



2018 CDHP Hybrid Plans



CDHP 100% Coinsurance Plans – VEBA and HSA Compatible								
Plan number	Calendar year: 870 Plan year: 874		Calendar year: 871 Plan year: 875		Calendar year: 872 Plan year: 876		Calendar year: 873 Plan year: 877	
Network	Aware Network	Out of network	Aware Network	Out of network	Aware Network	Out of network	Aware Network	Out of network
Preventive care	100%	Deductible/coinsurance	100%	Deductible/coinsurance	100%	Deductible/coinsurance	100%	Deductible/coinsurance
Deductible	\$1,350 single/\$2,700 family		\$1,850 single/\$3,700 family		\$2,250 single/\$4,500 family		\$2,700 single/\$5,400 family	
Coinsurance	100%	80%	100%	80%	100%	80%	100%	80%
Out-of-pocket maximum	\$1,350 single/ \$2,700 family	\$3,500 single/ \$6,500 family	\$1,850 single/ \$3,700 family	\$3,500 single/ \$6,500 family	\$2,250 single/ \$4,500 family	\$3,500 single/ \$6,500 family	\$2,700 single/ \$5,400 family	\$3,500 single/ \$6,500 family
Rx formulary	GenRx		GenRx		GenRx		GenRx	
Lifetime maximum	Unlimited		Unlimited		Unlimited		Unlimited	
	No Embedded Deductible No 4 th Quarter Carryover		No Embedded Deductible No 4 th Quarter Carryover		No Embedded Deductible No 4 th Quarter Carryover		Embedded Deductible No 4 th Quarter Carryover	
	VEBA and HSA compatible		VEBA and HSA compatible		VEBA and HSA compatible		VEBA and HSA compatible	

CDHP 80% Coinsurance Plans – VEBA and HSA Compatible						
Plan number	Calendar year: 880 Plan year: 883		Calendar year: 881 Plan year: 884		Calendar year: 882 Plan year: 885	
Network	Aware Network	Out of network	Aware Network	Out of network	Aware Network	Out of network
Preventive care	100%	Deductible/coinsurance	100%	Deductible/coinsurance	100%	Deductible/coinsurance
Deductible	\$1,850 single/\$3,700 family		\$2,250 single/\$4,500 family		\$2,700 single/\$5,400 family	
Coinsurance	80%	60%	80%	60%	80%	60%
Out-of-pocket maximum	\$3,500 single/\$6,500 family		\$3,500 single/\$6,500 family		\$3,500 single/\$6,500 family	
Rx formulary	GenRx		GenRx		GenRx	
Lifetime maximum	Unlimited		Unlimited		Unlimited	
	No Embedded Deductible No 4 th Quarter Carryover		No Embedded Deductible No 4 th Quarter Carryover		Embedded Deductible No 4 th Quarter Carryover	
	VEBA and HSA compatible		VEBA and HSA compatible		VEBA and HSA compatible	

Our Most Affordable Options – VEBA and HSA Compatible					Minimum Value Plan HSA Compatible		Minimum Value Plan Non-HSA Compatible	
Plan number	Calendar year: 857 Plan year: 858		Calendar year: 850 Plan year: 855		Calendar year: 900 Plan year: 904		Calendar year: 905 Plan year: 909	
Network	Aware Network	Out of network	Aware Network	Out of network	High Value Network – Blue Card PPO	Out of network	High Value Network – Blue Card PPO	Out of network
Preventive care	100%	Deductible/coinsurance	100%	Deductible/coinsurance	100%	Deduct 50% after	100%	Deduct 50% after
Deductible	\$3,375 single/\$6,750 family		\$5,000 single/\$10,000 family		\$6,650 single/ \$13,300 family	\$13,300 single/ \$26,600 family	\$7,350 Single/ \$14,700 Family	\$14,700 Single/ \$29,400 Family
Coinsurance	100%	80%	100%	80%	100%*	Deduct then 50%*	100%*	Deduct then 50%*
Out-of-pocket maximum	\$3,375 single/ \$6,750 family	\$3,750 single/ \$7,000 family	\$5,000 single/ \$10,000 family	\$5,500 single/ \$11,000 family	\$6,650 Single/ \$13,300 Family	\$19,950 Family/ \$39,900 Family	\$7,350 Single/ \$14,700 Family	\$22,050 Single/ \$44,100 Family
Rx formulary	GenRx		GenRx		Key Rx/Essential Retail Network		Key Rx/Essential Retail Network	
Lifetime maximum	Unlimited		Unlimited		Unlimited		Unlimited	
	Embedded Deductible No 4 th Quarter Carryover		Embedded Deductible No 4 th Quarter Carryover		Embedded Dductible No 4 th Quarter Carryover		Embedded Deductible No 4 th Quarter Carryover	

*No coverage for bariatric surgery or reproductive treatments.

This chart reflects 2018 benefits. Deductible amounts and out-of-pocket maximums may change annually to keep pace with inflation and maintain compliance with IRS regulations.

All plans (except 905 and 909) are HSA compatible, and may be offered with a VEBA, HSA, Dual Choice VEBA or HSA or Hybrid Option with both VEBA and HSA.

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