



ND

BLUE Essential

A high-deductible health insurance plan that protects you from financial ruin if you experience a serious accident or illness.

BlueEssential is available to individuals under age 30.



Health care reform has changed some things about insurance plans. First, most Americans are required to have health insurance.

BlueEssential from Blue Cross Blue Shield of North Dakota (BCBSND) meets all the government requirements, costs less than other insurance plans and has the advantage of being supplied by North Dakota's most preferred health insurance company.

Explore all your BCBSND plan options, including some that allow you to use federal tax credits to help pay for your health insurance. Learn more and find out if you are eligible for a tax credit at BCBSND.com/shop

BlueEssential

How it Works

When you go to the doctor, fill a prescription or are admitted to the hospital:



Choose a health care provider in the Preferred Provider Organization (PPO) network.

In North Dakota, the network is the Preferred Blue PPO. If a family member resides outside of North Dakota, their network is the BlueCard PPO/EPO. You can see who's in network by using the "Find a Doctor" link at BCBSND.com. Providers who are not Preferred Blue or BlueCard PPO health care providers are out of network. Services received out of network are paid at a lower level.

You can locate pharmacies anywhere in the United States by using the "RX Tools" link at BCBSND.com. Click on Pharmacy Listings, Locate a Pharmacy, Welcome to MyPrime, and when prompted to select a health plan, select "BCBS North Dakota." You can proceed to search pharmacies by zip code, city/state or address.



Be sure to use your policy for preventive care, which is covered at 100%. There is no requirement to meet your deductible for preventive care.

For your first three office visits, you only pay a copay for each visit without meeting your deductible. For other services, you pay out of pocket. And even though you're paying on your own at this point, you receive discounts from participating providers because you are a BCBSND member.



Once you've spent \$7,150 for an individual plan (or \$14,300 for a family plan), BCBSND pays all your covered expenses for the remainder of the calendar year.



You earn rewards, like gift cards or merchandise, just for staying physically active and for getting recommended screening for breast, cervical and colorectal cancers. With BlueRewards you can earn up to \$200 per year.

What's Covered

Preventive care	You pay \$0
Doctor visits	You pay a \$50 copay amount for each of your first three office visits. You pay for subsequent visits until you have met your out-of-pocket maximum.
Chiropractic care Emergency room visits Hospitalization Prescription drugs Physical, speech and occupational therapy	1. You first pay for health care services out of your own pocket until you have met your out-of-pocket maximum. 2. After that, BCBSND pays all covered expenses for the rest of the year.
Deductible	\$7,150 Individual plan; \$14,300 Family plan
Coinsurance	100/0 (BCBSND pays 100%; you pay 0%)
Out-of-pocket maximum	The most you would pay per year: \$7,150 Individual plan; \$14,300 Family plan For a family plan, when an individual on the plan meets the individual deductible and out-of-pocket maximum, their covered expenses will be paid for the rest of the year, even if the family deductible and out-of-pocket maximum has not been met.

Cost sharing amounts apply to covered services you receive within the Preferred Blue PPO network. To locate a listing of participating providers, visit BCBSND.com and click on FIND A DOCTOR.

The BlueEssential plan prescription drug coverage is considered creditable coverage.

A Few Terms You Should Know

Premium

The amount you pay per month for your health insurance plan.

Coinsurance

Your share of the costs of a health care service covered in your plan after the deductible is met.

Deductible

The amount you owe for health care services before your insurance begins to pay. Some services, such as preventive services, are paid right away, before you meet your deductible.

Out-of-pocket maximum

The most you would pay in a year before your health insurance begins to pay 100% of the allowed amount. The out-of-pocket maximum amount doesn't include your premium and charges that are over and above the allowed amount.

Cost-sharing Example

Under the new health reform law, here's an example of what cost sharing looks like. Chris has a BlueEssential family plan. With this plan Chris pays a \$14,300 deductible and an out-of-pocket maximum of \$14,300.

January 1st
Beginning of calendar year

December 31st
End of calendar year



Early in the year, Chris' son Charlie requires surgery due to a sports injury and begins physical therapy.

Chris pays the entire bill of \$7,150, which goes toward the family deductible.

Chris breaks her arm and goes into the Emergency Room.

Chris pays the entire bill of \$1,000 which continues to go toward the family deductible.



Charlie needs additional physical therapy which is covered 100% since he previously met the Individual deductible and out-of-pocket maximum.

Later, Chris's arm requires surgery.

Chris pays all expenses totaling \$6,150. The family deductible has been met.



Chris and Charlie reached the \$14,300 family out-of-pocket maximum.

At this point, **insurance pays** the full cost of covered health care services, including prescription drugs, for the rest of the calendar year for all family members; Chris, Charlie and spouse.

Note: For a family plan, an individual on the plan must meet the individual deductible before coinsurance begins.

Why Choose Us for Your Health Insurance?

The Most Trusted Name in Health Insurance

- 98% of all doctors and 100% of all hospitals in North Dakota are BCBSND participating providers
- Enjoy protection when you travel – within or outside of the U.S.
- 80% of all providers in the U.S. participate with Blue Cross Blue Shield
- To find nearby doctors and hospitals, call BlueCard Access at 1.800.810.BLUE (2583) or visit the Blue National Doctor & Hospital Finder at www.BCBS.com.

When you arrive at the participating doctor's office or hospital, show the provider your ID card. The provider will identify your benefit level through this symbol:



Ways to Stay Healthy and Active

BCBSND believes in a preventive approach to health and wellness. To help you incorporate healthy choices into your everyday lives, we provide:

- BlueRewards, an incentive plan that rewards healthy behaviors like physical activity and preventive screenings
- HealthyBlue online wellness center with mobile app
- Blue Alliance, a partnership with North Dakota providers to improve quality, manage costs and enhance your experience
- Prenatal Plus to help facilitate healthy pregnancy

Ease of Use

- Insurance that's easy to use is a top priority for our members, so we focus on convenience
- Service from local offices throughout North Dakota
- Hassle-free claims
- Claims paid and questions answered here in North Dakota
- Online self-service center available 24/7

A Strong, Local Company

- Members and health care providers in North Dakota appreciate the fact that they can rely on us
- Strong and stable North Dakota-based company
- 70+ years in North Dakota's unique health care market

A Variety of Options

For individuals and families who don't purchase insurance from employers, BCBSND also offers:

- BlueDirect
- BlueCare

Get a Quote

- BCBSND.com/shop
- 800-280-BLUE (2583)
- Contact your local agent

Do You Qualify for Help Paying Your Premium?

See how much your insurance will cost by answering a few questions. Visit BCBSND.com/shop



Blue Cross Blue Shield of North Dakota is an independent licensee of the Blue Cross & Blue Shield Association

Nonindian Mutual Insurance Company

This benefit grid presents a brief overview of covered services and payment levels of this product. It should not be used to determine whether your health care expenses will be paid. The written benefit plan governs the benefits available.

For premium rates and further details of the coverage, including definitions; exclusions; criteria for medically appropriate and necessary care; credentialing process; confidentiality policy; description of experimental drugs, medical devices or treatments; grievance and appeals process; provider listings; drugs eligible for coverage; reductions or limitations; and the terms under which this benefit plan may be continued, call, write or visit Blue Cross Blue Shield of North Dakota.

Blue Cross Blue Shield of North Dakota has entered into an agreement with CMS to provide health insurance coverage through Qualified Health Plans on the Health Insurance Marketplace.

Blue Cross Blue Shield of North Dakota complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. This information is available in alternate formats, free of charge, by calling Member Services at 1-800-342-4718 (toll-free) or through the North Dakota Relay at 1-800-366-6888 or 711.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-342-4718 (TTY: 1-800-366-6888).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-342-4718 (TTY: 1-800-366-6888).