WELCOME AND INTRODUCTIONS

• Thanks for joining today – we appreciate your business!

• Phone lines muted – use the Chat feature for comments and questions

• We will respond to comments and questions as time allows

• Introductions – your Blue Cross facilitation team
TODAY’S SESSION

At the completion of today’s session you will be able to:

• Describe the Blue Cross Individual & Family 2020 Product Portfolio
• Consider how your clients’ needs may be addressed through our enhanced portfolio
• Summarize how You & Blue℠ are positioned to win in 2020!
INDIVIDUAL & FAMILY 2020 PRODUCT PORTFOLIO

September 2019

All information is preliminary, pending regulatory approval
2020 INDIVIDUAL PRODUCTS

• Products & rates have been filed and are awaiting approval
  – Expect approval in mid-September

• Maintaining five ACO products and introducing one new product
  – Blue Plus Strive-Metro Region
  – Blue Plus Metro MN
  – Blue Plus Southeast MN
  – Blue Plus Northeast MN
  – Blue Plus Western MN
  – Blue Plus Minnesota Value (NEW!)
PRODUCT CHANGES FOR 2020

- Product options available to all Minnesotans; some counties have two product options
- The only change to existing product service areas is that Blue Plus Strive – Metro Region will be available in Sherburne county

Confidential and proprietary.

Preliminary – pending regulatory approval
BLUE PLUS MINNESOTA VALUE

• New product Blue Plus Minnesota Value will be available in 15 counties, including 10 that did not have any offerings in 2019
  – Benton
  – Brown
  – Crow Wing
  – Kanabec
  – Kittson
  – Lake of the Woods
  – McLeod
  – Meeker
  – Mille Lacs
  – Morrison
  – Roseau
  – Sibley
  – Stearns
  – Todd
  – Wright

• Blue Plus Minnesota Value network is statewide *(same network as High Value Network with a different name)*

• In-network providers include CentraCare Health, Altru Health System, Mille Lacs Family Clinics, Kittson Memorial Hospital & Clinic, many others

Preliminary – pending regulatory approval
2020 INDIVIDUAL PRODUCT SERVICE AREAS

Blue Plus® Metro MN
Counties include: Anoka, Brown, Carver, Chisago, Dakota, Hennepin, Isanti, Kanabec, McLeod, Nicollet, Ramsey, Scott, Sherburne, Sibley, Washington and Wright

Blue Plus® Strive – Metro Region
Counties include: Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, Ramsey, Scott, Sherburne and Washington
Blue Plus® Southeast MN
Counties include: Blue Earth, Dodge, Faribault, Fillmore, Freeborn, Goodhue, Houston, Le Sueur, Martin, Mower, Nicollet, Olmsted, Rice, Steele, Wabasha, Waseca, Watonwan and Winona

Blue Plus® Northeast MN
Counties include: Aitkin, Carlton, Cook, Itasca, Koochiching, Lake, Pine and St. Louis
2020 INDIVIDUAL PRODUCT SERVICE AREAS

**Blue Plus® Western MN**
Counties include: Becker, Beltrami, Big Stone, Cass, Chippewa, Clay, Clearwater, Cottonwood, Douglas, Grant, Hubbard, Jackson, Kandiyohi, Lac qui Parle, Lincoln, Lyon, Mahnomen, Marshall, Murray, Nobles, Norman, Otter Tail, Pennington, Pipestone, Polk, Pope, Red Lake, Redwood, Renville, Rock, Stevens, Swift, Traverse, Wadena, Wilkin and Yellow Medicine

**Blue Plus® Minnesota Value**
Counties include: Benton, Brown, Crow Wing, Kanabec, Kittson, Lake of the Woods, McLeod, Meeker, Mille Lacs, Morrison, Roseau, Stearns, Sibley, Todd and Wright
## 2020 PRODUCTS & NETWORKS

Annual cost-sharing updates made (deductibles, out-of-pocket max, etc.)

<table>
<thead>
<tr>
<th>Bronze HSA</th>
<th>Silver HSA</th>
<th>Gold</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible: $6,900/$13,800</td>
<td>Deductible: $4,200/$12,600</td>
<td>Deductible: $1,350/$4,050</td>
</tr>
<tr>
<td>Coinsurance: 0%</td>
<td>Coinsurance: 20%</td>
<td>Coinsurance: 20%</td>
</tr>
<tr>
<td>Out of pocket max: $6,900/$13,800</td>
<td>Out of pocket max: $6,900/$13,800</td>
<td>Out of pocket max: $6,900/$13,800</td>
</tr>
<tr>
<td>Rx (after deductible): Tiers 1, 2, 3 &amp; 4 – 0%</td>
<td>Rx (after deductible): Tier 1 – 20% Tier 3 – 40% Tier 2 – 20% Tier 4 – 20%</td>
<td>Rx (after deductible*): Tier 1 – $20 copay* Tier 3 – 40% Tier 2 – 20% Tier 4 – 20%</td>
</tr>
</tbody>
</table>

### Out-of-network

- Deductible: $20,000/$30,000
- Coinsurance: 50%
- Out of pocket max: Unlimited
- Rx: No coverage

*Deductible does not apply before copay

- All plans available on and off MNsure
- Out-of-state services will continue to be covered as out-of-network (few exceptions, including outpatient emergency services)
2020 INDIVIDUAL PRODUCTS

- No material changes to pharmacy network or formulary
- *Insulin will be covered with $0 cost sharing – Tier 1 and Tier 2*
- Three free e-visits added to gold plans
- Many members will receive a new ID card for 2020 even if they do not change plans due to group number updates; renewal letter will note this
- Aligning with market standard for coordination of benefits
- Learn to Live, Sharecare, and Blue365 will continue to be included
HEALTH & WELLNESS PROGRAMS

- Free online mental health program
- Help for depression, social anxiety, stress, anxiety, worry and insomnia
- Cognitive Behavioral Therapy program focuses on problem solving and changing behaviors

- Online health and wellness engagement platform
- Personalized programs and resources
- Engagement on everything from medication adherence and managing diabetes to developing better eating habits and improving sleep

- Discounts on gym memberships, activity trackers, exercise equipment
- Tivity Health — $29 monthly membership to over 10,000 gyms worldwide
- Special offers on nutritional products and supplements
• No changes in the product portfolio rates
• The ancillary overview brochure will continue to be combined and contain the complete dental and vision product portfolio
Dental
• Standalone plans
• Multiple plan options, all covering preventive 100%
• *Waiting periods waived with proof of previous coverage*
• Most popular plan: Freedom Standard

Vision
• Standalone plans
• No waiting periods on benefits
• Plans with eye exam & materials or materials-only plans
• Most popular plan: *Value Plan, with exam*
Give your clients peace of mind with GeoBlue international travel health plans

• Comprehensive health coverage that includes hospitalization, doctor visits, and prescriptions
• Cashless, paperless service: GeoBlue direct bills for care
• Emergency medical evacuation for urgent, unexpected care
• An elite network of 1.3 million “best in class” English-speaking, western-trained providers in 180 countries
• Online tools, a free app and 24/7/365 concierge support to help schedule appointments, manage care, and fill prescriptions

Visit [geobluetravelinsurance.com/bcbsmn](http://geobluetravelinsurance.com/bcbsmn) to learn more and sign up to begin selling to your clients.
• Further
  • All bronze & silver plans are HSA compatible
  • Members that open a Further HSA have access to single sign on feature on the Blue Cross member portal
MARKETING & AGENT BONUS

New Marketing Materials for 2020:
• Combined Individual product guide
• Product-specific welcome brochures

Refreshed agent bonus
• $100 for every four new contracts sold
• Additional $100 for every four new contracts sold in the metro area
• Applies to new contracts effective January 1 through March 1, 2020
2018 REBATES

• Many members enrolled in an Individual plan in 2018 are eligible for a rebate due to the Blue Plus medical loss ratio position
• Approximately 20,297 members will receive checks
• All checks mailed by August 27th
WHY BLUE CROSS
PRIDE IN OUR BLUE CROSS HISTORY

• Trusted brand with over 85 years of experience serving 4 generations of members
• Comprehensive product portfolio statewide
• Located in Minnesota
• Local service centers (Eagan and Virginia)
RESOURCES AND UPDATES
• Online enrollment process now more closely mirrors paper application

• Enrolling spouse and domestic partners also need to electronically sign and accept acknowledgement
### PRODUCER ATTESTATION UPDATED

**Applicant Signature**

<table>
<thead>
<tr>
<th>First Name</th>
<th>Middle Name</th>
<th>Last Name</th>
</tr>
</thead>
</table>

I ACCEPT. By completing the above signature fields and by checking "I ACCEPT", I understand I am creating an electronic signature that carries the same legal obligations as a written signature. In addition, I

**Spouse Signature**

<table>
<thead>
<tr>
<th>First Name</th>
<th>Middle Name</th>
<th>Last Name</th>
</tr>
</thead>
</table>

I ACCEPT. By completing the above signature fields and by checking "I ACCEPT", I understand I am creating an electronic signature that carries the same legal obligations as a written signature. In addition, I

**Producer Attestation**

I attest I have reviewed the completed application with the applicant(s) and:

- I certify that I have met the requirements listed in Minnesota Statutes 62C.46 subdivision 4 regarding suitability, as well as those requirements set forth in the Agent Code of Conduct and within the Blue Cross and Blue Shield of Minnesota and Blue Plus contract.
- I am not aware of any factors impacting the eligibility of the applicant and each of his/her dependents applying for coverage.
- I understand, no producer may accept risk or pass on any eligibility requirements, make or alter the terms of the application or policy or waive any contractual rights or requirements.
- I attest the application was present and signed this application electronically in my presence.
- I provided a copy of the submitted application to the applicant(s) in its entirety, immediately in a secure manner pursuant to all applicable laws.
- I agree to retain a copy of the submitted application for my records and to provide a copy of the submitted application to Blue Plus upon request.

**Producer Signature**

<table>
<thead>
<tr>
<th>First Name</th>
<th>Middle Name</th>
<th>Last Name</th>
</tr>
</thead>
</table>

I ACCEPT. By completing the above signature fields and by checking "I ACCEPT", I understand I am creating an electronic signature that carries the same legal obligations as a written signature. In addition, I acknowledge that I have READ, UNDERSTAND and am AGREEING to all the terms and conditions in the attestation above.
GO TO MARKET TIMELINE

- **EARLY SEPTEMBER**
  - TRUSTED ADVISOR WEBINAR SERIES BEGINS

- **OCTOBER 2**
  - REGULATORS RELEASE 2020 PRODUCT AND RATE INFORMATION

- **EARLY OCTOBER**
  - 2020 QUOTING TOOL AVAILABLE

- **OCTOBER – NOVEMBER**
  - BRAND TV AD

- **NOVEMBER 1**
  - RENEWAL LETTERS

- **SEPTEMBER – OCTOBER**
  - DIGITAL MEDIA

- **EARLY OCTOBER**
  - SALES MATERIAL AND INFORMATION AVAILABLE

- **OCTOBER 1**
  - PUBLIC WEBSITE LAUNCH

- **OCTOBER 22 – NOVEMBER 26**
  - PROSPECT DIRECT MAIL

- **NOVEMBER 1 – DECEMBER 15**
  - 2020 OPEN ENROLLMENT

Preliminary – pending regulatory approval
UPCOMING TRAININGS

TRUSTED ADVISOR SERIES

Blue Cross and Blue Shield of Minnesota presents the Trusted Advisor Series.

These webinars cover multiple topics throughout the year and across all segments. The sessions showcase vital, need-to-know information about our products and tools, and share best practices with you.

Click “Register” to register for live upcoming sessions, or click “Watch” to view webinars on your time from our library of recorded webinars.
THANKS TO ALL OF YOU FOR YOUR CONTINUED SUPPORT!
YOUR SALES TEAM

Chris Orth
Individual Sales Lead

Michelle Forkenbrock
Individual Sales Lead

Michael Kerns
Individual Sales Lead
THANK YOU FOR ATTENDING