YOUR LIFE. YOUR CHOICE. YOUR HEALTH PLAN.

Leave school with health plan coverage
Information for students previously enrolled in the University of Minnesota-sponsored student health benefit plan

2017 health plan information
CHOOSE THE PLAN THAT MAKES IT EASY TO GO WHERE LIFE TAKES YOU

Your student health plan will end soon. Without coverage, you could be vulnerable. Blue Cross has plans that may work for you.

WE’RE HERE FOR YOU

Blue Cross and Blue Shield of Minnesota and Blue Plus (Blue Plus) health plans give you confidence to tackle whatever life brings. And all health plans come with health and wellbeing tools — to help you keep well. Enjoy the peace of mind that comes with the strength and stability of a Blue Plus health plan.

How to choose a plan

➜ View the following pages
➜ Visit the Student Health Benefits Office
➜ Call 1-800-232-9017
➜ Online: shb.umn.edu
➜ Contact Tom Seifert at (612) 373-9878 or tseifert@hayscompanies.com

You’re ready for the next stage in your life. The last thing you want to worry about is a gap in your health coverage.

The Affordable Care Act established a yearly Open Enrollment Period (OEP) when people can enroll in a health plan. For 2017 coverage, the OEP is November 1, 2016 through January 31, 2017. People may also qualify for Special Enrollment Periods allowing them to enroll outside of the yearly OEP. Effective dates of coverage may vary based upon when you enroll. You may request an effective date that aligns with your termination of coverage date for plans purchased directly from Blue Cross, and this may or may not be an option for other plans. For more information about plans and effective date options, visit the Student Health Benefits Office online at shb.umn.edu or call 1-800-232-9017. You may also contact Tom Seifert at (612) 373-9878 or tseifert@hayscompanies.com, contact Blue Cross directly, or visit MNsure.org (Minnesota’s online health insurance marketplace). For a complete list of Blue Cross actively marketed plans available, visit bluecrossmn.com or healthcare.gov. Depending upon your income and family composition, you may be eligible for subsidies that can assist with the cost of your health coverage — for more information and to determine whether you may qualify, visit MNsure.org. If you will reside in a state other than Minnesota, contact your state’s online health insurance marketplace to determine whether you may qualify for subsidies and to purchase coverage.
BlueConnect™ from Blue Plus provides health care centered around you.

Enjoy access to a focused network of quality primary and specialty care providers in western Minnesota from the Sanford Health Network. In addition, you get:

- Quality care through an integrated, streamlined approach
- Preventive benefits covered with no deductible

**NETWORK MATTERS**

Make sure your doctor, specialist and facility participates in the Sanford Health Network or you will pay more out-of-pocket. Use our Find a Doctor tool on bluecrossmn.com to search participating providers. From the home page, choose the “Find a Doctor” link and then enter your location. From the results page, select “BlueConnect - Sanford Health Network” from the network column on the left to see all providers that participate.

**PHARMACY BENEFITS**

This plan only provides coverage for prescriptions filled at pharmacies in the RxNetwork E network. Visit bluecrossmn.com/RxNetworkE to find a participating pharmacy.

In addition, coverage is limited to preferred drugs on the BasicRx drug formulary. Visit bluecrossmn.com/BasicRxIndividualNon-Grandfathered to search for preferred drugs covered by this plan.

**Remember, you must live within the BlueConnect service area to enroll in this plan.**
## 2017 PLANS

<table>
<thead>
<tr>
<th>In-network Benefits</th>
<th>Blueconnect</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Plan numbers</strong>*</td>
<td>257/457</td>
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<tr>
<td><strong>Metal level</strong></td>
<td>Bronze</td>
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<tr>
<td><strong>Deductible</strong></td>
<td></td>
</tr>
<tr>
<td>• Single</td>
<td>$6,550</td>
</tr>
<tr>
<td>• Family</td>
<td>$13,100</td>
</tr>
<tr>
<td><strong>Compatible with HSA</strong></td>
<td>Yes</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td>0%</td>
</tr>
<tr>
<td><strong>Out-of-pocket maximum</strong></td>
<td></td>
</tr>
<tr>
<td>• Single</td>
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</tr>
<tr>
<td><strong>Visits</strong></td>
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</tr>
<tr>
<td>• Health care provider, or urgent care clinic</td>
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</tr>
</tbody>
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For plans with more than one person (family plan), no one member will exceed the single deductible amount listed above. Also, eligible costs incurred by all covered family members count toward satisfying the family deductible.

You are responsible for the difference between Blue Plus’ allowed amount and the amount billed by nonparticipating providers. This is in addition to any applicable deductible, copay or coinsurance. Benefit payments are calculated on Blue Plus’ allowed amount, which is typically lower than the amount billed by the provider.

**This is only a summary.** The contract and benefit booklet include complete details of what is and isn’t covered. Services not covered include routine adult eye exams and eyewear, custodial care, bariatric surgery, infertility treatment, hearing aids for adults, items primarily used for a nonmedical purpose, over-the-counter drugs (except as specified in the benefit booklet), nutritional supplements, services that are cosmetic, experimental, not medically necessary, or covered by workers’ compensation or no-fault auto insurance. Each health care provider is an independent contractor and not our agent. Nonparticipating providers do not have contracts with Blue Cross and Blue Shield of Minnesota. Benefits are effective January 1, 2017.

Blue Plus may change premium rates: on an annual renewal date, when you add or delete a dependent, or if you move to a different Blue Plus plan. Factors that may affect changes in premium rates include the age of covered members, where you reside and whether a member uses tobacco.

**Consumer Price Index Annual Adjustment:** The deductible, copay and out-of-pocket maximum amounts are subject to annual adjustments. These adjustments are based on the medical care component of the Consumer Price Index (CPI) published by the U.S. Department of Labor. These annual adjustments are effective on the annual renewal date.
BlueConnect featuring Sanford Health key in-network providers and hospitals

The Sanford Health Network includes a comprehensive list of trusted primary and specialty care providers in western Minnesota. Some of these in-network providers include:

- All Sanford Medical Centers and clinics
- All Tri County Health Care, hospitals and selected clinics
- Affiliated Community Medical Center clinics
- Cass Lake Indian Hospital
- Chippewa County Montevideo Hospital
- Chippewa County Montevideo Hospital and Clinic
- Glacial Ridge Health System
- Granite Falls Municipal Hospital
- Hendriks Clinic
- Hendriks Community Hospital Association
- Hendrix Health Center
- Lake Region Health System
- Mahnomen Health Center
- Murray County Medical Center
- North Valley Health Center
- Ortonville Area Health Services
- Perham Health
- Prairie Ridge Hospital and Health Services
- Prairie St. Johns
- Redwood Area Hospital
- Red Lake Hospital
- Renville County Hospital and Clinics
- Rice Memorial Hospital
- Swift County Benson Hospital
- Stevens Community Medical Center
- Windom Area Hospital

The network also includes:

- Sanford Health Centers of Excellence such as Sanford Cancer and the Roger Maris Cancer Center
- Sanford Children’s with more than 90 pediatric physicians and over 70 specialties and services
- Sanford Heart
- The region’s largest team of physicians in Sanford Orthopedics and Sports Medicine

Use the Find a Doctor tool on bluecrossmn.com to see if your doctor, clinic or hospital is in the Sanford Health Network. From the home page, choose the “Find a Doctor” link and enter your location. From the results page, select “BlueConnect – Sanford Health Network” from the network column on the left to see all providers that participate.

**ADDITIONAL PRODUCTS TO HELP YOU TAKE CARE OF YOUR HEALTH**

Blue Cross makes it easy to protect your oral health with a wide range of dental plan options to complement your health plan. All Blue Cross Dental plans cover preventive dental care and commonly used services as part of your routine dental visit. For more information on dental plans, and how to purchase one, visit bluecrossmn.com/dental.

Blue Cross Vision plans provide access to a broad network of providers nationwide so you can find the eye care that’s right for you. You’ll also get discounts on eyeglasses and contact lenses. Visit bluecrossmn.com/visionplans for more information, including how to find a participating provider.

**LEARN MORE**
- Visit myblueconnectmn.com
Blue Plus® with Mayo Clinic provides you a personalized, coordinated approach to health care.

With trusted primary and specialty care providers right in your own community, you’ll have access to:

- Guided support – Choose a primary care provider as your health partner and care team leader
- Complex specialty care – Access to the knowledge and expertise of Mayo Clinic® when you need it most
- 24/7 access to a nurse
- Online access to your Mayo Clinic records, appointments, test results and care team’s notes
- Follow-up care – Get an appointment with your primary care provider after a hospital stay or emergency room visit

NETWORK MATTERS

Make sure your doctor, specialist and facility participates in the Blue Plus with Mayo Clinic Network or you will pay more out-of-pocket. Use our Find a Doctor tool on bluecrossmn.com to search participating providers. From the home page, choose the “Find a Doctor” link and then enter your location. From the results page, select “Blue Plus Mayo” from the network column on the left to see all providers that participate.

PHARMACY BENEFITS

This plan only provides coverage for prescriptions filled at pharmacies in the RxNetwork E network. Visit bluecrossmn.com/RxNetworkE to find a participating pharmacy.

In addition, coverage is limited to preferred drugs on the BasicRx drug formulary. Visit bluecrossmn.com/BasicRxIndividualNon-Grandfathered to search for preferred drugs covered by this plan.

Remember, you must live within the Blue Plus with Mayo Clinic service area to enroll in this plan.
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<tr>
<th>IN-NETWORK BENEFITS</th>
<th>BLUE PLUS WITH MAYO CLINIC</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Plan numbers</strong>*</td>
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<tr>
<td><strong>Metal Level</strong></td>
<td>Bronze</td>
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<tr>
<td><strong>Deductible</strong></td>
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</tr>
<tr>
<td>Single</td>
<td>$6,550</td>
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<tr>
<td>Family</td>
<td>$13,100</td>
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<tr>
<td><strong>Compatible with HSA</strong></td>
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</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td>0%</td>
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<tr>
<td><strong>Out-of-pocket maximum</strong></td>
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<td><strong>Visits</strong></td>
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<td>Health care provider, or urgent care clinic</td>
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<td>E-visit</td>
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For plans with more than one person (family plan), no one member will exceed the single deductible amount listed above. Also, eligible costs incurred by all covered family members count toward satisfying the family deductible.

Your out-of-pocket costs depend on the network status of your provider. To check status, use the “Find a Doctor” web tool on bluecrossmn.com.

**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 Plus’ allowed amount and the amount billed by nonparticipating providers. This is in addition to any applicable deductible, copay or coinsurance. Benefit payments are calculated on Blue Plus’ allowed amount, which is typically lower than the amount billed by the provider.

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**Consumer Price Index Annual Adjustment:** The deductible, copay and out-of-pocket maximum amounts are subject to annual adjustments. These adjustments are based on the medical care component of the Consumer Price Index (CPI) published by the U.S. Department of Labor. These annual adjustments are effective on the annual renewal date.
Blue Plus with Mayo Clinic key in-network providers and hospitals

The Blue Plus with Mayo Clinic network includes Mayo Clinic, as well as independent primary care and specialty care providers.

- Mayo Clinic Employee & Community Health
- Mayo Clinic Health System
- Mayo Clinic
- Northfield Hospital & Clinics
- St. Elizabeth’s Medical Center & Clinic
- Winneshiek Medical Center
- Winona Health

Use the Find a Doctor tool on bluecrossmn.com to see if your doctor, clinic or hospital is in the Blue Plus with Mayo Clinic Network. From the home page, choose the “Find a Doctor” link and enter your location. From the results page, select “Blue Plus Mayo” from the network column on the left to see all providers that participate.

TRUSTED CARE

Mayo Clinic is ranked #1 in the nation by U.S. News & World Report* and is ranked #1 in the nation in eight clinical areas — more than any other provider.

*Best Hospitals 2016 – 2017

ADDITIONAL PRODUCTS TO HELP YOU TAKE CARE OF YOUR HEALTH

- Blue Cross makes it easy to protect your oral health with a wide range of dental plan options to complement your health plan. All Blue Cross Dental plans cover preventive dental care and commonly used services as part of your routine dental visit. For more information on dental plans, and how to purchase one, visit bluecrossmn.com/dental.
- Blue Cross Vision plans provide access to a broad network of providers nationwide so you can find the eye care that’s right for you. You’ll also get discounts on eyeglasses and contact lenses. Visit bluecrossmn.com/visionplans for more information, including how to find a participating provider.

LEARN MORE

Visit bluecrossmn.com

Blue Plus and Mayo Clinic will work together to coordinate and improve the quality of your care. To do so, we will ask you to give us permission to share your contact information and past, current and future health and account records with each other.

Provider listings are not all-inclusive and are subject to change. For a complete list of providers, visit bluecrossmn.com. Each health care provider in the network is an independent contractor and is not our agent. It is up to the member to confirm provider participation in their network prior to receiving services.

HMO Minnesota, d.b.a. Blue Plus, an affiliate of Blue Cross and Blue Shield of Minnesota. Mayo Clinic® is an independent, nonprofit healthcare provider offering network access to its providers and health services. Mayo, Mayo Clinic, Mayo Clinic Health System and the triple-shield logo are registered trademarks and service marks of Mayo Clinic.
Blue Plus® with St. Luke’s provides you with a personalized, coordinated health care experience.

**Blue Plus with St. Luke’s provides access to:**
- Primary and specialty care providers
- Regional heart, cancer and trauma centers
- Preventive visits covered with no deductible
- Options for high-deductible plans that you can pair with a health savings account (HSA)

**NETWORK MATTERS**
Make sure your doctor, specialist and facility participates in the Blue Plus with St. Luke’s Network or you will pay more out-of-pocket. Use our Find a Doctor tool on bluecrossmn.com to search participating providers. From the home page, choose the “Find a Doctor” link and then enter your location. From the results page, select “Blue Plus St. Luke’s” from the network column on the left to see all providers that participate.

**PHARMACY BENEFITS**
This plan only provides coverage for prescriptions filled at pharmacies in the RxNetwork E network. Visit bluecrossmn.com/RxNetworkE to find a participating pharmacy.

In addition, coverage is limited to preferred drugs on the BasicRx drug formulary. Visit bluecrossmn.com/BasicRxIndividualNon-Grandfathered to search for preferred drugs covered by this plan.

**Remember, you must live within the Blue Plus with St. Luke’s service area to enroll in this plan.**
## 2017 PLANS

<table>
<thead>
<tr>
<th>Plan numbers*</th>
<th>280/480</th>
<th>281/481</th>
<th>282/482</th>
</tr>
</thead>
<tbody>
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<td><strong>Metal Level</strong></td>
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<tr>
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<td>$2,750</td>
<td>$1,200</td>
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<td>$3,600</td>
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<td>Yes</td>
<td>No</td>
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<tr>
<td><strong>Coinsurance</strong></td>
<td>0%</td>
<td>15%</td>
<td>20%</td>
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<tr>
<td><strong>Out-of-pocket maximum</strong></td>
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<td></td>
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<td>• Single</td>
<td>$6,550</td>
<td>$6,550</td>
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<td>$13,100</td>
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<td><strong>Visits</strong></td>
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<tr>
<td>• Health care provider, or urgent care clinic</td>
<td>0% after the deductible</td>
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Blue Plus with St. Luke’s key in-network providers and hospitals

St. Luke’s Network includes all of St. Luke’s Hospitals & Clinics, as well as leading independent primary care and specialty care doctors in northeastern Minnesota.

Bigfork Valley Hospital  Cuyuna Regional Medical Center  Lake View Hospital and Clinic
Burnett Medical Center  Ely Bloomenson Community Hospital  Mercy Hospital
Community Memorial Hospital  Fairview Range/Range Regional Health Services  Rainy Lake Medical Center and Clinic
Consulting Radiologists  FirstLight Health System  Riverwood Healthcare Center
Cook County North Shore Hospital
Cook Hospital

Use the Find a Doctor tool on bluecrossmn.com to see if your doctor, clinic or hospital is in the Blue Plus with St. Luke’s Network. From the home page, choose the “Find a Doctor” link and enter your location. From the results page, select “Blue Plus St. Luke’s” from the network column on the left to see all providers that participate.

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LEARN MORE
→ Visit bluecrossmn.com

Blue Plus and St. Luke’s Hospital of Duluth will work together to coordinate and improve the quality of your care. To do so, we will ask you to give us permission to share your contact information and past, current and future health and account records with each other.

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BluePrint℠ from Blue Plus provides a personalized health care experience close to home.

Enjoy access to primary and specialty care providers from the Allina Health Network, a top-rated network based on patient satisfaction and quality of care. In addition you’ll have:

- Preventive benefits covered with no deductible
- Online tools that empower you to take charge of your health

NETWORK MATTERS

Make sure your doctor, specialist and facility participates in the Allina Health Network or you will pay more out-of-pocket. Use our Find a Doctor tool on bluecrossmn.com to search participating providers. From the home page, choose the “Find a Doctor” link and then enter your location. From the results page, select “BluePrint - Allina Health Network” from the network column on the left to see all providers that participate.

PHARMACY BENEFITS

This plan only provides coverage for prescriptions filled at pharmacies in the RxNetwork E network. Visit bluecrossmn.com/RxNetworkE to find a participating pharmacy.

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Your out-of-pocket costs depend on the network status of your provider. To check status, use the “Find a Doctor” web tool on bluecrossmn.com.

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

**Higher out-of-pocket costs:** out-of-network participating providers

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Blue Plus and Allina Health will work together to coordinate and improve the quality of your care. To do so, we will ask you to give us permission to share your contact information and past, current and future health and account records with each other.

Provider listings are not all-inclusive and are subject to change. For a complete list of providers, visit bluecrossmn.com. Each health care provider in the network is an independent contractor and not our agent. It is up to the member to confirm provider participation in their network prior to receiving services.

Note: All Allina Health hospitals and clinics are included in the Allina Health Network available through BluePrint, including those outside the 11-county metro area, as well as many affiliated practices and health systems.

HMO Minnesota, d.b.a. Blue Plus, an affiliate of Blue Cross and Blue Shield of Minnesota. Allina Health is an independent company that provides network access to health care services. Allina Health Network is a subsidiary of Allina Health.
BluePrint featuring Allina Health key in-network providers and hospitals

The Allina Health Network includes all of Allina Health as well as leading independent primary care and specialty care doctors and regional health systems in the Twin Cities metro area, greater Minnesota and western Wisconsin.

Use the Find a Doctor tool on bluecrossmn.com to see if your doctor, clinic or hospital is in the Allina Network. From the home page, choose the “Find a Doctor” link and enter your location. From the results page, select “BluePrint – Allina Health Network” from the network column on the left to see all providers that participate.

**ALLINA HEALTH HOSPITALS**
- Abbott Northwestern Hospital (1)
- Buffalo Hospital (2)
- Cambridge Medical Center (3)
- District One Hospital (4)
- Mercy Hospital (5)
- New Ulm Medical Center (6)
- Owatonna Hospital (7)
- Phillips Eye Institute (8)
- Regina Hospital (9)
- River Falls Area Hospital (10)
- St. Francis Regional Medical Center (11)
- United Hospital (12)
- Mercy Hospital, Unity Campus (13)

**PARTNER HOSPITALS**
- Children’s Hospitals and Clinics of Minnesota
- Cuyuna Regional Medical Center
- FirstLight Health System (14)
- Glencoe Regional Health Services (15)
- Hutchinson Health (16)
- Ridgeview Medical Center (17)
- Ridgeview Sibley Medical Center (18)
- River’s Edge Hospital
- Riverwood Healthcare Center
- St. Croix Regional Medical Center (19)
- Western Wisconsin Health

**ADDITIONAL PRODUCTS TO HELP YOU TAKE CARE OF YOUR HEALTH**

- **Blue Cross makes it easy to protect your oral health with a wide range of dental plan options to complement your health plan. All Blue Cross Dental plans cover preventive dental care and commonly used services as part of your routine dental visit. For more information on dental plans, and how to purchase one, visit bluecrossmn.com/dental.**

- **Blue Cross Vision plans provide access to a broad network of providers nationwide so you can find the eye care that’s right for you. You’ll also get discounts on eyeglasses and contact lenses. Visit bluecrossmn.com/visionplans for more information, including how to find a participating provider.**

**LEARN MORE**

- Visit myblueprintmn.com
WELLNESS RESOURCES FOR YOU

Are you ready to take charge of your health? Almost everyone has health habits they’d like to change or improve. Blue Plus has tools that can help.

If you enroll in a Blue Plus health plan, you can use these resources at no additional cost:

### WELLNESS TOOLS AND RESOURCES

<table>
<thead>
<tr>
<th>Resource</th>
<th>More information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Online tools and education</td>
<td>Access a WebMD library of articles, videos, quizzes and calculators about health conditions, diseases, procedures and prescriptions.</td>
</tr>
<tr>
<td>Digital health assistant (online coaching)</td>
<td>Self-guided online programs that help support eating better, losing weight, quitting tobacco, exercise, conquering stress and/or feeling happier.</td>
</tr>
<tr>
<td>Wellness profile</td>
<td>Answer a short series of questions to learn about your current health and find areas where you can improve.</td>
</tr>
<tr>
<td>Fitness discounts</td>
<td>Get a monetary credit each month for working out the required number of times per month at a participating fitness center. Call the customer service number on the back of your member ID card for questions regarding program workout requirements and credit amount.</td>
</tr>
<tr>
<td>Online wellness marketplace</td>
<td>Receive extra savings on both local and national health and wellbeing products and services.</td>
</tr>
</tbody>
</table>

### PROFESSIONAL PHONE OR VIRTUAL SUPPORT

<table>
<thead>
<tr>
<th>Resource</th>
<th>More information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Online care (Doctor On Demand)</td>
<td>See a board-certified doctor, psychiatrist or psychologist for treatment of common medical conditions through your smartphone, tablet or computer.</td>
</tr>
<tr>
<td>Nurse line</td>
<td>Call for professional medical advice and information from registered nurses. This service is available 24 hours a day, seven days a week.</td>
</tr>
<tr>
<td>Quitting tobacco support</td>
<td>Quit using tobacco by working with wellness coaches. Call to develop a quit plan and receive ongoing support.</td>
</tr>
<tr>
<td>Health coaching</td>
<td>Receive support if you have a chronic condition or severe illness. Our health coaches provide education and support for a treatment plan your doctor provided. Health coaches also assist with connecting you to community resources. If you are interested in getting support, you can refer yourself into the program.</td>
</tr>
<tr>
<td>Maternity management</td>
<td>You may self-refer in to the program and receive support from a maternity coach. High-risk pregnancies will receive telephonic outreach by a maternity health coach.</td>
</tr>
</tbody>
</table>

WebMD Health Corporation is an independent company providing health support information and tools.
HMO Minnesota, d.b.a. Blue Plus, an affiliate of Blue Cross and Blue Shield of Minnesota.
Doctor on Demand is an independent company providing telehealth services and is not available in every state. Check DoctorOnDemand.com/bluecrossmn to ensure you are located in a state that is eligible to participate.
Notice concerning policyholder rights in an insolvency under the Minnesota Life and Health Insurance Guaranty Association Law

If the insurer that issued your life, annuity, or health insurance policy becomes impaired or insolvent, you are entitled to compensation for your policy from the assets of that insurer. The amount you recover will depend on the financial condition of the insurer.

In addition, residents of Minnesota who purchase life insurance, annuities, or health insurance from insurance companies authorized to do business in Minnesota are protected, subject to limits and exclusions, in the event the insurer becomes financially impaired or insolvent. This protection is provided by the Minnesota Life and Health Insurance Guaranty Association.

Minnesota Life and Health Insurance Guaranty Association
4760 White Bear Parkway
Suite 101
White Bear Lake, MN 55110
Telephone: (651) 407-3149
Fax: (651) 407-3150
Executive Director: Gerald C. Backhaus

The maximum amount the Guaranty Association will pay for all policies on one life by the same insurer is limited to $500,000. Subject to this $500,000 limit, the Guaranty Association will pay up to $500,000 in life insurance death benefits, $130,000 in net cash surrender and net cash withdrawal values for life insurance, $500,000 in health insurance benefits, including any net cash surrender and net cash withdrawal values, $250,000 in annuity net cash surrender and net cash withdrawal values, $410,000 in present value of annuity benefits for annuities which are part of a structured settlement or for annuities in regard to which periodic annuity benefits, for a period of not less than the annuitant’s lifetime or for a period certain of not less than ten years, have begun to be paid on or before the date of impairment or insolvency, or if no coverage limit has been specified for a covered policy or benefit, the coverage limit shall be $500,000 in present value. Unallocated annuity contracts issued to retirement plans, other than defined benefit plans, established under section 401, 403(b), or 457 of the Internal Revenue Code of 1986, as amended through December 31, 1992, are covered up to $250,000 in net cash surrender and net cash withdrawal values, for Minnesota residents covered by the plan.

Provided, however, that the Association shall not be responsible for more than $10,000,000 in claims from all Minnesota residents covered by the plan. If total claims exceed $10,000,000, the $10,000,000 shall be prorated among all claimants. These are the maximum claim amounts. Coverage by the Guaranty Association is also subject to other substantial limitations and exclusions and requires continued residency in Minnesota. If your claim exceeds the Guaranty Association’s limits, you may still recover a part or all of that amount from the proceeds of the liquidation of the insolvent insurer, if any exist. Funds to pay claims may not be immediately available. The Guaranty Association assesses insurers licensed to sell life and health insurance in Minnesota after the insolvency occurs. Claims are paid from this assessment.

The coverage provided by the Guaranty Association is not a substitute for using care in selecting insurance companies that are well managed and financially stable. In selecting an insurance company or policy you are advised not to rely on coverage by the Guaranty Association.

This notice is required by Minnesota state law to advise policyholders of life, annuity or health insurance policies of their rights in the event their insurance carrier becomes financially impaired or insolvent. This notice in no way implies that the company currently has any type of financial problems. All life, annuity and health insurance policies are required to provide this notice.

To see benefit and premium information about all Blue Cross actively marketed individual health plans available to you, please go to healthcare.gov.

For policy years beginning on and after January 1, 2014, monthly rates, or premiums, may vary based upon the plan you select, the ages of covered persons, geographic rating area and tobacco use.

The monthly rate charged may be changed to reflect:

1. Adding or deleting a dependent;
2. Your move to a different geographic rating area;
3. Changes in age (on a renewal date);
4. Changes in tobacco use;
5. Your request to transfer to a new health plan; or
6. Other changes required by or otherwise expressly permitted by state or federal law or regulations.

To view a listing of all individual health plans actively marketed by Blue Cross and a description of benefits and premiums, please go to healthcare.gov.
NOTICE OF NONDISCRIMINATION PRACTICES
Effective July 18, 2016

Blue Cross and Blue Shield of Minnesota and Blue Plus (Blue Cross) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or gender. Blue Cross does not exclude people or treat them differently because of race, color, national origin, age, disability, or gender.

Blue Cross provides resources to access information in alternative formats and languages:
- Auxiliary aids and services, such as qualified interpreters and written information available in other formats, are available free of charge to people with disabilities to assist in communicating with us.
- Language services, such as qualified interpreters and information written in other languages, are available free of charge to people whose primary language is not English.

If you need these services, contact us at 1-800-382-2000 or by using the telephone number on the back of your member identification card. TTY users call 711.

If you believe that Blue Cross has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or gender, you can file a grievance with the Nondiscrimination Civil Rights Coordinator
- by email at: Civil.Rights.Coord@bluecrossmn.com
- by mail at: Nondiscrimination Civil Rights Coordinator
  Blue Cross and Blue Shield of Minnesota and Blue Plus
  M495
  PO Box 64560
  Eagan, MN 55164-0560
- or by phone at: 1-800-509-5312

Grievance forms are available by contacting us at the contacts listed above, by calling 1-800-382-2000 or by using the telephone number on the back of your member identification card. TTY users call 711. If you need help filing a grievance, assistance is available by contacting us at the numbers listed above.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights
- electronically through the Office for Civil Rights Complaint Portal, available at: https://ocrportal.hhs.gov/ocr/portal/lobby.jsf
- by phone at:
  1-800-368-1019 or 1-800-537-7697 (TDD)
- or by mail at:
  U.S. Department of Health and Human Services
  200 Independence Avenue SW
  Room 509F
  HHH Building
  Washington, DC 20201

This information is available in other languages. Free language assistance services are available by calling the toll free number below. For TTY, call 711.

Si habla español, tiene a su disposición servicios gratuitos de asistencia con el idioma. Llame al 1-855-903-2583. Para TTY, llame al 711.


Haddii aad ku hadasho Soomaali, adigu waxaad heli kartaa caawimo luqad lacag la'aan ah. Wac 1-866-251-6736. Markay tahay dad maqalku ku adag yahay (TTY), wac 711.


Afaan Oromoo dubbattu yoo ta'e, tajaajila gargaarsa afaan hiikuu kaffaltii malee. Argachuuf 1-855-315-4016 bilbilaa. TTY dhaaf, 711 bilbilaa.


Если Вы говорите по-русски, Вы можете воспользоваться бесплатными услугами переводчика. Звоните 1-855-315-4028. Для использования телефонного аппарата с текстовым выходом звоните 711.

Si vous parlez français, des services d’assistance linguistique sont disponibles gratuitement. Appelez le +1-855-315-4029. Pour les personnes malentendantes, appelez le 711.
As Minnesota’s health care leader, we live fearless. We believe good health is for everyone — not just our members. It’s a big vision. And that’s why we’re investing in the communities we serve and empowering individuals to make smart choices about their health. Live fearless with the peace of mind that comes from knowing you’re protected by the strength and stability of Blue Cross. We invite you to join us.