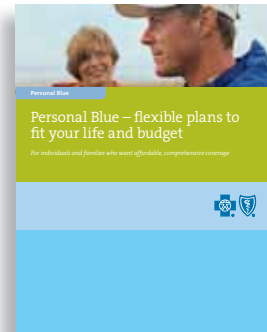
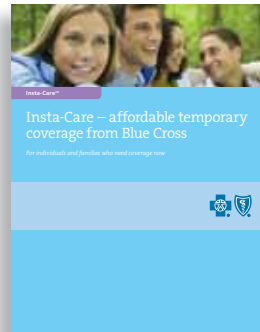


The new 2009 Blue Cross family of individual products



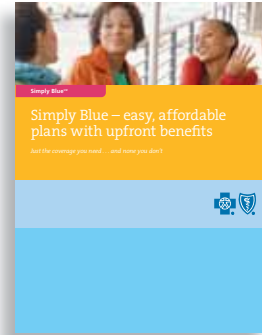
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2009 Blue Cross individual products



	Insta-Care SM	Personal Blue	
Coinsurance		80 with copay	80
Typical buying situations	People between jobs looking for temporary health care coverage	People coming from a group plan and used to lower-deductible plans with office visit copays	Individuals and families looking for a traditional plan with great up-front benefits
Key advantages	<ul style="list-style-type: none"> • \$300/\$500/\$1,000 deductible plans • 30-60-90 day plans • No application fee • Immediate coverage • Drug coverage is 80% after deductible • 80% coverage after deductible • Individual and family coverage 	<ul style="list-style-type: none"> • \$1,000/\$3,000 deductible plans • \$200 preventive care • \$50 copay for office or urgent care visits • \$10 copay for retail health clinic visits • 80% coverage after deductible • \$5 copay for retail formulary generic drugs • \$10 copay for 90dayRx or mail order formulary generic drugs • Individual and family coverage 	<ul style="list-style-type: none"> • \$1,500/\$2,500/\$3,500/\$4,500 deductible plans • \$200 preventive care • 80% coverage for retail health clinic visits, no deductible • 80% coverage after deductible • \$5 copay for retail formulary generic drugs • \$10 copay for 90dayRx or mail order formulary generic drug • Individual and family coverage
Provider network options In both Accord and Aware networks, members are covered in U.S. (outside Minnesota) by BlueCard [®] and internationally through BlueCard Worldw			
Accord – our standard network with 97% of Minnesota hospitals, clinics and providers	•	•	•
Aware[®] – our expanded network available to you at a small additional monthly cost		•	•
Special coverage			
Maternity labor, delivery and post-delivery care		•	•
Mental health services		•	•
Fitness Discounts		•	•

Notes



	Options Blue		Simply Blue SM	
	80	100	80	100
100	80	100	80	100
People seeking a lower premium plan and protection from catastrophic costs	People who want a health savings account and lower deductibles	People who want a health savings account and no coinsurance	Young adults not needing maternity coverage; pre-retirees	People who want upfront coverage for preventive care and office visits, and a higher deductible
<ul style="list-style-type: none"> • \$4,000/\$7,500/\$10,000 and \$15,000 deductible plans • 100% coverage after deductible • Individual and family coverage 	<ul style="list-style-type: none"> • \$1,300/\$2,000 deductible plans • \$300 preventive care • 80% coverage after deductible • HSA compatible • Individual and family coverage 	<ul style="list-style-type: none"> • \$3,500/\$4,500/\$5,800 deductible plans • \$300 preventive care • 100% coverage after deductible • HSA compatible • Individual and family coverage 	<ul style="list-style-type: none"> • \$4,000/\$8,000 deductible plans • \$250 preventive care • \$300 for office visits/urgent care • 80% coverage after deductible • \$5 copay for retail formulary generic drugs • \$10 copay for 90dayRx or mail order formulary generic drug • Individual coverage 	<ul style="list-style-type: none"> • \$5,000/\$7,500/10,000 deductible plans • \$250 preventive care • \$500 for office visits/urgent care • 100% coverage after deductible • \$5 copay for retail formulary generic drugs • \$10 copay for 90dayRx or mail order formulary generic drug • Individual coverage
vide® at in network benefits				
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The Blue Cross difference

Broader coverage

Our health plans for individuals include coverage for:

- Mental health services (Note that Insta-Care is our only plan that does not cover mental health services.)
- Prenatal care without a deductible

Many of our health plans for individuals include coverage for:

- **Use of retail health clinics, such as MinuteClinic and Target Clinic.** In many of our plans, incentives to use retail health clinics range from reduced copays or waived deductibles, to up-front dollars.
- **Preventive care.** Our Simply Blue plans have offered up-front coverage for preventive care. In 2009, two of the three Personal Blue plans will also include up-front preventive care coverage. In addition, Options Blue plans will now include preventive care coverage. (Prior to 2009 preventive coverage was a buy-up in our Options Blue plans.)
- **Generic drugs.** Two of our Personal Blue plans and all of our Simply Blue plans include \$5 formulary generic drug prescriptions.

Quick, hassle-free claims processing

We take our responsibility as financial stewards of your health care claims very seriously. Expect your claims to be processed quickly and accurately.

Prescription drug savings now easier than ever

If you take ongoing medications, you can make fewer trips to the pharmacy and save money at the same time with 90dayRx, from Blue Cross and Blue Shield of Minnesota. Fill 90-day prescriptions at participating retail pharmacies or through mail order and pay less than you would for three 30-day prescriptions. For plans with \$5 generics, you pay two copays instead of three.

Unmatched support for your health

When you call customer service, Health Guides will listen carefully to your concerns and direct you to the right information, resources or support. If you or a family member needs extra help managing a health condition or recovering from an injury, a Blue Cross registered nurse will help you get the care and support you need.

Healthy extras like Fitness Discounts

All plans include healthy extras like Fitness Discounts up to \$20 a month (except Insta-Care), an Online Health Assessment, Online Coaching Modules, a personal Online Wellness Center, and the myBlueCross member center.

Peace of mind in uncertain times

Now more than ever, you need a health plan you know and trust. Join the nearly 3 million members who look to Blue Cross for innovative, cost-effective coverage they can depend on.



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