

**2015 Plans & Benefits Template v4.0**

**HIOS Issuer ID\*** 49316  
**Issuer State\*** MN  
**Market Coverage\*** Individual  
**Dental Only Plan\*** No  
**TIN\*** 41-0984460

**Plan Identifiers**

**HIOS Plan ID\*(Standard Component)**

49316MN1320001  
49316MN1320002

**Plan Marketing Name\***

Blue Cross and Blue Shield Silver, a Multi-State Plan  
Blue Cross and Blue Shield Gold, a Multi-State Plan

**Blue Cross Blue Shield Multi-State**

**HIOS Product ID\* HPID Network ID\***

49316MN132 MNN001  
49316MN132 MNN001

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49316MN1320001  
49316MN1320002

**Plan Marketing Name\***

Blue Cross and Blue Shield Silver, a Multi-State Plan  
Blue Cross and Blue Shield Gold, a Multi-State Plan

**Service Area ID\***

MNS001  
MNS001

**Formulary ID\***

MNF016  
MNF016

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Blue Cross and Blue Shield Silver, a Multi-State Plan  
Blue Cross and Blue Shield Gold, a Multi-State Plan

**Plan Attributes**

**New/Existing Plan?\***

New  
New

**Plan Type\***

PPO  
PPO

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Blue Cross and Blue Shield Silver, a Multi-State Plan  
Blue Cross and Blue Shield Gold, a Multi-State Plan

**Level of Coverage\***

Silver  
Gold

**Unique Plan Design?\***

No  
No

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**Plan Identifiers**

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**QHP/Non-QHP\***

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Blue Cross and Blue Shield Silver, a Multi-State Plan

On the Exchange

49316MN1320002

Blue Cross and Blue Shield Gold, a Multi-State Plan

On the Exchange

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**Notice Required for Pregnancy\***

49316MN1320001

Blue Cross and Blue Shield Silver, a Multi-State Plan

No

49316MN1320002

Blue Cross and Blue Shield Gold, a Multi-State Plan

No

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**Is a Referral Required for Specialist?\***

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Blue Cross and Blue Shield Silver, a Multi-State Plan

No

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Blue Cross and Blue Shield Gold, a Multi-State Plan

No

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**Specialist(s) Requiring a Referral**

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Blue Cross and Blue Shield Silver, a Multi-State Plan

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Blue Cross and Blue Shield Gold, a Multi-State Plan

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**Plan Level Exclusions**

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Blue Cross and Blue Shield Silver, a Multi-State Plan  
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**Limited Cost Sharing Plan Variation - Est Advanced Payment**

\$0.00  
\$0.00

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**HSA Eligible\***

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Blue Cross and Blue Shield Silver, a Multi-State Plan

No

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Blue Cross and Blue Shield Gold, a Multi-State Plan

No

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Blue Cross and Blue Shield Silver, a Multi-State Plan

Blue Cross and Blue Shield Gold, a Multi-State Plan

**HSA/HRA Employer Contribution**

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**Plan Marketing Name\***

Blue Cross and Blue Shield Silver, a Multi-State Plan  
Blue Cross and Blue Shield Gold, a Multi-State Plan

**HSA/HRA Employer Contribution Amount**

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**Plan Marketing Name\***

**Child-Only Offering\***

49316MN1320001

Blue Cross and Blue Shield Silver, a Multi-State Plan

Allows Adult and Child-Only

49316MN1320002

Blue Cross and Blue Shield Gold, a Multi-State Plan

Allows Adult and Child-Only

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**Issuer State\***

**MN**

**Market Coverage\***

**Individual**

**Dental Only Plan\***

**No**

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49316MN1320001

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**Plan Marketing Name\***

Blue Cross and Blue Shield Silver, a Multi-State Plan

Blue Cross and Blue Shield Gold, a Multi-State Plan

**Child Only Plan ID**

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**MN**

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**Individual**

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**Plan Marketing Name\***

**Tobacco Wellness Program Offered\***

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No

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Blue Cross and Blue Shield Gold, a Multi-State Plan

No

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**Individual**

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Blue Cross and Blue Shield Silver, a Multi-State Plan

Blue Cross and Blue Shield Gold, a Multi-State Plan

**Disease Management Programs Offered**

Asthma, Heart Disease, Diabetes

Asthma, Heart Disease, Diabetes

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**Individual**

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Blue Cross and Blue Shield Silver, a Multi-State Plan

Blue Cross and Blue Shield Gold, a Multi-State Plan

**Stand Alone Dental Only**

**EHB Apportionment for Pediatric Dental**

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Blue Cross and Blue Shield Gold, a Multi-State Plan

**Guaranteed vs. Estimated Rate**

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Blue Cross and Blue Shield Silver, a Multi-State Plan

Blue Cross and Blue Shield Gold, a Multi-State Plan

**AV Calculator Additional Benefit Design**

**Maximum Coinsurance for Specialty Drugs**

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**Maximum Number of Days for Charging an Inpatient Copay**

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Blue Cross and Blue Shield Silver, a Multi-State Plan

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Blue Cross and Blue Shield Gold, a Multi-State Plan

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**Individual**

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**Begin Primary Care Cost-Sharing After a Set Number of Visits**

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Blue Cross and Blue Shield Silver, a Multi-State Plan

49316MN1320002

Blue Cross and Blue Shield Gold, a Multi-State Plan

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**Individual**

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**Begin Primary Care Deductible/ Coinsurance After a Set Nu**

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Blue Cross and Blue Shield Gold, a Multi-State Plan

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Blue Cross and Blue Shield Gold, a Multi-State Plan

**Plan Dates**

**Plan Effective Date\***

1/1/2015  
1/1/2015

**Plan Expiration Date**

12/31/2015  
12/31/2015

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Blue Cross and Blue Shield Gold, a Multi-State Plan

**Geographic Coverage**

**Out of Country Coverage\***

Yes

Yes

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**Out of Country Coverage Description**

49316MN1320001

Blue Cross and Blue Shield Silver, a Multi-State Plan

Deductible and coinsurance

49316MN1320002

Blue Cross and Blue Shield Gold, a Multi-State Plan

Deductible and coinsurance

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**Out of Service Area Coverage\***

49316MN1320001

Blue Cross and Blue Shield Silver, a Multi-State Plan

Yes

49316MN1320002

Blue Cross and Blue Shield Gold, a Multi-State Plan

Yes

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**Out of Service Area Coverage Description**

49316MN1320001

Blue Cross and Blue Shield Silver, a Multi-State Plan

Deductible and coinsurance

49316MN1320002

Blue Cross and Blue Shield Gold, a Multi-State Plan

Deductible and coinsurance

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**National Network\***

49316MN1320001

Blue Cross and Blue Shield Silver, a Multi-State Plan

Yes

49316MN1320002

Blue Cross and Blue Shield Gold, a Multi-State Plan

Yes

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Blue Cross and Blue Shield Silver, a Multi-State Plan

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Blue Cross and Blue Shield Gold, a Multi-State Plan

**URLs**

**URL for Summary of Benefits & Coverage**

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**URL for Enrollment Payment**

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**Plan Brochure**

49316MN1320001

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