



2023

MEMBER RESOURCE GUIDE

Small Group (Blue Care AdvisorSM)

WELCOME

With Blue Cross and Blue Shield of Minnesota, you get a name you trust, coverage you can count on, and peace of mind knowing your plan is here to help you every step of the way.



Explore your plan

Use this guide as a tool to find information and resources to make the most of your plan.

Inside you'll find information on:

- Online tools and resources
- Prescription drug coverage
- Preventive care
- Travel coverage
- Health and wellbeing resources
- Where to go for care
- Basic terms and other helpful tips

Let's get started.

QUESTIONS? WE'RE HERE TO HELP.



Get more information at
bluecrossmn.com



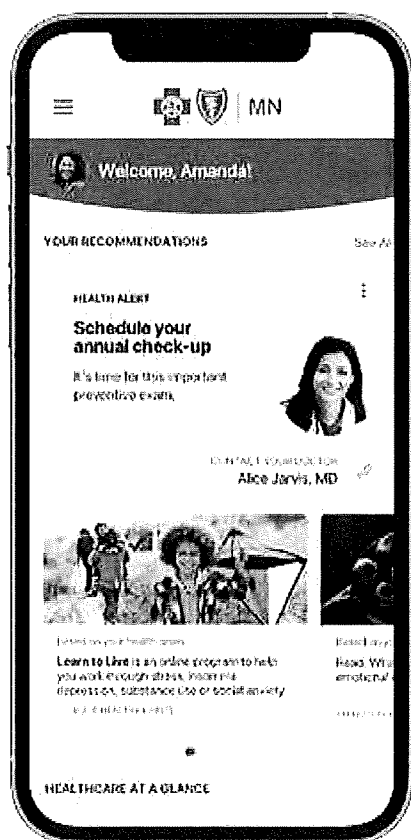
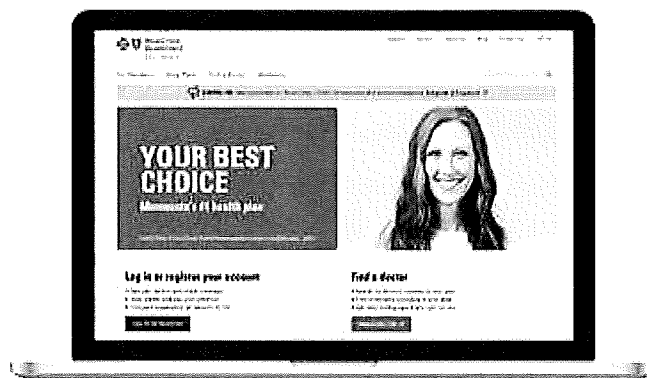
Call the number on the back
of your member ID card

Easy access to plan information

ONLINE MEMBER PORTAL

Access important plan information in one place, 24 hours a day, seven days a week. After registering for an account at **bluecrossmn.com**, you can:

- Find healthcare providers with the Find a Doctor online tool
- View claims and Explanations of Benefits (EOBs) for medical, dental and vision services
- Set up your medical spending accounts (if applicable)
- Send secure emails to customer service
- View, print, email or order member ID cards
- Access health and wellbeing benefits



A digital front door for health

Blue Care AdvisorSM gives you everything you need to manage your health all in one place.

- Find high-quality, in-network doctors near you and compare costs before you go
- Access your insurance card from anywhere
- View important plan and benefits information
- Get recommendations based on your benefits and history
- Stay on track with health goals

GET STARTED

Download the mobile app or visit **bluecrossmn.com/bca**.



Prescription drug coverage

STAY IN NETWORK AND SAVE MONEY

Just like you have a network for the doctors you see, there's a network for getting your prescriptions filled as well. Be sure to check if your pharmacy is in network before filling your prescription. There are no out-of-network pharmacy benefits.

CLASSIC PHARMACY NETWORK

All plans include coverage for prescriptions filled at pharmacies in the **Classic Network**.

The Classic Network provides access to a large network of pharmacies with top retailers — including Walgreens and independent pharmacies. (Note: CVS/Target and a small number of other independent pharmacies are not included in this network.) Find a list of in-network pharmacies at bluecrossmn.com/classicpharmacynetwork.

- **Current members:**

Log in at bluecrossmn.com and click on the Prescriptions tab to search the list of participating pharmacies

- **New members:**

Call customer service at **1-888-878-0138** to verify the pharmacy is in network with each plan

HEALTH SAVINGS ACCOUNT (HSA) PREVENTIVE DRUG LIST BENEFITS

HSA plans will include 100 percent coverage for preventive drugs on the BasicRx preventive drug list, when purchased from a participating pharmacy. Selected drugs in the following categories are available at no cost to members.

- Depression
- Diabetes (medications and supplies)
- High blood pressure
- High cholesterol

INSULIN COVERAGE

Tier 1 and Tier 2* insulin options for non-HSA plans, and Tier 1 insulin options for HSA plans, are included as a covered benefit with zero out-of-pocket cost for members.

*Tier 1 and Tier 2 are generally defined as consisting of preferred generic and brand medications available through a plan's drug list or formulary.

SPECIALTY PHARMACY NETWORK

If you have a complex medical condition, you may need a "specialty" drug. Your plan includes a specialty drug network with pharmacies that specialize in these types of drugs. Your plan requires you to use this network for your specialty drugs.

Get started by calling one of our specialty pharmacies:

- **ALL SPECIALTY DRUGS:**

Fairview Specialty Pharmacy – **1-800-595-7140**

- **ALL SPECIALTY DRUGS EXCEPT HEMOPHILIA DRUGS:**

Accredo – **1-866-470-9554**

Allina Specialty Pharmacy – **1-866-462-2057**

Essentia Health – **1-844-380-5626**

North Memorial Health – **1-877-520-5307**

Sanford Specialty Pharmacy – **(701) 234-7600**

Thrifty White Specialty Pharmacy – **1-855-611-3399**

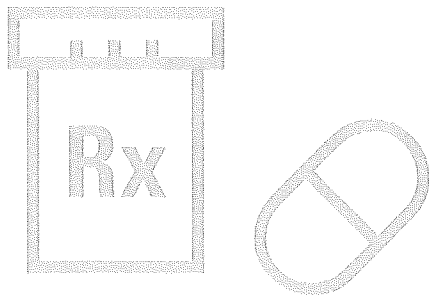
- **HEMOPHILIA DRUGS ONLY:**

Children's Home Care – **1-866-656-1020**

- **ONCOLOGY DRUGS:**

For a listing of in-network pharmacies, please see the IntegratedRx – Oncology In-Network Pharmacy List (Pharmacy Benefit Only) by logging in to your member website found on the back of your member ID card.

Each pharmacy is an independent company that provides pharmaceutical services.



COVERED MEDICATIONS

The **BasicRx Formulary** included with these plans is a comprehensive list of covered generic and brand-name drugs. To view a list of covered medications, visit:

- HSA PLANS
bluecrossmn.com/BasicRxSmallGroupHSA2023
- ALL OTHER PLANS
bluecrossmn.com/BasicRxIndividualSmallGroup2023

2023 formulary lists will be posted on January 1, 2023.

MEDSYOURWAY® HOME DELIVERY WITH AMAZON PHARMACY

If you are taking a covered maintenance (or long-term) drug, consider using the home delivery pharmacy service, Amazon Pharmacy. With home delivery, you enjoy the ease of having your maintenance drugs delivered anywhere in the U.S. You also have access to MedsYourWay, a prescription drug discount card program. With MedsYourWay you'll have up to 80 percent savings on brand and generic medicines and it's seamlessly built into the Amazon Pharmacy experience, saving you time and possibly money.

To start using Amazon Pharmacy, log on to **amazon.com/bluecrossmnMYW**. Click "Get started" to create an account and follow the steps. Or you can call **1-855-206-2430**.

MedsYourWay® is part of Prime Therapeutics LLC, an independent company providing pharmacy benefit management services. Amazon Pharmacy is an independent company offering pharmaceutical home delivery services.

Preventive care

Annual preventive exams can help identify health issues before they become serious and are typically covered at 100 percent when you see an in-network doctor. This includes immunizations, vision and hearing exams, mammograms and colonoscopies. Visit **bluecrossmn.com/preventivecare** for more information.

Coverage that travels with you

All plans include the BlueCard® PPO network when traveling outside Minnesota. BlueCard PPO and Blue Cross Blue Shield Global® Core programs provide coverage beyond Minnesota.

OPTIONAL INDIVIDUAL INTERNATIONAL HEALTH INSURANCE PLANS

GeoBlue® offers medical insurance to protect you from the unexpected while traveling internationally. Coverage includes hospitalization, doctor visits and prescriptions. You can also count on emergency medical evacuation for urgent, unexpected care. Plans can be purchased for short- or long-term travel. For more information, visit **bluecrossmn.com/geoblue**.

Each healthcare provider is an independent contractor and not our agent.

Each Blue Cross and/or Blue Shield plan is an independent licensee of the Blue Cross and Blue Shield Association. Blue Cross Blue Shield Global Core is a registered mark of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and/or Blue Shield plans.

GeoBlue is the trade name of Worldwide Insurance Services, LLC (Worldwide Services Insurance Agency, LLC in California and New York), an independent licensee of the Blue Cross and Blue Shield Association. GeoBlue is the administrator of coverage provided under insurance policies issued by 4 Ever Life International Limited, Bermuda, an independent licensee of the Blue Cross and Blue Shield Association.

Health and wellbeing resources

Blue Care Advisor helps you navigate all your benefits with timely, relevant information to help you understand your plan, get the care you need and stay on track with your health goals.

CARE OPTIONS

Online care

See a doctor right on your smartphone, tablet or computer with Doctor On Demand®. Board-certified doctors, psychiatrists and psychologists treat many common conditions. doctorondemand.com/bluecrossmn

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

Online behavioral health therapy

Need support with stress, anxiety, depression, insomnia, substance abuse, panic or resilience? Learn to Live is an online program that's available anytime to help you work through it. learntolive.com/partners and use code **BCBSMN**.

Learn to Live, Inc. is an independent company offering online tools and programs for behavioral health support.

DECISION TOOLS

Find a Doctor

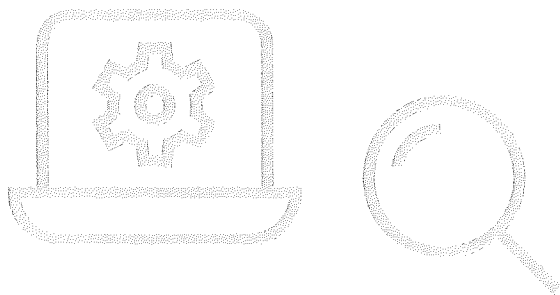
Find doctors in your network and compare costs for different services and procedures.

bluecrossmn.com

Pharmacy look-up

See if your prescription is covered or find a pharmacy in your network with this online search tool.

bluecrossmn.com



SUPPORT RESOURCES

Integrated health and wellbeing platform

Blue Care Advisor connects you to everything you need to easily manage your healthcare. Find in-network healthcare providers along with cost estimates on care. Access claims, medical spending and wellness tools in one convenient location. Plus, track your daily activities to help meet your health goals. bluecrossmn.com/bca

Blue Care AdvisorSM is an offering of Blue Cross and Blue Shield of Minnesota, a nonprofit independent licensee of the Blue Cross and Blue Shield Association.

Health management

Get help accomplishing your wellness goals or managing a health condition from an experienced case manager. Discover community resources as well as information that can help you succeed. Call the number on the back of your member ID card.

Maternity management

Have a healthier pregnancy with support and guidance from a maternity case manager. **1-866-489-6948**

Quitting tobacco and vaping

Take advantage of personalized guidance in making a quit plan and receive ongoing support from a wellness coach. **1-888-662-BLUE (2583); TTY 711**

Supportive care

If you're experiencing advanced stages of a serious illness, you may be eligible for supportive care from Livio. Livio addresses the physical, cognitive, emotional, social and spiritual needs that often come with a serious illness. If you're eligible for supportive care, you may be contacted by a Blue Cross or Livio care team member.

On-Site Professional Management, LLC, d.b.a. Livio Health, is an independent company that provides primary, urgent and palliative care services.



Integrated kidney care program

Get support managing chronic and end-stage kidney disease from VillageHealth. The integrated kidney care program helps you manage your kidney care to maintain your health and support overall quality of life.

If you're eligible for kidney care, you may be contacted by a Blue Cross or VillageHealth care team member.

VillageHealth is a program of DaVita Integrated Kidney Care, a division of DaVita Kidney Care, an independent company. VillageHealth offers supportive care services for kidney disease.

Activity incentive program

Earn rewards each month for tracking and meeting certain activity goals. bluecrossmn.com/bca

Wellness discount marketplace

Get savings on products and services that complement your overall health from Blue365®. blue365deals.com/bcbmn

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

Each healthcare provider is an independent contractor and not our agent.

HAVE A BLUE CROSS DENTAL OR VISION PLAN?

Choosing a provider in network provides significant savings. Members can find an in-network provider by visiting:



bluecrossmn.com/findadentist















bluecrossmn.com/findaneyedoctor

For specific coverage details, talk with your benefit administrator, sign in at bluecrossmn.com or call customer service at the number on your dental or vision member ID card.

Know where to go for care

Knowing where to go for the right care can help save you time and money. Get familiar with your options now, before you need care.

WHEN YOU NEED	USE	ACCESS/AVAILABILITY	WAIT TIME	COST
 MEDICAL ADVICE	Common health concerns addressed by phone	Call your clinic for availability.	 short to medium	\$0 – \$
 CARE QUICKLY	Online care Colds, cough or flu, bladder infections, mental health*	Visit doctorondemand.com/bluecrossmn 24 hours a day, seven days a week or check with your provider.	 short	\$
 CARE TODAY	Convenience clinic Minor illnesses or injuries, screenings and vaccinations	No appointment necessary. Often available nights and weekends.	 short	\$\$
 CARE SOON	Office visit Preventive care, screenings and vaccines, or referrals to specialty care	Call your clinic to schedule an appointment. Days and hours vary.	 varies	\$\$ – \$\$\$
 CARE NOW	Urgent care Minor cuts, sprains and burns, skin rashes, fever and flu, X-rays and lab testing	No appointment necessary. Available seven days a week, but specific hours vary.	 varies	\$\$\$\$
 CARE IMMEDIATELY	Emergency room (ER) Chest pain, shortness of breath, uncontrolled bleeding, poisoning or other life-threatening illnesses or injuries	Immediately call 911 or go to your nearest ER anytime.	 longer, unless life-threatening	\$\$\$\$\$

Please note: The conditions listed are for example only and not a complete list.

*Mental health visits are by appointment only, 7 a.m. to 10 p.m. local time.

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

Make sure your doctor and clinic/hospital are in your network before receiving care. This will make sure you receive the highest level of benefits. Each healthcare provider is an independent contractor and not our agent.

Words to know

Deductible The annual amount paid toward eligible healthcare services each year before the health plan begins to pay.

- ***Deductible – Embedded***

Each individual in the family pays all costs from providers up to the individual deductible amount before the plan begins to pay, with a maximum combined deductible for the family at the family deductible amount.

- ***Deductible – Non-Embedded***

The family pays all costs from providers up to the family deductible amount before the plan begins to pay. The single deductible applies to single coverage only.

Copay A payment, usually a fixed amount, made on a per-service or per-prescription basis.

Coinsurance The percentage of covered healthcare paid for after reaching the plan's annual deductible. Example: 20%/80% means a member would pay 20 percent and the plan pays 80 percent of the allowed amount.

Formulary A list of drugs covered by the plan. Formularies are approved by the federal government and have different tiers of drugs that are covered.

Out-of-pocket maximum The most a member will pay each year toward allowed healthcare and prescription drug costs. Once the out-of-pocket maximum is reached, the health plan pays 100 percent until the end of the calendar or benefit year.

- ***Out-of-pocket maximum – Embedded***

Each individual in the family only pays any applicable cost sharing up to the individual out-of-pocket maximum, and the entire family only pays any applicable cost sharing up to the family out-of-pocket maximum.

- ***Out-of-pocket maximum – Non-Embedded***

The family pays all applicable cost sharing up to the family out-of-pocket maximum. The single out-of-pocket maximum applies to single coverage only.

Health reimbursement arrangement (HRA)

A financial reimbursement plan funded by the employer. The funds can be used to reimburse out-of-pocket medical expenses, such as deductibles, coinsurance, copays and pharmacy expenses.

Health savings account (HSA)

An account belonging to each employee that works like a bank account with tax advantages. It can be used to cover deductibles, coinsurance, copays and certain non-covered services.



Questions? We're here to help.

For more information, resources and to sign up for any of these programs, visit **bluecrossmn.com** or call the customer service number on the back of your member ID card.