

2024

HEALTH PLANS

Minnesota Trucking Association

More choices for employees. An easy decision for you.

Designed for small businesses with two to 99 employees, the Association Health Plans package offers flexible plan designs with more coverage options so your employees have more choice.

A SIMPLIFIED APPROACH

Nine plan options provide different levels of coverage so employees can choose the plan that best meets their needs. All you do is choose the network: Aware® or High Value.

Each plan includes coverage for doctor visits, preventive care, hospitalization, emergency care and outpatient care, as well as health and wellbeing benefits to help your employees stay healthy. Plans can also be paired with a health reimbursement arrangement (HRA).

NETWORK OPTIONS

AWARE + BLUECARD®

Broadest network with the most healthcare providers

HIGH VALUE

Cost savings with a more targeted provider network*

Each healthcare provider is an independent contractor and is not our agent. The Blue Cross and Blue Shield Association is an association of independent Blue Cross and/or Blue Shield plans.

UNMATCHED NETWORK ACCESS

Access to more than 90 percent of hospitals and primary care providers nationwide.

It begins locally and scales nationally.

More than
100 MILLION
members

1 IN **3** AMERICANS
has Blue Cross Blue Shield

BETTER INSIGHTS DRIVE BETTER HEALTHCARE.

Source: Blue Cross and Blue Shield Association, May 2020.



*The High Value Network includes providers one county into the neighboring states of Iowa, South Dakota, North Dakota and Wisconsin. When seeking care in these counties, search for providers using High Value Network (not BlueCard PPO).

HEALTH AND WELLBEING BENEFITS

Get Active program

The Get Active program promotes physical activity through financial rewards. Employees and spouses can earn up to \$240 annually.*

Program includes:

- Health assessment
- Employees earn points for tracking daily activity
- Points can be redeemed for up to \$240 in electronic gift cards

*Employees and spouses must be enrolled in the Blue Cross and Blue Shield of Minnesota health plan.

Wellness discount marketplace

Blue365® provides discounts on local and national products and services that complement overall wellness. Learn more at blue365deals.com.

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

Online behavioral health support

Learn to Live provides online programs to help manage substance use, stress, depression, social anxiety, insomnia, panic and resilience. Programs are based on the proven principles of cognitive behavioral therapy developed through more than 10 years of clinical studies. Employees work at their own pace, with additional coaching available if needed.

Learn to Live, Inc. is an independent company offering online tools and programs for behavioral health support. Learn to Live is an educational program and should not be considered medical treatment.

Diabetes and heart disease prevention

Omada® is a 16-week course for members at risk for diabetes and heart disease. It is the largest prevention program recognized by the CDC for high-risk conditions. Omada helps members take preventive measures through education, health coaching and online peer groups.

The Omada program is from Omada Health, Inc., an independent company providing digital care programs.



Online care

Access board-certified doctors, psychiatrists and psychologists with Doctor On Demand via smartphone, tablet or computer.

doctorondemand.com/BlueCrossMN

• Benefits for employees:

- Easily schedule and access an online appointment from home, work or on the road
- Receive high-quality, low-cost care from board-certified doctors and licensed mental health providers
- Get treatment for common non-emergency conditions such as cold, flu, allergies, sore throat, pediatric issues, anxiety, depression, stress, addiction and more

• Benefits for employers:

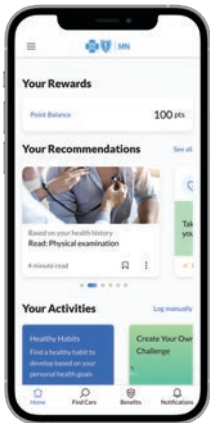
- Reduces time away from work. The average medical visit takes less than nine minutes — about the length of a coffee break.

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

AWARE AND HIGH VALUE NETWORK PRODUCT PORTFOLIO

Plan Name	Deductible (Ind./Family)	Out-of-Pocket Maximum (Ind./Family)	Coinsurance	Retail/Office Visit	E-visit	Rx Copay	Specialty Rx
\$500 Ded. Copay	\$500/\$1,500	\$4,000/\$8,000	30%	\$40	\$20*	\$15/\$100/ \$50/\$100	30% to max. \$400/script
\$1,000 Ded. Copay	\$1,000/\$3,000	\$5,000/\$10,000	30%	\$40	\$20*	\$15/\$100/ \$50/\$100	30% to max. \$400/script
\$2,000 Ded. Copay	\$2,000/\$6,000	\$4,500/\$9,000	30%	\$40	\$20*	\$15/\$100/ \$50/\$100	30% to max. \$400/script
\$2,000 HSA Non-Embedded	\$2,000/\$4,000	\$2,000/\$4,000	0%	Ded./Coins.	Ded./Coins.	Ded./Coins.	0% after deductible
\$3,200 HSA	\$3,200/\$6,400	\$3,200/\$6,400	0%	Ded./Coins.	Ded./Coins.	Ded./Coins.	0% after deductible
\$4,000 HSA	\$4,000/\$8,000	\$4,000/\$8,000	0%	Ded./Coins.	Ded./Coins.	Ded./Coins.	0% after deductible
\$5,000 HSA	\$5,000/\$10,000	\$5,000/\$10,000	0%	Ded./Coins.	Ded./Coins.	Ded./Coins.	0% after deductible
\$7,000 HSA	\$7,000/\$14,000	\$7,000/\$14,000	0%	Ded./Coins.	Ded./Coins.	Ded./Coins.	0% after deductible
\$8,050 HSA	\$8,050/\$16,100	\$8,050/\$16,100	0%	Ded./Coins.	Ded./Coins.	Ded./Coins.	0% after deductible

*First five e-visits covered at 100 percent.



BLUE CARE ADVISORSM

Connects employees to everything they need to manage their health.

- Understand and use their plan
- Find high-quality care
- Get next best action recommendations
- Stay on track with health goals
- Access programs and benefits
- View important plan details

QUESTIONS?

Contact your Blue Cross and Blue Shield of Minnesota appointed agent.



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

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