

FirstPlan | ChoiceFirst

Introducing a simplified, low-cost health plan for groups of 2-50 employees.

HOW CHOICEFIRST HEALTH PLAN WORKS

The ChoiceFirst health plan offers an easy-to-understand, no-deductible, coinsurance option. This unique health plan is designed to provide comprehensive coverage that emphasizes a higher benefit level when members access care in a Clinic Home setting, while managing the cost of care for employers and employees alike.

Members choose a Clinic Home from the FirstPlan of Minnesota Clinic Home Network. Generally, the Clinic Home provides preventive care and can coordinate most care from specialists in the area – without complicated paperwork. Referrals for specialty care are not required. Members have the flexibility to see other network (non-Clinic Home) or non-network health care providers if they're willing to share more of the cost of care.

WHAT ARE CLINIC HOMES?

A Clinic Home is a provider who has contracted with FirstPlan of Minnesota to offer primary care services, as well as enhanced chronic disease management. Some Clinic Homes may offer other innovative services such as group visits, medication therapy management, and eServices. Primary care services include family practice, geriatrics, OB/Gyn, pediatrics, and internal medicine. Members who use Clinic Home providers receive a higher level of benefits.

This higher level of benefit is applicable only for the primary care services, specialty services are paid at a different level (see chart of benefits).

CLINIC HOME NETWORK

First Plan has developed a special network of Clinic Homes dedicated to providing personalized care with a focus on better health outcomes for all their patients, including **personal care plans** and care provided by a **personal care team**. Clinics that are included in the Clinic Home network must agree to certain participatory requirements, including provisions of chronic disease management services.

NETWORK PROVIDERS MEAN SAVINGS

By using the FirstPlan Clinic Home Network of providers, members receive a higher level of benefits. This is because network providers have agreed to accept the “allowed amount” specified in their contracts as full payment for covered

services and have agreed to provide a **personal care plan** and **enhanced chronic disease management** services to FirstPlan members. If a member sees a network provider outside of a Clinic Home, benefits will be paid at a different level. If a member sees a provider who does not have a contract with FirstPlan (non-network provider), the member is responsible for any deductibles, any coinsurance applied to the allowed amount, and the difference between the actual bill and the allowed amount.

FirstPlan is part of the nationwide BlueCard program, which extends FirstPlan-level of benefits outside of Minnesota, if members use Blue Cross and Blue Shield providers. FirstPlan encourages members to choose a Clinic Home in order to better manage and coordinate their health care needs.

DIRECT ACCESS TO SPECIALTY CARE

FirstPlan members have direct access – no referrals required – to network chiropractors, behavioral health care providers, optometry providers and other specialists, such as cardiologists, allergists, podiatrists, etc,



Revised 08/08

FOCUS ON PREVENTION

To encourage members to develop relationships with a Clinic Home care team and stay well, prenatal and well-child preventive care visits to Clinic Home providers are covered 100%, with no coinsurance. This includes visits for well-child care, routine immunizations, and prenatal care. Routine physicals, routine eye exams and cancer screenings are covered in the Clinic Home at 90%.

CHRONIC DISEASE MANAGEMENT

Consumers with certain chronic diseases who choose a Clinic Home provider, will have access to enhanced Disease Management/Chronic Care services. They will work with their care team to develop a personal disease management plan. The care team could include their personal physician, nursing staff, pharmacists, and other health professionals, as determined by the Personal Care Plan, who help address a patient's clinical needs and assist with implementation of the plan.

WHAT IS A PERSONAL CARE PLAN?

The Personal Care Plan is developed between patient and providers and serves as a customized blueprint to optimize the patient's health. The plan describes the services the patient will receive from clinic staff, built around practice guidelines and the patient's personal goals and behaviors. Each plan is individualized with special attention paid to personal health goals, learning and communication style, risk assessment, and medications. Outcome measures are a key part of the Personal Care Plan, which is reviewed regularly.

VOLUNTARY CHRONIC DISEASE MANAGEMENT PROGRAM

FirstPlan is offering a new, voluntary, Disease Management/Chronic Care Program. Patients enrolled in the ChoiceFirst health plan can voluntarily enroll in ChoiceFirst⁺You.

The goals of this chronic disease management program are to blend best-practice guidelines with education and patient involvement, enabling enrollees to better manage their health and improve their quality of life.

The program is expected to make it easier and more affordable for patients to manage their disease. Instead of paying the traditional coinsurance for services provided at the Clinic Home, enrollees can opt into the program for a set monthly fee and the coinsurance will be waived. Enrollment in the program will cover disease-related costs for the care and treatment received in their Clinic Home. Patients will receive incentives and rewards for better disease management practices.

PLAN HIGHLIGHTS

ANNUAL DEDUCTIBLE

OUT-OF-POCKET MAXIMUM

Out-of-pocket maximum is combined for all networks

LIFETIME MAXIMUM

OFFICE VISITS

- Illness or injury
- In-office surgery
- Mental health, chemical dependency, diabetes self-management training, outpatient hospital/facility visits

PREVENTIVE CARE

- Well-child services and immunizations
- Prenatal care
- Routine physicals and eye exams
- Routine gynecological examinations
- Cancer screenings

LAB AND X-RAY SERVICES

HOSPITAL SERVICES

- Inpatient and outpatient facility charges
- Inpatient and outpatient professional services (includes behavior health services)

EMERGENCY CARE & URGENT CARE

- Facility services

AMBULANCE SERVICES

MEDICAL SUPPLIES

THERAPY SERVICES

- Chiropractic therapy
- Occupational and physical therapy
- Speech therapy

PRESCRIPTION DRUGS

- Formulary generics
- Formulary brand names
- Non-formulary brand names
- Mail order drugs (90 day supply)

CHOICEFIRST +YOU

This disease management/chronic care program is designed to make it easier and more affordable for members to manage their disease and is unique to FirstPlan's ChoiceFirst health plan. For more information or to enroll call FirstPlan Customer Service.

CLINIC HOME NETWORK	NETWORK	NON-NETWORK
None	None	None
\$2,500/person - \$5,000/family	\$2500/person - \$5000/family	\$2500/person - \$5000/family
Unlimited	\$2 million	\$1million
90%	80%	60%
90%	80%	60%
n/a	80%	60%
	80%	60%
100%	80%	60%
100%	80%	60%
90%	80%	60%
90%	80%	60%
90%	80%	60%
n/a	80%	60%
n/a	80%	60%
n/a	80%	60%
n/a	80%	80%
n/a	80%	80%
n/a	80%	60%
n/a	80%	60%
n/a	80%	60%
100%	100%	Reimbursed at in-network level of payment minus the member copay
\$35 member copay	\$35 member copay	
\$75 member copay	\$75 member copay	You must pay the full amount of the prescription at the time of purchase and submit the claim for reimbursement yourself. You will be reimbursed only the discounted pricing that has been negotiated between us and a Participating Pharmacy for that prescription drug less your prescription drug copay.
100% formulary generic	100% formulary generic	
\$70 member copay formulary brand	\$70 member copay formulary brand	
\$125 member copay non-formulary brand	\$125 member copay non-formulary brand	

This is only an outline of plan benefits. The contract and certificate include complete details of what is and isn't covered. Services not covered include eyeglasses, cosmetic services, experimental, not medically necessary, or covered by workers' compensation or no-fault auto insurance. Pre-existing conditions may not be covered for a limited period of time. This limit is reduced by prior continuous coverage and doesn't apply to pregnancy, newborns or adopted children. We feature a large network of health care providers. Each provider is an independent contractor and is not our agent. Non-network providers do not have contracts with FirstPlan of Minnesota. FirstPlan of Minnesota is an independent licensee of the Blue Cross and Blue Shield Association. Benefits are effective January 1, 2007.

CLINIC HOME NETWORK

The following clinics participate in the FirstPlan Clinic Home Network. Providers covered in the network include family practice, geriatrics, gynecology, internal medicine, obstetrics, pediatrics. Specialty services are not considered Clinic Home providers.

ASHLAND

Duluth Clinic-Ashland

1625 Maple Lane
Ashland, WI 54806
Phone: 715-625-7500
PCC: 1293

AURORA

Duluth Clinic-Aurora

405 West Third Ave North
Aurora, MN 55705
Phone: 218-229-3311
PCC: 1279

BABBITT

Duluth Clinic-Babbitt

45 North Drive
Babbitt, MN 55706
Phone: 218-827-2176
PCC: 1117

CHISHOLM

Duluth Clinic-Chisholm

400 NW First Street
Chisholm, MN 55719
Phone: 218-254-3391
Toll Free: 877-201-4963
PCC: 1738

DEER RIVER

Duluth Clinic-Deer River

Family Practice
1025 10th Avenue Northeast
Deer River, MN 55719
Phone: 218-246-8275
PCC: 1177

DULUTH

Duluth Clinic

400 East Third Street
Duluth, MN 55805 Phone: 218-786-8364
Toll Free: 800-342-1388
PCC: 1293

Duluth Clinic-Lakeside

4621 East Superior Street
Duluth, MN 55804
Phone: 218-786-3550
PCC: 2394

Duluth Clinic-

West Duluth

4212 Grand Avenue
Duluth, MN 55807
Phone: 218-786-3500
PCC: 2393

SuperiorHealth Center (SuperiorHealth Medical Group)

2900 Piedmont Avenue
Duluth, MN 55811
Phone: 218-727-8228
PCC: 1737

ELY

Duluth Clinic-Ely

300 West Conan Street
Ely, MN 55731
Phone: 218-365-7900
Toll Free: 888-214-6622
PCC: 1117

HAYWARD

Duluth Clinic-Hayward

11134 North State Road 77
Hayward, WI 54843
Phone: 715-634-5505
PCC: 1293

HERMANTOWN

Duluth Clinic-

Hermantown

4855 West Arrowhead Road
Hermantown, MN 55811
Phone: 218-786-3540
PCC: 2392

HIBBING

Duluth Clinic-Hibbing

730 East 34th Street
Hibbing, MN 55746
Phone: 218-262-3425
Toll Free: 877-201-3137
PCC: 1738

INTERNATIONAL FALLS

Duluth Clinic-

International Falls

2501 Keenan Drive
International Falls, MN 56649
Phone: 218-283-9431
Toll Free: 877-201-3461
PCC: 1778

PROCTOR

SuperiorHealth Center (SuperiorHealth Medical Group)

211 South Boundary Avenue
Proctor, MN 55810
Phone: 218-624-4819
PCC: 1737

REMER

Duluth Clinic-Remer

9 Birch Street
Remer, MN 56672
Phone: 218-566-1441
PCC: 1177

SPOONER

Duluth Clinic-Spooner

707 Ash Street
Spooner, WI 54801
Phone: 715-635-2151
PCC: 1293

SUPERIOR

Duluth Clinic-Superior

3500 Tower Avenue
Superior, WI 54880
Phone: 715-395-5454
PCC: 2249

VIRGINIA

Duluth Clinic-Virginia

1101 Ninth Street North
Virginia, MN 55792
Phone: 218-741-0150
Toll Free: 800-662-5728
PCC: 1279

