

2014 BLUEBASIC

GET THE BASICS IN A
LOWER-COST HEALTH PLAN

BlueBasic gives you basic health insurance at a reasonable price. Look at BlueBasic plans if you're most concerned about affordability.

BlueBasic may be a good fit for you if:

- You want lower monthly rates in exchange for paying more when you use health care
- You don't think you'll visit the doctor very much so are willing to have a higher deductible
- You want to choose from a range of cost-sharing options — including deductibles and coinsurance — to find the plan that fits your budget and health care needs
- You want to save money by having a smaller network of doctors and hospitals
- Your regular doctor is in the Consumer Value network, or you don't have a strong preference in what doctor you see
- You want upfront benefits before you meet your deductible, such as two free online doctor visits with OnlineCareAnywhereMN.com
- You want discounts on your gym membership

A NETWORK THAT FITS YOU CONSUMER VALUE NETWORK

BlueBasic plans are a lower-cost option with a smaller network. The Consumer Value network includes more than:

- 90 hospitals
- 2,500 clinics
- 28,800 physicians
- 25 outpatient service centers
- 4,200 mental health professionals
- 580 chiropractors

YOUR COSTS FOR CARE IN THE CONSUMER VALUE NETWORK

Monthly rate This is how much you pay Blue Cross each month for your health plan.	Deductible (single/family) This is the amount you pay for covered health care services in a year before your health plan starts to pay.	Coinsurance This is the percent you pay for your covered health care services after you meet your deductible.	Out-of-pocket maximum (single/family) This is an annual limit on your health care expenses. After you pay this much money — in deductibles, coinsurance, copays or a combination of these — your health plan pays for all of your covered health care services.
As low as \$120	\$3,300/\$6,600	50%	\$5,650/\$11,300
As low as \$122	\$5,650/\$11,300	0%	\$5,650/\$11,300
As low as \$140	\$4,350/\$8,700	0%	\$4,350/\$8,700
As low as \$146	\$2,200/\$4,400	20%	\$5,650/\$11,300

You'll pay more out of pocket when you see a provider outside of the Consumer Value network.

Key in-network providers and hospitals

Allina Hospitals and Clinics	Mankato Clinic	Sanford Hospital and Clinics
Altru Hospital and Clinics	Maple Grove Hospital	Sleepy Eye Medical Center
CentraCare Hospital and Clinics	MAPS	St. Gabriels Hospital
Children's Hospital and Clinics	Minneapolis Radiation Oncology	St. Joseph's Hospital Park Rapids
Colon and Rectal Surgery	Minnesota Oncology Hematology	St. Luke's Hospitals and Clinics
Community Memorial Hospital Association (CAH)	New River Hospital	Suburban Imaging
Cuyuna	North Memorial Hospitals and Clinics	Summit Orthopedics
Entira Clinics	Northfield Hospital	Tri County Hospital
Grand Itasca	Oakdale OB-GYN	Twin Cities Orthopedic
Hennepin County Medical Center and Clinics	Ortonville Area Health Services	United Hospital District
Integrity	Paul Larson Ob/Gyn Clinic, PA	
Madelia Community Hospital Inc.	Paynesville Area Hospital	
	Rice Memorial	



Make sure your favorite doctor or hospital is in the Consumer Value network. Visit bluecrossmn.com and click "Find a doctor."



QUESTIONS?

→ Visit bluecrossmn.com/findaplan

→ Talk to an agent. You can find an agent at bluecrossmn.com/findanagent, or

→ Call us at **1-800-262-0823** (TTY **711**)

Provider listings are not all-inclusive and are subject to change. For a complete list of providers, visit bluecrossmn.com. We feature a large network of health care providers. Each provider is an independent contractor and not our agent. Online Care Anywhere is not available in Texas, Oklahoma, Alabama or Alaska. Blue Cross and Blue Shield of Minnesota is committed to compliance with laws and rules governing the operation of Online Care Anywhere. Laws in each state vary and because of the dynamic nature of telehealth — laws, statues or policies regarding telehealth may change. Blue Cross® and Blue Shield® of Minnesota and Blue Plus® are nonprofit independent licensees of the Blue Cross and Blue Shield Association.