
 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, call 1-218-728-4231 or 1-800-570-1012. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at www.dol.gov/ebsa/healthreform or call 1-218-728-4231 or 1-800-570-1012 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$500 person/\$1,000 family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u> ?	Yes. Doctor on Demand visits and <u>preventive services</u> from other <u>in-network providers</u> are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other <u>deductibles</u> for specific services?	Yes. \$100 <u>emergency room care deductible</u> per visit. There are no other specific <u>deductibles</u> .	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	Major Medical: \$5,000 person/\$10,000 family Prescription Drug: \$4,100 person/\$8,200 family	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u> ?	<u>Premiums</u> , <u>balance-billing</u> charges, and health care this <u>plan</u> does not cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See www.bluecrossmn.com for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

 All copayment 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 <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	30% <u>coinsurance</u>	35% <u>coinsurance</u>	Doctor on Demand visits are not subject to the <u>deductible</u> ; all other online visits are subject to applicable <u>coinsurance</u> and <u>deductible</u> .
	<u>Specialist</u> visit	30% <u>coinsurance</u>	35% <u>coinsurance</u>	
	<u>Preventive care/screening/immunization</u>	No charge. <u>Deductible</u> does not apply.	35% <u>coinsurance</u>	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	30% <u>coinsurance</u>	35% <u>coinsurance</u>	None
	Imaging (CT/PET scans, MRIs)	30% <u>coinsurance</u>	35% <u>coinsurance</u>	None
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at 1-800-228-3108 and at savrx.com .	Generic and brand name drugs	50% <u>coinsurance</u> (retail & mail order)	Not covered	Covers a 90-day supply. Use mail order program for long-term or maintenance drugs. Select brand name medications may have reduced out-of-pocket costs due to <u>copayment</u> assistance from the drug manufacturer. Amount of <u>copayment</u> assistance does not apply toward <u>prescription drug out-of-pocket limit</u> .
	<u>Specialty drugs</u>	50% <u>coinsurance</u> (must be filled through Sav-Rx Specialty Pharmacy)	Not covered	Mandatory Generic Program: If you or your physician request a brand name drug instead of its generic equivalent, you will be charged the <u>copay</u> for the applicable brand name drug, plus the difference in cost between the brand name drug and the generic, unless your physician submits a letter of <u>medical necessity</u> . No charge for FDA-approved generic contraceptives (or brand name contraceptives if a generic is medically inappropriate).

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		<u>In-Network Provider</u> (You will pay the least)	<u>Out-of-Network Provider</u> (You will pay the most)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	30% <u>coinsurance</u>	35% <u>coinsurance</u>	None
	Physician/surgeon fees	30% <u>coinsurance</u>	35% <u>coinsurance</u>	None
If you need immediate medical attention	<u>Emergency room care</u>	30% <u>coinsurance</u> after \$100 <u>deductible</u> /visit	30% <u>coinsurance</u> after \$100 <u>deductible</u> /visit	<u>Deductible</u> waived if admitted to hospital within 24 hours of emergency room visit or if <u>Plan</u> pays secondary.
	<u>Emergency medical transportation</u>	30% <u>coinsurance</u>	35% <u>coinsurance</u> ; except 30% <u>coinsurance</u> for air ambulance services	Coverage is limited to one trip per injury or sickness.
	<u>Urgent care</u>	30% <u>coinsurance</u>	35% <u>coinsurance</u>	None
If you have a hospital stay	Facility fee (e.g., hospital room)	30% <u>coinsurance</u>	Not covered	Covered up to a maximum of 28 days.
	Physician/surgeon fees	30% <u>coinsurance</u>	Not covered	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	30% <u>coinsurance</u>	35% <u>coinsurance</u>	None
	Inpatient services	30% <u>coinsurance</u>	Not covered	Covered up to a maximum of 28 days.
If you are pregnant	Office visits	30% <u>coinsurance</u>	35% <u>coinsurance</u>	<u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, a <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care may include tests and services described somewhere else in the SBC (i.e., ultrasound).
	Childbirth/delivery professional services	30% <u>coinsurance</u>	Not covered	None
	Childbirth/delivery facility services	30% <u>coinsurance</u>	Not covered	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		<u>In-Network Provider</u> (You will pay the least)	<u>Out-of-Network Provider</u> (You will pay the most)	
If you need help recovering or have other special health needs	<u>Home health care</u>	30% <u>coinsurance</u>	35% <u>coinsurance</u>	Must be approved in writing and established by the attending Physician; must be reviewed every 30 days by the attending Physician; 30 months lifetime maximum.
	<u>Rehabilitation services</u>	30% <u>coinsurance</u>	35% <u>coinsurance</u> for outpatient services; inpatient services are not covered	Limited to 24 visits per person per calendar year. Additional therapy visits available following a medical review if the treatment is expected to make significant measurable improvement to the condition within a reasonable and predictable period of time.
	<u>Habilitation services</u>	30% <u>coinsurance</u>	35% <u>coinsurance</u> ; for outpatient services; inpatient services are not covered	
	<u>Skilled nursing care</u>	30% <u>coinsurance</u>	35% <u>coinsurance</u> for outpatient services; inpatient services are not covered	Coverage is limited to 28 days per period of disability.
	<u>Durable medical equipment</u>	30% <u>coinsurance</u>	35% <u>coinsurance</u>	Rental of equipment not to exceed purchase price.
	<u>Hospice services</u>	30% <u>coinsurance</u>	35% <u>coinsurance</u> for outpatient services; inpatient services are not covered	None
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	You must pay 100% of this service, even <u>in-network</u> . Vision screening is covered under <u>preventive care</u> .
	Children's glasses	Not covered	Not covered	You must pay 100% of this service, even <u>in-network</u> .
	Children's dental check-up	Not covered	Not covered	You must pay 100% of this service, even <u>in-network</u> . Fluoride varnish is covered under <u>preventive care</u> .

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
- Bariatric surgery
- Chiropractic care
- Cosmetic surgery (except for injury, birth defects, and reconstructive surgery following mastectomy)
- Dental care (Adult and Child)
- Hearing aids
- Infertility treatment
- Long-term care
- Private-duty nursing
- Routine eye care (Adult and Child)
- Routine foot care
- Weight loss programs (except as required under Health Reform law)

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Non-emergency care when traveling outside the U.S.

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: the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. Other coverage options may be available to you, too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

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 on how 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: the Plan at 1-218-728-4231 or 1-800-570-1012. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through 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 the Marketplace.

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, copayments 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 pre-natal care and a hospital delivery)

- The plan's overall deductible \$500
- Specialist coinsurance 30%
- Hospital (facility) coinsurance 30%
- Other coinsurance 30%

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
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In this example, Peg would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$500
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$3,530
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Peg would pay is	\$4,050

Managing Joe's Type 2 Diabetes

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

- The plan's overall deductible \$500
- Specialist coinsurance 30%
- Hospital (facility) coinsurance 30%
- Other coinsurance 30%

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
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In this example, Joe would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$500
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$2,310
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Joe would pay is	\$2,810

Mia's Simple Fracture

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

- The plan's overall deductible \$500
- Specialist coinsurance 30%
- Hospital (facility) coinsurance 30%
- Other coinsurance 30%

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
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In this example, Mia would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$600*
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$660
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$1,260

* Note: In addition to the overall deductible, this coverage example includes a \$100 deductible for the emergency room care visit. The plan would be responsible for the other costs of these EXAMPLE covered services.