

**2023-2024**

# **RESIDENTS, FELLOWS & INTERNS HEALTH PLAN**



**Student Health Benefits**  
UNIVERSITY OF MINNESOTA



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# WELCOME

The University of Minnesota is pleased to offer the University-sponsored Residents, Fellows and Interns health plan administered by the Office of Student Health Benefits.

Health plan network and claims administration services are provided by Blue Cross and Blue Shield of Minnesota (Blue Cross), giving you access to thousands of providers in their worldwide network.

You have the option of two plans: Basic or Basic Plus.

## INSURANCE REQUIREMENT

University of Minnesota residents, fellows and interns are required to have health insurance.

If you have other health insurance, you must complete a waiver and submit a certificate of coverage to our office within 30 days of your start date. Waiver forms can be found on the Office of Student Health Benefits website, [shb.umn.edu](http://shb.umn.edu).

### *For questions about:*

- Eligibility
- Enrollment
- Billing
- General questions

#### **Contact the Office of Student Health Benefits**

[shb.umn.edu](http://shb.umn.edu)

[umshbo@umn.edu](mailto:umshbo@umn.edu)

Phone: 612-624-0627 or 1-800-232-9017

Fax: 612-626-5183 or 1-800-624-9881

### *For questions about:*

- Medical coverage
- Wellbeing resources
- In-network providers
- Resources to help manage your health

#### **Contact Blue Cross and Blue Shield of Minnesota**

[bluecrossmn.com/umnrfi](http://bluecrossmn.com/umnrfi)

Phone: 651-662-5004 or 1-866-870-0348

# ENROLLMENT

Enrollment forms can be found on the Office of Student Health Benefits website, [shb.umn.edu](https://shb.umn.edu).

***New residents, fellows and interns:*** If you would like to enroll, complete and submit your forms within 30 days of your start date.

***Continuing residents, fellows and interns:*** If you would like to enroll or make changes, complete and submit your forms during open enrollment, May 1 through June 15.

# COVERAGE DATES

***New residents, fellows and interns:*** Your health plan begins as of your start date.

***Continuing residents, fellows and interns:*** The plan year is July 1, 2023 – June 30, 2024.

# MEMBER ID CARD

Your member ID card is your passport to care. It tells providers that you have coverage and gives them information they need to submit your claims to Blue Cross. You will receive a health plan card and information to your U.S. mailing address.

Additionally, your card provides your customer service phone number and information necessary to register for the Blue Cross online portal, at [bluecrossmn.com/umnrfi](https://bluecrossmn.com/umnrfi).

Your online member portal offers one-stop convenience for all your health plan information, allowing you to:

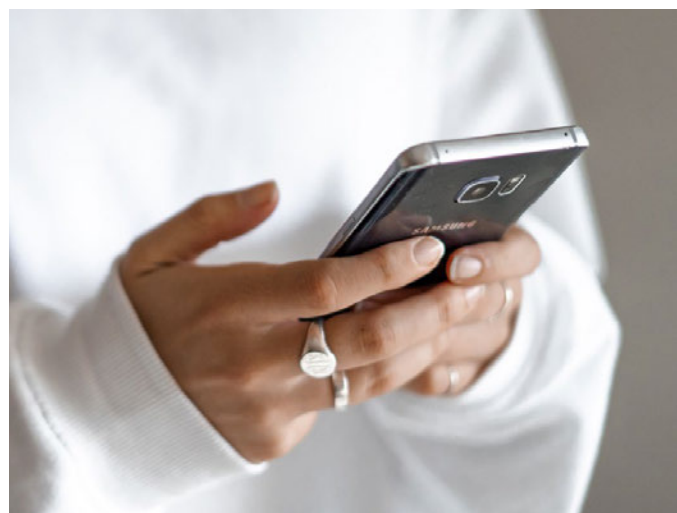
- View your member ID card or order a replacement
- View claims and plan information
- Search for an in-network doctor, clinic or hospital
- Find estimated costs for common medical procedures
- Read and write patient reviews on medical providers

# GO MOBILE

Access important health plan information wherever and whenever you want with the BlueCrossMN Mobile app. You'll have convenient, on-the-go access to your claim status, your member ID card, a search tool to find in-network care and more, including other health resources like Sharecare.

Search for **"BlueCrossMN Mobile"** in your app store.

Sharecare is an independent company providing a health and wellness engagement platform. Offerings subject to change.



# UNIVERSITY OF MINNESOTA

## Residents, Fellows and Interns Health Plan

Medical Plan Highlights	Basic Option		Basic Plus Option	
Summary of Covered Services	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible and Out-of-Pocket				
Lifetime maximum	Unlimited		Unlimited	
Plan year deductible	\$400 per person; \$1,200 family		\$100 per person; \$200 per family	
Plan year medical out-of-pocket maximum	\$2,000 per person; \$4,000 family		\$1,000 per person; \$2,000 family	
Plan year prescription out-of-pocket maximum	\$750 per person; \$1,000 family		\$300 per person; \$500 per family (for all covered prescriptions)	
Preventive Health Care				
Routine physical, eye examinations and immunizations	100% coverage	100% coverage after deductible; \$500 annual maximum	100% coverage	100% coverage after deductible; \$500 annual maximum
Prenatal, postnatal care and well-child care	100% coverage	100% coverage after deductible	100% coverage	100% coverage after deductible
Office Visits				
Illness or injury	80% coverage after the deductible	80% coverage after the deductible	\$25 copayment for the office visit, deductible does not apply; 90% coverage for all other services after the deductible	90% coverage after the deductible
Mental/Chemical health care	80% coverage after the deductible	80% coverage after the deductible	\$25 copayment for the office visit, deductible does not apply; 90% coverage for all other services after the deductible	90% coverage after the deductible
Physical, occupational and speech therapy	80% coverage after the deductible	80% coverage after the deductible	\$25 copayment for the office visit, deductible does not apply; 90% coverage for all other services after the deductible	90% coverage after the deductible
Chiropractic care (for neuromusculoskeletal conditions only)	80% coverage after the deductible	80% coverage after the deductible	\$25 copayment for the office visit, deductible does not apply; 90% coverage for all other services after the deductible	90% coverage after the deductible
Allergy injections	80% coverage after the deductible	80% coverage after the deductible	\$25 copayment for the office visit, deductible does not apply; 90% coverage for all other services after the deductible	90% coverage after the deductible
Convenience Care				
Convenience clinics (retail clinics) and Doctor on Demand	100% after Retail Health Clinic office visit \$10 copayment	80% coverage after the deductible	\$15 copayment for the office visit, deductible does not apply; 90% coverage for all other services after the deductible	90% coverage after the deductible

Medical Plan Highlights	Basic Option		Basic Plus Option	
Summary of Covered Services	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Emergency Care</b>				
Urgently needed care at an urgent care clinic or medical center	80% coverage after the deductible	80% coverage after the deductible	\$25 copayment for the office visit, deductible does not apply; 90% coverage for all other services after the deductible	90% coverage after the deductible
Emergency care at a hospital ER	80% coverage after the deductible	80% coverage after the deductible	90% coverage after the deductible	90% coverage after the deductible
Ambulance	80% coverage after the deductible	80% coverage after the deductible	90% coverage after the deductible	90% coverage after the deductible
<b>Inpatient Hospital Care</b>				
Illness or injury	80% coverage after the deductible	80% coverage after the deductible	90% coverage after the deductible	90% coverage after the deductible
Mental/Chemical health care	80% coverage after the deductible	80% coverage after the deductible	90% coverage after the deductible	90% coverage after the deductible
<b>Outpatient Care</b>				
Scheduled outpatient procedures	80% coverage after the deductible	80% coverage after the deductible	90% coverage after the deductible	90% coverage after the deductible
Outpatient Magnetic Resonance Imaging (MRI) and Computerized Tomography (CT) scan	80% coverage after the deductible	80% coverage after the deductible	100% coverage after the deductible	90% coverage after the deductible
<b>Durable Medical Equipment</b>				
Durable medical equipment and prosthetic devices	80% coverage after the deductible	80% coverage after the deductible	90% coverage after the deductible	90% coverage after the deductible
<b>Prescription Drugs</b>				
Retail Pharmacy Copayment for a 31-day supply, including specialty drugs				
Generic Preferred	\$15 copayment (formulary contraceptives are covered at 100%)	80% coverage after the deductible	\$10 copayment (formulary contraceptives are covered at 100%)	90% coverage after the deductible
Brand Preferred	\$30 copayment (formulary contraceptives are covered at 100%)	80% coverage after the deductible	\$25 copayment (formulary contraceptives are covered at 100%)	90% coverage after the deductible
Non-Preferred	\$45 copayment	80% coverage after the deductible	\$40 copayment	90% coverage after the deductible
Mail Order Pharmacy & Retail Pharmacy Copayment for 90-day supply				
Generic Preferred	\$30 copayment		\$20 copayment	
Brand Preferred	\$60 copayment		\$50 copayment	
Non-Preferred	\$90 copayment		\$80 copayment	

Your out-of-pocket costs depend on the network status of your provider. To check status, call Blue Cross customer service or visit [bluecrossmn.com/umnrfi](https://bluecrossmn.com/umnrfi).

Lowest out-of-pocket costs: in-network providers

Highest out-of-pocket costs: out-of-network nonparticipating providers (You are responsible for the difference between Blue Cross' allowed amount and the amount billed by nonparticipating providers. This is in addition to any applicable deductible, copay or coins. Benefit payments are calculated on Blue Cross' allowed amount, which is typically lower than the amount billed by the provider.)

This is only a summary. Read your benefit booklet for more information about what is and isn't covered. Services that aren't covered include those that are cosmetic, investigative, not medically necessary or covered by workers' compensation or no-fault insurance.

For more information, visit [bluecrossmn.com/umnrfi](https://bluecrossmn.com/umnrfi) or call Blue Cross customer service at the number on the back of your member ID card.

# SOLUTIONS TO HELP MANAGE YOUR HEALTH

Whether you're trying to decide on a treatment plan, manage a chronic condition or simply take better care of your health, these tools and resources can help.

## DECISION RESOURCES

Feel more confident about your health care choices.

### *Find a Doctor tool*

Search and compare doctors and hospitals online based on quality and cost. Find in-network providers by selecting the "AWARE" network.

**[bluecrossmn.com/find-a-doctor](http://bluecrossmn.com/find-a-doctor)**

### *Care cost estimator*

Research and compare costs for common procedures and non-emergency services with this online comparison tool.

**[bluecrossmn.com/umnrfi](http://bluecrossmn.com/umnrfi)**

## CARE OPTIONS

Find the right care at the right time.

### *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 including:

- Cold and flu
- Allergies
- Skin and eye issues
- Sore throat
- Pediatric issues
- Stress and anxiety
- Depression and mood issues

Visit **[doctorondemand.com/bluecrossmn](http://doctorondemand.com/bluecrossmn)** to get started.

## VIRTUAL SUPPORT

Tools and resources that get you a few steps closer to your health goals.

### *do.® health and wellbeing app*

Remember to chill out, fuel up and groove your body with the **do.** app. Small, easy steps get you started on the road to better health. The **do.** app gives you the tools and resources to take charge of your health. From lowering stress and managing weight to comparing treatment options, **do.** is the place to begin. Search for "**do.** Blue Cross" at the App Store or Google Play.



## VIRTUAL SUPPORT (CONTINUED)

Tools and resources that get you a few steps closer to your health goals.

### *Sharecare online health and wellbeing platform*

Ready to see a healthier you? With Sharecare you can. Sharecare provides tools, insights and information on how to improve your health and live your healthiest life. Discover how old your body thinks it is by taking the RealAge® test, then get personalized tools and resources to live your healthiest life including:

- A highly customized-timeline with personalized content to help you meet your goals
- AskMD® to help you find medical providers specializing in what you need
- Daily trackers to measure how healthy you are each day
- Access to coaching and other programs to keep you motivated
- Your personal health profile

Log in or register at [bluecrossmn.com/umnrfi](https://bluecrossmn.com/umnrfi) and click on Sharecare to get started.

## PERSONALIZED SUPPORT

When you need a little extra help managing a condition.

### *Health coaching*

Get help accomplishing your wellness goals or managing a health condition from nurses or licensed behavioral clinicians. Discover resources as well as information that can help you succeed including:

- Understanding a diagnosis
- Staying on track with your treatment plan
- Answering questions between doctor visits
- Identifying lifestyle behaviors that affect your health
- Creating health goals

Call **1-800-961-4758** to get started.

### *Maternity management*

Have a healthier pregnancy with support and guidance from a maternity health coach including:

- Guidance for having a healthier pregnancy
- Online tools and resources about prenatal and infant care
- Help preparing for your baby's arrival
- Tips to help you stay happy and healthy after your baby is born

Call **1-866-489-6948** to get started.

### *Quitting tobacco support*

Get personalized support from a wellness coach for developing and maintaining a quit plan. Your coach will work with you to identify hurdles and brainstorm ways to keep those urges in check. Regular phone check-ins as well as access to online resources can help keep you on track.

Call **1-888-662-BLUE (2583)** to get started.

## DISCOUNTS

Do more to support your health and get a little support for your wallet.

### *Wellness discount marketplace*

Get discounts from Blue365® when you shop for products and services that complement your health.

Visit **[blue365deals.com/bcbsmn](https://blue365deals.com/bcbsmn)** to learn more.

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Each health care provider is an independent contractor and is not a Blue Cross agent.

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

RealAge® and AskMD® are registered marks of Sharecare, an independent company providing a health and wellness engagement platform. Offerings subject to change.

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

Blue Cross® and Blue Shield® of Minnesota and Blue Plus® are nonprofit independent licensees of the Blue Cross and Blue Shield Association.



## ADDITIONAL BENEFITS

### ONLINE MENTAL HEALTH RESOURCE

Learn to Live provides online programs to help with stress, depression, social anxiety, substance use and insomnia. The programs are confidential, available at no cost to you and completed at your own pace. Residents, fellows and interns can visit [learntolive.com/partners](https://learntolive.com/partners) and enter code “UMN” for access.

Learn to Live, Inc. is an independent company offering online cognitive behavioral therapy programs and services.

### CONTINUING COVERAGE

At the end of your residency, fellowship or internship, if you are enrolled in the Residents, Fellows and Interns health plan, you have the option to continue Blue Cross coverage under COBRA. COBRA coverage must be the same plan option you had as of the date of coverage termination. You must enroll within 60 days of your last day of coverage. You may stay enrolled in COBRA for up to 18 continuous months.

You do not need to provide that you are insurable to obtain coverage. COBRA coverage is identical to the coverage provided under the Residents, Fellows and Interns health plan. For more information, visit the Office of Health Benefits website, [shb.umn.edu](https://shb.umn.edu).



## **Student Health Benefits**

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