



Blue Choice® for Minnesota Service Cooperatives

Blue Choice – Flexible, Affordable, Simple

Blue Choice is a defined contribution solution that gives you the security of stable health plan contributions — and lets you give your employees more choices to get the coverage that's best for them.



Blue Choice — Plan designs: Minnesota Service Cooperatives

PACKAGE PLAN	COPAY	IN-NETWORK DEDUCTIBLE		OUT OF NETWORK DEDUCTIBLE	RETAIL CLINIC COPAY	NETWORK	IN-NETWORK COINSURANCE		OUT-OF-NETWORK COINSURANCE	IN-NETWORK OOP LIMITS		OUT-OF-NETWORK OOP LIMITS	GEN RX	FACTOR
		Tier 1	Tier 2				Tier 1	Tier 2		Tier 1	Tier 2			
A 1	\$25	\$0		\$500	\$0	Aware®	100%		80%	\$1,000		\$2,000	\$5/\$40 closed	1.00
A 2	N/A	\$1,200		\$2,400	N/A	Aware	100%		80%	\$1,200		\$3,000	\$5/\$40 closed	0.78
A 3*	N/A	\$3,000		\$5,000	N/A	Aware	100%		80%	\$3,500		\$7,000	Deductible, Coinsurance	0.65
A 4*	N/A	\$5,000	\$9,500	\$10,000	N/A	Blue Performance SM Regional	100%	75%	70%	\$5,000	\$10,000	\$11,000	Deductible, Coinsurance	0.46
B 1	\$25	\$500	\$1,000	\$1,500	\$0	Blue Performance Regional	80%	65%	60%	\$2,750	\$5,000	\$5,500	\$5/\$40 closed	0.75
B 2	N/A	\$1,850		\$3,700	N/A	Aware	80%		60%	\$3,500		\$7,000	\$5/\$40 closed	0.70
B 3	N/A	\$2,500		\$5,000	N/A	Aware	90%		70%	\$4,000		\$8,000	\$5/\$40 closed	0.60
B 4*	N/A	\$5,000		\$10,000	N/A	Aware	100%		80%	\$5,000		\$11,000	Deductible, Coinsurance	0.50
C 1	\$40	\$1,000	\$1,500	\$2,000	\$0	Blue Performance Regional	80%	65%	60%	\$3,750	\$7,000	\$7,500	\$5/\$40 closed	0.68
C 2	N/A	\$1,500		\$3,000	\$0	Aware	70%		50%	\$3,750		\$7,500	\$5/\$40 closed	0.63
C 3*	N/A	\$2,600		\$5,200	N/A	Aware	80%		60%	\$3,500		\$7,000	Deductible, Coinsurance	0.54
C 4	N/A	\$10,000	\$12,000	\$15,000	N/A	Blue Performance Regional	90%	75%	70%	\$15,000	\$25,000	\$30,000	\$5/\$40 closed	0.41

Note: All plans exclude fourth quarter deductible carryover, infertility and bariatric services.

*Plan is HSA compliant with nonembedded deductible, two times family limits for deductible and coinsurance.

Out-of-network benefits are paid at Medicare Allowable Charges. Providers may bill any outstanding balances.

Deductibles accumulate separately in and out of network, and by tier for plans with multiple tiers.

Family limits are three times individual for all deductibles and out-of-pocket limits, except for HSA plans as noted above.

Blue Performance refers to Blue Performance Regional network.

Blue Performance Regional utilizes the Blue Card PPO network for visits outside of Minnesota.

- Total replacement required (no dual choice with existing plans)
- Minimum group size: 10 lives
- No cash in lieu
- Three packages each contain four plan choices for a total of 12 available benefit plans
 - Groups must select an entire package plan
 - Small groups (<50) can select only one package
 - Groups over 51 lives can select multiple packages