



# 2018 Individual Carrier Summary - Consumer Copy

\*Information subject to change without notice.

## Dates, Rates & Carrier Info

| 2018 - Metro   | On-Exchange BCBS  | Off-Exchange BCBS            | On-Exchange Health Partners     | Off-Exchange Health Partners | On-Exchange Medica          | On-Exchange Ucare                             | Off-Exchange Preferred One    |
|--|---|------------------------------|---------------------------------|------------------------------|-----------------------------|---|-------------------------------|
| OE dates   | Nov 1 2017-<br>Jan 14 2018                              | Nov 1 2017-<br>Dec 15 2017   | Nov 1 2017-<br>Jan 14 2018      | Nov 1 2017-<br>Dec 20 2017   | Nov 1 2017-<br>Jan 14 2018  | Nov 1 2017-<br>Jan 14 2018                    | Nov 1 2017-<br>Dec 15 2017    |
| Deadline for 1/1/2018 eff-date   | Dec 20 2017   | Dec 15 2017                  | Dec 20 2017                     | Dec 20 2017                  | Dec 20 2017                 | Dec 20 2017                                   | Dec 15 2017                   |
| Deadline for 2/1/2018 eff-date   | Jan 14 2018   | N/A                          | Jan 14 2018                     | N/A                          | Jan 14 2018                 | Jan 14 2018                                   | N/A                           |
| Special Enrollment Period (SEP)  | Jan 14 2018 -<br>Dec 31 2018                            | Dec 16 2017 -<br>Dec 31 2018 | Jan 15 2018 -<br>Dec 31 2018    | Dec 21 2017-<br>Dec 31 2018  | Dec 21 2017-<br>Dec 31 2018 | Jan 15 2018 - Dec 31 2018                     | Dec 16 2017-<br>Dec 31 2018   |
| SEP's can also occur during open enrollment. If this is the case, effective dates may be different depending on your qualifying event. |   |                              |                                 |                              |                             |   |                               |
| Member Services  | No ID Card: 651-662-8000<br>Yes ID Card: call # on back | 952-883-5900                 | 952-883-5000                    | 952-992-1805                 | 952-992-1805                | Choices 612-676-6600<br>Fairview 612-676-6609 | 763-847-4477                  |
| Membership Accounting  |   | 952-967-5444                 | 952-883-5353                    |                              |                             |   |                               |
| New User Account Registration  | <a href="#">BCBS MN</a>                                 |                              | <a href="#">Health Partners</a> |                              | <a href="#">Medica</a>      | <a href="#">Ucare</a>                         | <a href="#">Preferred One</a> |

## MNsure, Public Assistance & County Phone Numbers

| Program Phone #'s    | MNsure Contact Center | 855-366-7876 | Medical Assistance | 651-431-2670 | MNcare      | 651-662-5240 |              |  |
|----------------------|-----------------------|--------------|--------------------|--------------|-------------|--------------|--------------|--|
| County Phone Numbers | Anoka                 | Carver       | Dakota             | Hennepin     | Ramsey      | Scott        | Washington   |  |
|                      | 763-422-7200          | 952-361-1600 | 651-554-5611       | 612-596-1300 | 651-26-4444 | 952-496-8686 | 651-430-6455 |  |



## Network, Doctors & RX

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|   | BCBS On-Exchange   | BCBS Off-Exchange | HP On-Exchange   | HP Off-Exchange | Medica  | Ucare  | Preferred One   |
|---|--|-------------------|--|-----------------|---|--|---|
| RX Formulary Look up  | <a href="#">Basic RX Formulary</a>   |                   | <a href="#">GenericsAdvantageRX</a>  |                 | <a href="#">Medica Drug List</a>  | <a href="#">Ucare Choices Formulary</a>  | <a href="#">2016 PreferredOne Formulary PDF</a>   |
| Pharmacy Look up  | <a href="#">Essential Pharmacy Network</a>   |                   | <a href="#">Health Partners Pharmacies</a>   |                 | <a href="#">Medica Pharmacies</a>   | <a href="#">Ucare Pharmacy &amp; Preferred Pharmacy Network</a>  | <a href="#">P1 Pharmacy</a>   |
| Drugs Not Covered   | Drugs not on BasicRX list; Drugs not in Essential Pharm Network  |                   | No coverage for Speciality Drugs self-administered   |                 | Non-preferred brand: Coin. is 10% less for orally administered cancer treatment medications   | Specialty Drugs must use Fairview Specialty Pharmacy   | Non-preferred brand drugs not covered   |
| Product Name and Link to Find a Doctor  | <a href="#">Blue Plus Metro MN</a>   |                   | <a href="#">Peak Network</a>   |                 | <a href="#">Appause - Available in all MN Counties</a>  | <a href="#">Fairview Ucare Choices - Offered in 10 metro counties</a>  | <a href="#">Select Network</a>  |
|   | North Memorial Health Clinic F.K.A. MultiCare - Fridely Medical Center, Roseville M.C., and Blaine M.C. will NO longer be in this network. |                   | Peak Network -11 Metro Counties *North Memorial Primary Care Clinics NOT in-network *Wright County: In-Network Stellis Health, Allina Clinic-Buffalo, Buffalo Hospital |                 | <a href="#">Acclaim - North Memorial Care System offered in 5 Metro Counties</a>  | <a href="#">Ucare Choices (larger network) - Offered in all FV counties + 16 NE counties</a>   |   |
| <b>Primary Care Systems (in red) &amp; Notable Facilities</b><br>*not a complete list | <b>Allina:</b><br>Abbott NW Hospital, SD Peds, Mpls Heart Institute, J. Haugen & Assc, Edina Peds, Metro Peds, Edina Family Physicians     |                   | <b>Health Partners, Park Nicollet, Entira:</b> France Ave Physicians, Ridgeview Clinics & Hospitals, Children's Clinics & Hopsitals, Metro Peds                        |                 | <b>(Applause)</b><br><b>Allina, Altru, Entire, Essentia:</b> Abbott NW, Children's Hospital & Clinics, HCMC, Mayo, North Memorial, Ridgeview (Acclaim)<br><b>North Memorial</b> | <b>(Fairview Choices) Fairview (FV) &amp; North Memorial (NM):</b> Twin Cities Orthopedics, John Haugen Assc, MN Oncology, Noran Neurological Clinic, North Point Health, U of M Physicians<br><b>FV, Park Nic, HCMC, NM, HealthEast, Entira:</b> Children's, Crutchfield Derm., Noran Neurological Clinic | <b>Fairview, HealthEast, North Memorial:</b><br>U of MN Physicians, U of MN Masonic Children's Hospital, NW Family Physicians |
| Preferred Convenience Care  | *Minute Clinic inside Target/CVS/malls North Memorial Express Care   |                   | Minute Clinics inside Target/CVS/malls   |                 | Minute Clinic inside Target/CVS/malls   | Minute Clinic CVS  | Minute Clinics inside Target/CVS/malls  |
| Preferred Online Care   | <a href="#">Dr On Demand</a>   |                   | <a href="#">Virtuwell</a>  |                 | <a href="#">Online Care / Zipnosis</a>  | <a href="#">Online Care / Zipnosis</a>   | <a href="#">MD Live</a>   |
|   |  |                   |  |                 |   |  | <a href="#">Online Care / Zipnosis</a>  |
|   |  |                   |  |                 |   |  | <a href="#">Virtuwell</a>   |



### Misc. Plan Information

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|  | BCBS On-Exchange  | BCBS Off-Exchange | HP On-Exchange                                    | HP Off-Exchange           | Medica  | Ucare                                      | Preferred One           |
|--|---|-------------------|---|---------------------------|---|--|-------------------------|
| <b>Catastrophic Plan</b>                                   | No  |                   | No  | Yes                       | Yes   | Yes, Ucare Choices Only                    | No                      |
| <b>Noteable Info</b>                                       | Silver plan is now an H.S.A.; Single Rate for Tobacco and Non-Tobacco                   |                   | Pediatric Dental NOT Included                     | Pediatric Dental INCLUDED | Mayo is listed as <b>MCHS</b> in the Find a Doctor tool. Does NOT include Mayo Clinic and Hospitals in Rochester. | All plans offer preventative drug coverage | Off Exchange only       |
| <b>Adult Eye Exam</b>                                      | No  |                   |   |                           |   |  |                         |
| <b>Pediatric Eye Exam</b>                                  | Yes   |                   |   |                           |   |  |                         |
| <b>Pediatric Glasses</b>                                   | Yes   |                   |   |                           |   |  |                         |
| <b>Pediatric Dental: Routine Exam</b>                      | No  |                   | No  | Yes                       | No  | Yes  | Yes                     |
| <b>Pediatric Dental: Basic &amp; Major Subject to Ded.</b> | No  |                   | No  | Yes                       | No  | Yes  | Yes                     |
| <b>IN Network Travel Benefit</b>                           | Only Emergency Coverage   |                   | NO Cigna In-Network, Only emergency and Virtuwell |                           | YES, only outside MN, ND, SD, WI<br><a href="#">MultiPlan PHCS</a>  | Only Emergency Coverage                    | Only Emergency Coverage |
| <b>H.S.A Option</b>  | Yes, Silver and Bronze  |                   | Yes, Silver and Bronze                            |                           | Yes, Silver and Bronze  | No   | No                      |
| <b>H.S.A Contribution Limits</b>                           | \$3450 Individual - \$6900 Family - 55+ Catch UP \$1000                                 |                   |   |                           |   |  |                         |
| <b>H.S.A Information</b>                                   | <a href="#">Qualified Medical Expenses</a>  |                   |   |                           |   |  |                         |
|  | <a href="http://www.IRS.gov">www.IRS.gov</a>  |                   |   |                           |   |  |                         |
|  | If you need a bank reference: <a href="#">Open Account Online with Seleccct Account</a> |                   |   |                           |   |  |                         |