

Summary of Benefits and Coverage: What this [Plan](#) Covers & What You Pay For Covered Services

Coverage Period: Beginning on or after 01/01/2023

T21041P HIGH VALUE HSA \$3,000 DED 0% COINS

Coverage for: Individual/Family | **Plan Type:** HSA



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.bluecrossm.com or call 1-866-873-5943. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copay](#), [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? | \$3,000 individual medical and drug in-network \$6,000 family medical and drug in-network \$10,000 individual medical and drug out-of-network \$20,000 family medical and drug 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.</p> <p>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? | Yes. Well-child care, prenatal care and in-network preventive care services are covered before you meet your deductible . | <p>This plan covers some items and services even if you haven't yet met the deductible amount. But a copay 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? | No | You don't have to meet deductibles for specific services. |
| What is the out-of-pocket limit for this plan? | \$3,000 individual medical and drug in-network \$6,000 family medical and drug in-network \$20,000 individual medical and drug out-of-network \$40,000 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 on 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? | Premiums , balance-billed 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 . |

| | | |
|--|--|--|
| Will you pay less if you use an in-network provider ? | Yes. The High Value network is your in-network . See https://www.bluecrossmn.com/find-a-doctor/#/home or call 1-866-873-5943 for a list of in-network providers . | 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 in-network provider might use an out-of-network provider for some services (such as laboratory work). Check with your provider before you get services. |
| Do you need a referral to see a specialist ? | No. | You can see the specialist you choose without a referral . |



All [copay](#) 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 |
|---|--|--|---|---|
| | | In-Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| If you visit a health care provider's office or clinic | Primary care visit to treat an injury | 0% coinsurance | 50% coinsurance | None |
| | Specialist visit | 0% coinsurance | 50% coinsurance | None |
| | Preventive care/screening/immunization | No charge | No charge for well-child care services 50% coinsurance for adult preventive care services. | You may have to pay for services that aren't preventive . Ask your provider if the services needed are preventive . Then check what your plan will pay for. |
| If you have a test | Diagnostic test (x-ray, blood work) | 0% coinsurance | 50% coinsurance | None |
| | Imaging (CT/PET scans, MRIs) | 0% 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 prescription drugs through the U.S. Mail. | Tier 1 prescription drugs | 0% coinsurance /retail 0% coinsurance /mail service 0% coinsurance /90dayRx retail | Not covered | Covers up to a 31-day supply (retail prescription); 90-day supply (mail order prescription and 90dayRx retail prescription). Some over-the-counter drugs can be obtained with a prescription at the preventive level of benefits. |
| | Tier 2 prescription drugs | 0% coinsurance /retail 0% coinsurance /mail service 0% coinsurance /90dayRx retail | Not covered | |
| | Tier 3 prescription drugs | 0% coinsurance /retail 0% coinsurance /mail service 0% coinsurance /90dayRx retail | Not covered | |

| Common Medical Event | Services You May Need | What you Will Pay | | Limitations, Exceptions, & Other Important Information |
|--|--|--|---|--|
| | | In-Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| More information about prescription drug coverage is available at www.bluecrossmn.com | Tier 4 prescription drugs | 0% coinsurance /retail 0% coinsurance /mail service 0% coinsurance /90dayRx retail | Not covered | Insulin listed on Tier 1 and Tier 3 of the prescription drug list are covered with zero cost sharing . |
| | Specialty drugs | 0% coinsurance | Not covered | Covers up to a 31-day supply (participating specialty drug network supplier prescription). The value of drug coupons you use will not count towards your cost sharing or out-of-pocket limits . |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | 0% coinsurance | 50% coinsurance | None |
| | Physician/surgeon fees | 0% coinsurance | 50% coinsurance | None |
| If you need immediate medical attention | Emergency room care | 0% coinsurance | 0% coinsurance | None |
| | Emergency medical transportation | 0% coinsurance | 0% coinsurance | None |
| | Urgent care | 0% coinsurance | 50% coinsurance | None |
| If you have a hospital stay | Facility fee (e.g., hospital room) | 0% coinsurance | 50% coinsurance | None |
| | Physician/surgeon fee | 0% coinsurance | 50% coinsurance | None |
| If you need mental health, behavioral health, or substance use services | Outpatient services | 0% coinsurance | 50% coinsurance | Services for marriage/couples counseling are not covered. |
| | Inpatient services including adult mental health treatment | 0% coinsurance | 50% coinsurance | None |
| If you are pregnant | Office visits | Prenatal care: No charge Postnatal care: 0% coinsurance | Prenatal care: No charge Postnatal care: 50% coinsurance | Cost sharing does not apply for 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 | 0% coinsurance | 50% coinsurance | |
| | Childbirth/delivery facility services | 0% coinsurance | 50% coinsurance | |

| Common Medical Event | Services You May Need | What you Will Pay | | Limitations, Exceptions, & Other Important Information |
|--|---|---|--|---|
| | | In-Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| If you need help recovering or have other special health needs | Home health care | 0% coinsurance | Not covered | None |
| | Rehabilitation services | 0% coinsurance for occupational therapy 0% coinsurance for physical therapy 0% coinsurance for speech therapy | 50% coinsurance for occupational therapy 50% coinsurance for physical therapy 50% coinsurance for speech therapy | None |
| | Habilitation services | 0% coinsurance for occupational therapy 0% coinsurance for physical therapy 0% coinsurance for speech therapy | 50% coinsurance for occupational therapy 50% coinsurance for physical therapy 50% coinsurance for speech therapy | None |
| | Skilled nursing care | 0% coinsurance | 50% coinsurance | Combined in-network and out-of-network : 120 days per benefit period. |
| | Durable medical equipment | 0% coinsurance | 50% coinsurance | None |
| | Hospice service | 0% coinsurance | Not covered | None |
| | Children's eye exam | No charge | No charge | None |
| If your child needs dental or eye care | Children's glasses | Not covered | Not covered | None |
| | Children's dental check-up | Not covered | Not covered | None |

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)
- Bariatric surgery
- Cosmetic surgery (except as specified in [plan](#) benefits)
- Dental care (except as specified in [plan](#) benefits)
- Infertility treatment
- 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.)

- Chiropractic care
- Hearing aids for individuals 18 years of age or younger (as required by state law)
- Non-emergency care when traveling outside the U.S.
- Private duty nursing (as required by state law)
- 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: Minnesota Department of Commerce, Attention: Consumer Concerns/Market Assurance Division, 85 7th Place East Suite 280, St. Paul, MN 55101-2198, or call 1-800-657-3602; for group health coverage subject to ERISA, contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa>; or, Department of Health and Human Services, Center for Consumer Information and Insurance Oversight at 1-877-267-2323, extension 61565 or <https://www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants>. Other coverage options may be available to you too, including buying individual insurance coverage through MNsure/the [Marketplace](#). For more information about MNsure/the [Marketplace](#), visit www.mnsure.org or call 1-855-366-7873.

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: Customer Service at www.bluecrossmn.com or call 1-866-873-5943 or the Minnesota Department of Commerce by calling (651) 539-1600 or toll-free 1-800-657-3602. For group health coverage subject to ERISA, contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa>. For group health coverage subject to ERISA, contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa>. If you are covered under a [plan](#) offered by the State Health [plan](#), a city, county, school district, or Service Coop, you may contact the Department of Health and Human Services Health Insurance team at 888-393-2789.

Does this plan provide Minimum Essential Coverage? Yes.

[Minimum Essential Coverage](#) generally includes [plans](#), health insurance available through MNsure/the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the premium tax credit.

Does this plan Meet the 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](#).

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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.

နမူနာကတိကညီကျိန်ဒီး, တၢ်ကဟ့ၣ်နၢကျိၣ်တၢ်မၤစၢၤကလိတဖၣ်န့ၣ်လီၤ. ကိး 1-866-251-6744 လၢ TTYအဂီၢ်, ကိး 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'. Kojí 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](#), [copay](#) 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 in-network prenatal care and a hospital delivery)

| | |
|---|---------|
| ■ The plan's overall deductible | \$3,000 |
| ■ Specialist copay | \$0 |
| ■ Hospital (facility) coinsurance | 0% |
| ■ Other coinsurance | 0% |

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 | \$12,700 |
|---------------------------|-----------------|

In this example, Peg would pay:

| Cost Sharing | |
|-----------------------------|---------|
| Deductibles | \$3,000 |
| Copays | \$0 |
| Coinsurance | \$0 |

What isn't covered

| | |
|----------------------|------|
| Limits or exclusions | \$60 |
|----------------------|------|

| | |
|-----------------------------------|----------------|
| The total Peg would pay is | \$3,060 |
|-----------------------------------|----------------|

Managing Joe's type 2 Diabetes

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

| | |
|---|---------|
| ■ The plan's overall deductible | \$3,000 |
| ■ Specialist copay | \$0 |
| ■ Hospital (facility) coinsurance | 0% |
| ■ Other coinsurance | 0% |

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 | \$5,600 |
|---------------------------|----------------|

In this example, Joe would pay:

| Cost Sharing | |
|-----------------------------|---------|
| Deductibles | \$2,300 |
| Copays | \$0 |
| Coinsurance | \$0 |

What isn't covered

| | |
|----------------------|------|
| Limits or exclusions | \$20 |
|----------------------|------|

| | |
|-----------------------------------|----------------|
| The total Joe would pay is | \$2,320 |
|-----------------------------------|----------------|

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

| | |
|---|---------|
| ■ The plan's overall deductible | \$3,000 |
| ■ Specialist copay | \$0 |
| ■ Hospital (facility) coinsurance | 0% |
| ■ Other coinsurance | 0% |

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 | \$2,800 |
|---------------------------|----------------|

In this example, Mia would pay:

| Cost Sharing | |
|-----------------------------|---------|
| Deductibles | \$2,800 |
| Copays | \$0 |
| Coinsurance | \$0 |

What isn't covered

| | |
|----------------------|-----|
| Limits or exclusions | \$0 |
|----------------------|-----|

| | |
|-----------------------------------|----------------|
| The total Mia would pay is | \$2,800 |
|-----------------------------------|----------------|

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. For more information about the wellness program, please refer to your plan document.

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