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

2016 health plan information
CHOOSE THE PLAN THAT MAKES IT EASY TO GO WHERE LIFE TAKES YOU

You’re ready for the next stage in your life. You have a lot of exciting opportunities: a new academic challenge or finding a job. The last thing you want to worry about is a gap in your health coverage.

Your student health plan will end soon. Without coverage, you could be vulnerable.

WE’RE HERE FOR YOU

Blue Cross and Blue Shield of Minnesota and Blue Plus (Blue Cross) health plans give you confidence to tackle whatever life brings. Enjoy the peace of mind that comes with the strength and stability of a Blue Cross health plan.

Why Blue Cross is a smart choice

- Access to the largest network of health care providers across the nation or worldwide
- No referrals needed to see an in-network specialist
- Discounts on your gym membership
- Plans come with online health and wellbeing tools — to help keep you well
- Most claims paid within 15 days
- High member satisfaction with Blue Cross individual plans*

*2015 individual new member/disband survey, Blue Cross and Blue Shield of Minnesota

The Affordable Care Act established a yearly Open Enrollment Period (OEP) when people can enroll in a health plan. For 2016 coverage, the OEP is November 1, 2015 through January 31, 2016. 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 also 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 Sefert at (612) 373-9878 or tsefert@hayescompanies.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.

TRAVEL WITH CONFIDENCE

Plan on traveling? No problem. All of our health plans come with the BlueCard® PPO network. That means you’re covered at more than 92 percent of doctors and 96 percent of hospitals nationwide. You also get access to doctors and hospitals in more than 200 countries with BlueCard Worldwide®.

Each health care provider in the network is an independent contractor and is not our agent. Not all Blue Cross providers are in your network. It is up to you to confirm provider participation in your network by contacting Blue Cross before your visit.
Your time is valuable. Blue Cross makes it easy to find information to take care of your health. Tools are available to you online 24 hours a day, seven days a week. Get health and wellness tips, learn how to manage health conditions or find a doctor with myBlueCross.

Once you register for an account you can:

› View claims and Explanations of Health Care Benefits (EOBs)
› Manage your health spending account
› Send secure emails to customer service
› View, print, email or order member ID cards
› View deductibles and out-of-pocket expenses

**SAVE TIME AND MONEY WITH THE “FIND A DOCTOR” TOOL**

It’s easy to compare doctors and shop for the best price on care with the “Find a doctor” web tool. It offers many advanced features:

› Choose a doctor, hospital, urgent care center or convenience clinic in your plan’s network
› Read other consumers’ reviews of doctors and write your own

**DID YOU KNOW?**

You’ll get a personalized online account to:

› Keep track of your claims
› Manage your accounts
› Find doctors
› Get health information and more
# Tools for Your Health and Wellbeing

The chart below lists tools and resources included in your health plan that can help you take charge of your health habits. Choose the options that best meet your health goals and desired approach.

## GET WELL

<table>
<thead>
<tr>
<th>Case management</th>
<th>Talk with a nurse, social worker or other health professional about managing your (or your family member’s) complex health care needs.</th>
<th>Number on the back of your member ID card</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nurse line</td>
<td>Talk to a nurse 24 hours a day, seven days a week to help you get answers to your health-related questions.</td>
<td>1-800-622-9524</td>
</tr>
<tr>
<td>Online care</td>
<td>Meet face-to-face with a board-certified doctor online, from home or work — or even on vacation.</td>
<td>bluecrossmn.com/onlinecare</td>
</tr>
</tbody>
</table>

## SAVE MONEY

| Fitness membership discount | Get a $20 discount for working out 12 days per month at a participating fitness center. | bluecrossmn.com |
| Online marketplace          | Get exclusive savings on health and wellbeing products and services not typically covered by your health plan.                  | choosehealthy.com |
| Provider cost/quality       | Get recommendations on doctors, hospitals, prescriptions and other information, based on cost and quality.                    | bluecrossmn.com |
## FIND ANSWERS

<table>
<thead>
<tr>
<th>Health Guides</th>
<th>Get answers to your questions about your health plan benefits or get connected to a nurse for questions about your health.</th>
<th>Number on the back of your member ID card</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Online health and wellbeing resources</strong></td>
<td>Access a library of articles, videos, quizzes and calculators about health conditions, diseases, procedures and prescriptions.</td>
<td>bluecrossmn.com</td>
</tr>
<tr>
<td><strong>Online health assessment</strong></td>
<td>Answer questions that assess your health history and health behaviors to get a snapshot of your current health status.</td>
<td>bluecrossmn.com</td>
</tr>
</tbody>
</table>

## SEEK SUPPORT

<table>
<thead>
<tr>
<th>Chronic Condition Management</th>
<th>Get support from a nurse to help manage your chronic condition(s).</th>
<th>Number on the back of your member ID card</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Online health coaching</strong></td>
<td>Provides personalized online coaching to help address your health goals and concerns.</td>
<td>bluecrossmn.com</td>
</tr>
<tr>
<td><strong>Quitting tobacco support</strong></td>
<td>Helps you develop and maintain a quit plan with information and support from a Quit Coach. Includes over-the-counter medications to help you quit.</td>
<td>1-888-662-BLUE (2583) or bluecrossmn.com</td>
</tr>
</tbody>
</table>
WHAT’S NEXT?

READY TO APPLY?

➔ View the benefit highlights to select a plan
➔ View the rate guide to determine your premium
➔ 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

Save time, skip the hassle

Automatic payment saves time, stamps and checks. It’s a convenient, worry-free way to pay. Blue Cross can deduct your monthly payment from your bank account automatically. That means no checks to write or bills to mail.
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.

This information is also available in other ways for people with disabilities or who need it translated to another language by calling 1-800-382-2000 (toll-free). For TTY, call 711.

If you want free help translating this information, call the number above.

Si desea ayuda gratis para traducir esta información, llame al número que aparece arriba.

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.