

FirstPlan | ElectFirst Option 2

A cost-sharing health care plan for groups of 2-50 employees

HEALTH PLANS WITH OPTIONS

FirstPlan of Minnesota has provided comprehensive health care coverage for the people of northeastern Minnesota for 60 years. Throughout our history, we have focused on quality health care, personal attention and member service. The Elite series of health plans from FirstPlan of Minnesota offers a variety of deductible, co-pay and coinsurance options. Elite health plans are designed to provide comprehensive coverage while managing the cost of care for employers and employees alike. Members of our plans are encouraged to be informed health care consumers.



HOW OUR HEALTH PLANS WORK

Members choose a primary care clinic from the FirstPlan of Minnesota network. Generally, the clinic provides preventive care and coordinates most care from specialists in the FirstPlan network – without complicated paperwork. Members have the flexibility to see non-network health care providers if they're willing to share more of the cost of care.

NETWORK PROVIDERS MEAN SAVINGS

By using the FirstPlan network of providers, members avoid additional costs. If a member sees a provider who is not in FirstPlan's network, the member is responsible for any deductibles, any coinsurance applied to the allowed amount, and any difference between the actual bill and the amount that FirstPlan covers. FirstPlan is part of the nationwide BlueCard® program, which extends the FirstPlan-level of benefits outside of Minnesota, if members use Blue Cross and Blue Shield providers.

DIRECT ACCESS TO SPECIALTY CARE

FirstPlan members have direct access – no referrals required – to network specialists. This includes physician specialists such as cardiologists, dermatologists and allergists, as well as behavioral health providers, obstetricians/gynecologists, chiropractors and optometry providers. The FirstPlan network includes the SMDC Health System, St. Luke's, Fairview Range Regional Health Services, Northstar Physicians and independent providers.

FIRSTCOMPLEMENTS FITNESS INCENTIVE

To encourage members to improve their health, FirstPlan offers a fitness incentive. Members are reimbursed up to \$125 per year per contract for costs of enrolling in health/wellness classes or programs. Most activities that improve health or provide health education are eligible for reimbursement.

FirstPlan | ElectFirst Option 2

PLAN HIGHLIGHTS	FIRSTPLAN NETWORK	NON-NETWORK
ANNUAL DEDUCTIBLE - ALL NETWORKS COMBINED	\$200/person \$600/family	\$200/person \$600/family
OUT-OF-POCKET MAXIMUM - ALL NETWORKS COMBINED	\$3000/ person \$6000/ family	\$3000/ person \$6000/ family
LIFETIME MAXIMUM	Unlimited	\$2 million
OFFICE VISITS • Illness or injury • Behavioral health care (mental health, chemical dependency, eating disorders and autism)	\$20 copay deductible not applied \$20 copay deductible not applied	70% after deductible 70% after deductible
PREVENTIVE CARE • Well-child services and immunizations • Prenatal care • Routine physicals and eye exams • Cancer screenings	100% deductible not applied 100% deductible not applied 100% deductible not applied 100% deductible not applied	70% after deductible 70% after deductible 70% after deductible 70% after deductible
LAB AND X-RAY SERVICES	90% after deductible	70% after deductible
IN AND OUTPATIENT HOSPITAL SERVICES • Facility services <i>(includes behavioral health care)</i> • Professional services <i>(includes behavioral health care)</i>	90% after deductible 90% after deductible	70% after deductible 70% after deductible
EMERGENCY CARE • Facility services	80% after deductible	80% after deductible
AMBULANCE SERVICES	80% after deductible	80% after deductible
MEDICAL SUPPLIES	80% after deductible	70% after deductible
THERAPY SERVICES • Chiropractic therapy • Occupational, physical or speech therapy	\$20 copay deductible not applied \$20 copay deductible not applied	70% after deductible 70% after deductible

PRESCRIPTIONS

At retail pharmacies:

- Generics: provided to members at no cost
- Over-the-counter alternatives to certain prescribed drugs: no cost
- Formulary brand names: \$35 copay for 31-day supply
- Nonformulary brands: \$50 copay for 31-day supply

Members may take advantage of savings on maintenance drugs by using mail order or extended-supply retail pharmacies:

- Generics: provided to members at no cost
- Formulary brands: \$70 member copay for 90-day supply
- Nonformulary brands: \$125 member copay for 90-day supply

How cost sharing is calculated:

COPAYS are flat fees you pay at the time you receive a service. Copayment amounts are calculated based on providers' average billed charges. The billed charge is the full amount that a provider bills for a service and does not include any discount that we negotiate with the provider.

COINSURANCE is the percentage of charges you pay for a service. It is based on the allowed amount – the negotiated amount that network providers have agreed to accept as full payment at the time your claim is processed. If you see a provider who doesn't participate with FirstPlan, the allowed amount is either the provider's billed charge or a percentage of the network allowed amount, whichever is less.

DEDUCTIBLE charges are subtracted from the allowed amount.

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; services that are cosmetic, experimental, not medically necessary; or services 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. Benefits are effective July 1, 2006.