®.

• Benefits for employees:

- Easily schedule and access an online appointment from home, work or on the road
- Receive high-quality, low-cost care from board-certified doctors and licensed mental health providers
- Get treatment for common non-emergency conditions such as cold, flu, allergies, sore throat, pediatric issues, anxiety, depression, stress, addiction and more

• Benefits for employers:

- Includes five free* evisits
- Reduces time away from work. The average medical visit takes less than nine minutes — about the length of a coffee break.

*Included in the cost of the health plan.

Doctor On Demand® is an independent company providing telehealth services.