

2024 MN TRUCKERS HEALTH PLAN CONSORTIUM

"Success starts with you!"

Information Covered:

- *Summary of Health Plan and BLUE CROSS BLUE SHIELD*
- *River Health (separate benefit)*
- *How to Get a Proposal*
- *Key Contacts for Program*



NORTH RISK PARTNERS®

BCBS Role with MN Truckers Health Plan

Blue Cross and Blue Shield (BCBS) of MN is the chosen health carrier for MN Truckers Health Plan

- ✓ State-wide name recognition and brand
- ✓ Proposed underwriting philosophy
- ✓ Two Network options with statewide accessibility (Aware Network / High Value Network)
- ✓ Benefits and rates developed specific for MN Truckers Health Plan, member companies and its employees
- ✓ 2-1-2024 Effective Dates Available and beyond.
- ✓ Large Group rates for small employers and ease of doing business
- ✓ 9 plan design options available for each employer: Employers over 10 employees can offer up to four plan designs; Employers under 10 employees can offer up to two plan designs.
- ✓ 2 year Employer commitment required for Group Health Plan
- ✓ Competitive compensation for Agents of \$25 PEPM



MN Truckers Health Plan Consortium with BCBS of MN

- Employers joining the AHP can chose from 2 network options for each plan design
- Aware Network - Largest network in the state of MN
- High Value Network has access in most areas in MN

Pending Approval by the MN Department of Commerce

2024 STATEWIDE LARGE AND SMALL GROUP NETWORKS BY CARE SYSTEM
Effective 1/1/2024



Updated 8/09/2023

	Aware Network	High Value Network
METRO		
Allina	X	X
Avera	X	
CentraCare Health	X	X
Children's Hospitals & Clinics	X	X
Entira	X	X
HealthPartners Health System	X	
Hennepin County Medical Center	X	
M Health Fairview	X	X
Mankato Clinic Ltd	X	X
Mayo Health System	X	
North Memorial	X	X
Northfield Hospital and Clinic	X	X
Park Nicollet	X	
Ridgeview	X	X
St. Croix Regional Medical Center	X	X
University of Minnesota Physicians	X	X
Veterans Admin Medical Center	X	
CENTRAL		
Carris Health	X	X
CentraCare Health	X	X
Cuyuna Regional Medical Center	X	X
Essentia	X	
HealthPartners Health System	X	
Hutchinson Health	X	
Integrity Health Network	X	X
M Health Fairview	X	X
Veterans Admin Medical Center	X	
NORTHEAST		
Essentia	X	
Welia Health	X	X
Grand Itasca Clinic and Hospital	X	X
Integrity Health Network	X	X
M Health Fairview	X	X
St. Luke's	X	X
Veterans Admin Medical Center	X	

2024 AHP PLANS



Aware

In-Network Benefits

Plan Number	Deductible (Ind/Fam)	Coinsurance (Plan Pays)	Out-of-Pocket Maximum (Ind/Fam)	HSA	Office Visit Copay	E-visit / Telephone Consults	RX Copays (member pays)	Specialty Rx (In-Network coverage only) (member pays)	Plan Relativity
AHP24030	\$2000/\$4000 <i>(Non-embedded)</i>	0%	\$2000/\$4000	HSA	0% after the ded	0% after the ded	Ded/Coins	0% after the ded	0.778
AHP24050	\$2000/\$6000	30%	\$4500/\$9000	N/A	\$40 copay	First five E-visits are 0% (no ded): subsequent E-visits are \$20 copay, 0% (no ded)	\$15/\$100/\$50/\$100	30% to a maximum of \$400 per prescription	0.725
AHP24075	\$3200/\$6400	0%	\$3200/\$6400	HSA	0% after the ded	0% after the ded	Ded/Coins	0% after the ded	0.710
AHP24081	\$4000/\$8000	0%	\$4000/\$8000	HSA	0% after the ded	0% after the ded	Ded/Coins	0% after the ded	0.666
AHP24083	\$5000/\$10000	0%	\$5000/\$10000	HSA	0% after the ded	0% after the ded	Ded/Coins	0% after the ded	0.620
AHP24105	\$7000/\$14000*	0%	\$7000/\$14000	HSA	0% after the ded	0% after the ded	Ded/Coins	0% after the ded	0.519
AHP24110	\$500/\$1500	30%	\$4000/\$8000	N/A	\$40 copay	First five E-visits are 0% (no ded): subsequent E-visits are \$20 copay, 0% (no ded)	\$15/\$100/\$50/\$100	30% to a maximum of \$400 per prescription	0.837
AHP24111	\$1000/\$3000	30%	\$5000/\$10000	N/A	\$40 copay	First five E-visits are 0% (no ded): subsequent E-visits are \$20 copay, 0% (no ded)	\$15/\$100/\$50/\$100	30% to a maximum of \$400 per prescription	0.780
AHP24136	\$8050/\$16100*	0%	\$8050/\$16100	HSA	0% after the ded	0% after the ded	Ded/Coins	0% after the ded	TBD

*Plans are not Medicare Part D Creditable

No benefit exceptions or changes are allowed. Includes all Minnesota mandated benefits. All plans are KeyRx closed formulary and the Classic pharmacy network.

Deductible and out-of-pocket are separate for in and out-of-network and accumulate separately. There is no 4th quarter carryover.

Non-participating providers are paid at the Medicare Advantage rate. Providers may balance bill any outstanding balances.

Each health care provider 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.

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



2024 AHP PLANS



High Value In-Network Benefits

Plan Number	Deductible (Ind/Fam)	Coinsurance (Plan Pays)	Out-of-Pocket Maximum (Ind/Fam)	HSA	Office Visit Copay	E-visit / Telephone Consults	RX Copays (member pays)	Specialty Rx (In-Network coverage only) (member pays)	Plan Relativity
AHP24038	\$2000/\$4000 (Non-embedded)	0%	\$2000/\$4000	HSA	0% after the ded	0% after the ded	Ded/Coins	0% after the ded	0.720
AHP24041	\$3200/\$6400	0%	\$3200/\$6400	HSA	0% after the ded	0% after the ded	Ded/Coins	0% after the ded	0.657
AHP24077	\$2000/\$6000	30%	\$4500/\$9000	N/A	\$40 copay	First five E-visits are 0% (no ded); subsequent E-visits are \$20 copay, 0% (no ded)	\$15/\$100/\$50/\$100	30% to a maximum of \$400 per prescription	0.671
AHP24082	\$4000/\$8000	0%	\$4000/\$8000	HSA	0% after the ded	0% after the ded	Ded/Coins	0% after the ded	0.616
AHP24084	\$5000/\$10000	0%	\$5000/\$10000	HSA	0% after the ded	0% after the ded	Ded/Coins	0% after the ded	0.573
AHP24106	\$7000/\$14000*	0%	\$7000/\$14000	HSA	0% after the ded	0% after the ded	Ded/Coins	0% after the ded	0.480
AHP24113	\$500/\$1500	30%	\$4000/\$8000	N/A	\$40 copay	First five E-visits are 0% (no ded); subsequent E-visits are \$20 copay, 0% (no ded)	\$15/\$100/\$50/\$100	30% to a maximum of \$400 per prescription	0.775
AHP24114	\$1000/\$3000	30%	\$5000/\$10000	N/A	\$40 copay	First five E-visits are 0% (no ded); subsequent E-visits are \$20 copay, 0% (no ded)	\$15/\$100/\$50/\$100	30% to a maximum of \$400 per prescription	0.721
AHP24137	\$8050/\$16100*	0%	\$8050/\$16100	HSA	0% after the ded	0% after the ded	Ded/Coins	0% after the ded	TBD

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Eligibility for MN Truckers Health Plan

- Member of the MN Trucking Association
- Employer with an eligible SIC Code
- Employer is incorporated in the state of Minnesota
- Employer will have 2+ eligible employees enrolled



Eligible SIC Codes

MN Truckers Health Plan – 2024 Plan Year

6-Digit SIC Codes

- 421301 Trailers-transporting
- 421302 Fuel-bulk-delivery
- 421303 Trucking-transportation brokers
- 421304 Trucking
- 421305 Trucking-exempt commodity
- 421306 Trucking-liquid & dry bulk
- 421307 Trucking-heavy hauling
- 421308 Trucking-refrigerated
- 421309 Trucking-motor freight
- 421310 Express & transfer svc
- 421311 Horse transporting
- 421312 Mobile homes-transporting
- 421313 House & building movers
- 421314 Oil field hauling
- 421315 Oil truckers
- 421316 Oil field transportation service
- 421317 Citrus hauling
- 421318 Trucking-containerized freight
- 421319 Coal hauling
- 421320 Trucking-overdimensional load
- 421321 Trucking management
- 421323 Trucking water

8-Digit SIC Codes

- 42130000 Trucking, except local
- 42139900 Trucking, except local, nec
- 42139901 Automobiles, transport and delivery
- 42139902 Building materials transport
- 42139903 Contract haulers
- 42139904 Heavy hauling, nec
- 42139905 Heavy machinery transport
- 42139906 Household goods transport
- 42139907 Less-than-truckload (LTL)
- 42139908 Liquid petroleum transport, non-local
- 42139909 Mobile homes transport
- 42139910 Refrigerated products transport
- 42139911 Trailer or container on flat car (TOFC/COFC)

Other Eligible SIC Codes

- 484230 - Transportation and Warehousing
- 48421 - Moving Services in the US
- 48422 - Local Specialized Freight Trucking in the US
- 811310 - Commercial and Industrial Machinery and Equipment (except Automotive and Electronic) Repair and Maintenance



MN Truckers Health Plan Consortium with BCBS of MN

Process for quoting with BCBS for Minnesota Association Health Plan:

- **Business requirements:**
 - 2 – 9 enrolled employees = up to 2 plans.
 - 10 + enrolled employees = up to 4 plans.
- **Required Information for quoting:**
 - Employer Questionnaire
 - Census (Including employee home zip codes)
 - Copy of Last Renewal with current rates and renewal rates
 - Larger Group Employers (above 50 eligible employees):
 - 2 years claims history (if available)

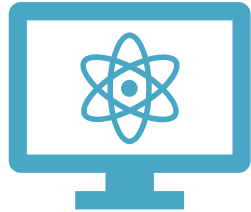
Contact your local BCBS agent or
North Risk Partners for a quote.



NORTH RISK PARTNERS®

Introducing RIVER HEALTH

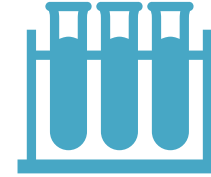
Independent Contractors & Employees Eligible



**Unlimited Virtual
Care Visits**



**3 Free In-Person
Doctor Visits**



**Affordable
Lab Testing**

RIVER HEALTH
COMPREHENSIVE SERVICES



**Affordable
Medications**



Ongoing Therapy



Wellness Perks

Reduced BCBS fee available for MN Truckers Only



RIVER HEALTH

Exclusive program with North Risk Partners, MN Trucker Health Plan & Employees and Independent Contractors are ELIGIBLE!

- ✓ Plan designed for employers
- ✓ Free add-on for existing Blue Cross plans
- ✓ Employers receive a one time secured discount of 2.5% off BCBS Premium
- ✓ Claims don't hit health plans
- ✓ Convenient and easy
- ✓ Different from the standard telehealth services

Additional Benefits

- There are no co-pays, deductibles, or hidden fees
- \$0 fees for lab testing
- Patients can meet with the same doctor for every visit
- Over 500 types of medications that cost \$5
- Unlimited virtual primary care visits
- Three in-person visits at no costs per year
- Online therapy services



Questions?

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