



Blue Saver[®] 80

An overview of benefits and services provided by this plan.

This overview describes a high deductible health plan designed to comply with Section 223 of the Internal Revenue Code and intended for use with a Health Savings Account (HSA).

Blue Cross Blue Shield of North Dakota (BCBSND) is not authorized to provide legal or tax advice to members. BCBSND expressly disclaims responsibility for, and makes no representation or warranty regarding: (1) the eligibility of any member to establish or contribute to an HSA; or (2) the suitability of this product in all circumstances for use with HSAs.



**BlueCross BlueShield
of North Dakota**

An independent licensee of the Blue Cross & Blue Shield Association

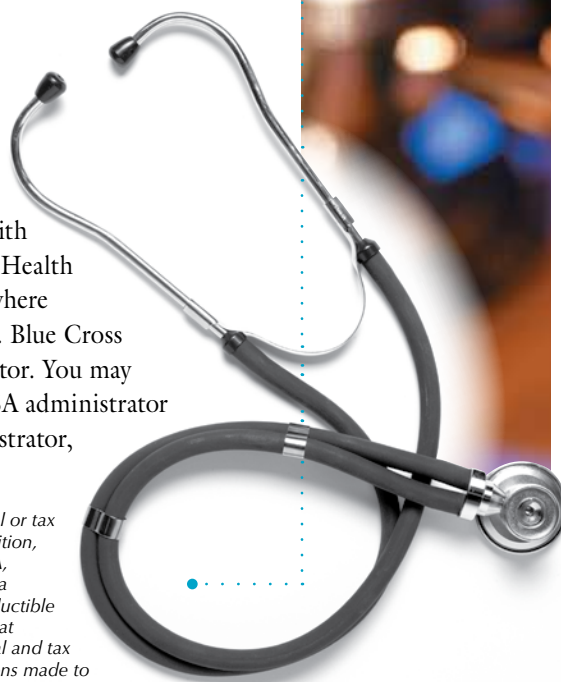
**BS80
INDIVIDUAL
BPRW07**

Blue Saver is a unique approach to health care. This consumer-driven health plan is designed with an option for you to take advantage of tax-favored funds to pay for out-of-pocket health care costs. This allows you more control of your choices and promotes greater personal investment.

What is a high deductible health plan?

A High Deductible Health Plan transfers more of the cost sharing responsibility to the member in exchange for lower-cost premiums. The plan provides security for catastrophic health events while encouraging the members to become more informed about their health and lifestyle choices. Blue Saver is a high deductible health plan designed to comply with Section 223 of the Internal Revenue Code and is intended for use with a Health Savings Account (HSA). An HSA is an account owned by an individual where contributions to the account pay for current and future medical expenses. Blue Cross Blue Shield of North Dakota (BCBSND) has a preferred HSA administrator. You may open a HSA with the preferred HSA administrator or choose another HSA administrator on your own. For more information regarding the preferred HSA administrator, please ask for an HSA information packet.

Notice: Since HSAs are personal health care savings vehicles, BCBSND is unable to provide legal or tax advice as to whether you are eligible to establish or contribute to an HSA in any tax year. In addition, although you must be covered by a high deductible health plan in order to contribute to an HSA, additional rules apply. You may not contribute to an HSA, for example, if you can be claimed as a dependent on someone else's tax return or you have other health coverage (other than high deductible coverage), including Medicare, coverage through a spouse or coverage under a cafeteria plan that provides reimbursement of medical expenses. You are solely responsible for determining the legal and tax implications of: (1) establishing an HSA; (2) eligibility for an HSA; (3) the amount of contributions made to an HSA; (4) the deductibility of contributions made to an HSA; and (5) withdrawals from an HSA and related taxation. BCBSND encourages all individuals to consult with an accountant, lawyer or other qualified tax adviser about how the rules apply to their own situations.



Well child care helps keep your child healthy.

This benefit plan provides coverage for the following well child care services as recommended by the American Academy of Pediatrics.

- Birth through 12 months: 7 visits
- 13 months through 24 months: 3 visits
- 25 months through 72 months: 1 visit per benefit period

Immunizations.

Covered immunizations are those that have been published as policy by the Centers for Disease Control. In addition to your wellness services, this plan pays 100 percent of the allowed charge for covered immunizations. Certain age restrictions may apply.

- Hepatitis
- Hemophilus Influenza B
- Influenza Virus Vaccine
- Pneumococcal Disease
- Chicken Pox (Varicella)
- Polio
- MMR (Measles/Mumps/Rubella)
- DPT (Diphtheria/Pertussis/Tetanus)
- HPV (Human Papillomavirus)

Wellness programs.

This plan offers two wellness programs:

MyHealthCenter is an online health tool to help members reach their goals, whether they want to lose weight, quit smoking or simply eat healthier and get fit.

Health Club Credit offers BCBSND members and their spouses up to a \$20 credit monthly for visiting a participating health club at least 12 days each month. BCBSND has partnered with the National Independent Health Club Association (NIHCA), a non-profit organization that represents independently owned health centers across the nation, to administer this program.

NDWellnessCenter.com is devoted to wellness and to improving the health of all North Dakotans.

Tobacco cessation benefit.

In an effort to help members who use tobacco products, this plan includes tobacco cessation benefits. Benefits include payable over-the-counter and prescription nicotine replacement therapy and prescription non-nicotine replacement therapy products. These benefits are paid at the same level as your prescription drug benefits.

Outpatient prescription drug benefits.

To help offset the cost of today's prescription medications and drugs, this plan offers a benefit-rich prescription drug program. The program provides a number of advantages and benefits including:

Automatic claims filing

Participating pharmacies submit your claim for you.

Network benefits

Get the most from your benefits by using the preferred pharmacy network with participating pharmacies nationwide.

All-in-one ID card

Your BCBSND identification card is also your prescription drug card.

To gain additional savings, the program also identifies ways to reduce your out-of-pocket prescription drug costs through the use of generic alternatives.

It's easy with a participating provider.

More than 95 percent of all doctors, hospitals and other health care providers throughout North Dakota participate with Blue Cross Blue Shield of North Dakota (BCBSND).

They have entered into agreements with us to accept established negotiated rates, less cost sharing amounts, as payment-in-full for covered services. This negotiated rate is called the allowed charge.

When you need medical services, you won't have to worry about whether you've made all the proper phone calls to your insurance company for approval. This process is done by your participating provider, who has agreed to handle any preauthorization and other requirements on your behalf. And they'll file your claims for you.

How to know if a doctor or hospital is a participating or nonparticipating provider.

This can be as simple as calling and asking BCBSND, or contacting the doctor or hospital you plan to receive services from, and asking if they are a BCBSND participating provider.

If you seek covered services from a nonparticipating provider, you must notify BCBSND prior to receiving certain services. Before receiving these services, have the provider call BCBSND for authorization.

If you receive a covered service from a nonparticipating provider, and charges exceed our allowed charge, you will be responsible for paying the difference between the allowed charge and the amount you are billed. If services are received in North Dakota from a nonparticipating BCBSND provider, your benefits will be reduced an additional 20 percent.



This benefit plan covers these services...and more, up to a lifetime maximum of \$1,000,000 per member.

• **Who is eligible for benefits?**

If you have family coverage, benefits are available for you, your spouse and eligible children. If you have single plus dependent coverage, you and your eligible children are covered. Eligible children must be unmarried and financially dependent on you or your covered spouse for their support. These include:

- Children under age 22.
- Children who are full-time students under age 26.
- Children placed with you or your covered spouse for adoption or whom you or your covered spouse have legally adopted.
- Children for whom you or your covered spouse have been appointed legal guardian by court order.
- Grandchildren of yours or your covered spouse if:
 - The parent of the grandchild is a covered eligible dependent.
 - The parent and grandchild are primarily dependent on you or your covered spouse for their support.
- Children for whom you or your covered spouse are required by court order to provide health benefits.
- Children incapable of self-support because of mental retardation or a physical handicap that began before they reached 22 years of age and who are primarily dependent on you or your covered spouse.

• **Outpatient prescription drug benefits.**

This benefit plan includes a preferred pharmacy network. When you use this national network, your claims are filed for you. Participating pharmacists also use a computer database to:

- Check for possible interactions between prescriptions.
- Find any drug duplications.
- Identify overuse or underuse of your medication.
- Determine if a generic equivalent is available for your prescription drug and if the medication appears on a list of quality and cost-effective drugs. Drugs on this list, called formulary drugs, are covered at the maximum benefit amount.

Prescription drugs are categorized as formulary, nonformulary, nonpayable or restricted-use drugs. A restricted-use drug may have a dispensing limit and/or require prior approval.

Benefits are available nationwide at any pharmacy participating in the preferred pharmacy network. To locate a participating pharmacy, call the special toll-free number listed on the back of your ID card.

When a generic drug is available but not accepted, the member is responsible for the difference between the cost of the generic and brand name drug. Prescriptions filled at a nonparticipating pharmacy must be paid in full and a paper claim submitted. All costs above the allowance are the member's responsibility.

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.

DESCRIPTION OF BENEFITS

BENEFIT AMOUNT WITH A PARTICIPATING BCBSND PROVIDER

SPECIAL CONDITIONS

Amounts are a % of the allowed charge after the deductible is met.
 Before coinsurance maximum is met After coinsurance maximum is met

DESCRIPTION OF BENEFITS	BENEFIT AMOUNT <small>WITH A PARTICIPATING BCBSND PROVIDER</small>		SPECIAL CONDITIONS
	Before coinsurance maximum is met	After coinsurance maximum is met	
Inpatient Hospital Services	80%	100%	Preauthorization may be required.
Outpatient Hospital Services	80%	100%	Benefits are based on the medical guidelines established by Blue Cross Blue Shield of North Dakota. Benefits are available for 90 consecutive calendar days per condition beginning on the date of the 1st therapy treatment for the condition. Additional benefits may be allowed after the 90 days when medically appropriate and necessary.
Physical Therapy	80%	100%	
Occupational & Speech Therapy	80%	100%	
Professional Health Care Provider Services			
Inpatient, Outpatient & Surgical Services	80%	100%	
Wellness Services			
Well Child Care <i>(to member's 6th birthday)</i>	80%	100%	Deductible does not apply.
Immunizations	100%	100%	Deductible does not apply.
Mammography, Pap Smear, Fecal Occult Blood Testing & Prostate Cancer Screening Services	80%	100%	The number of visits for these services may vary by age group. Refer to the benefit plan for details. Deductible does not apply to these services.
Home & Office Visits	80%	100%	
Diagnostic Services			
Lab, X-ray, MRI & Allergy Testing	80%	100%	
Radiation Therapy, Chemotherapy & Dialysis	80%	100%	
Maternity Services	80%	100%	
Inpatient, Outpatient, Pre & Postnatal Care			
Psychiatric & Substance Abuse Services	80%	100%	The number of visits, hours or days vary. Out-of-state admissions require prior approval. Preauthorization may be required. Refer to the benefit plan for details.
Inpatient, Ambulatory Behavioral Health Care, Residential Treatment & Outpatient Services			
Emergency Services	80%	100%	Preauthorization is not required.
Ambulance Services	80%	100%	
Skilled Nursing Facility Services	80%	100%	Preauthorization is required.
Home Health Care Services	80%	100%	Preauthorization is required.
Hospice Services	80%	100%	Preauthorization is required.
Chiropractic Services			
Home & Office Visits	80%	100%	
Therapy & Manipulations	80%	100%	
Diagnostic Services	80%	100%	
Medical Supplies & Equipment	80%	100%	Maximum benefit allowance of \$6,000 per member per benefit period. Additional benefits are available for prosthetic limbs.
Hearing Aids <i>(for members under age 18)</i>	80%	100%	Maximum benefit allowance of \$3,000 per member every 3 years. Prior approval is required. Benefits are subject to the Medical Supplies & Equipment \$6,000 maximum benefit allowance.
Tobacco Cessation Services			Prescription and payable over-the-counter tobacco cessation medications or drugs obtained with a prescription order are paid under the Outpatient Prescription Medication or Drug Benefit below. Refer to the benefit plan for details.
Related Office Visit	80%	100%	
Outpatient Prescription Medications or Drugs			
Formulary	80%	100%	
Nonformulary	50% sanction	50% sanction	

It is the mission of Blue Cross Blue Shield of North Dakota to provide the best value in health insurance to our members.

Who is Blue Cross Blue Shield of North Dakota?

We're a homegrown, North Dakota company whose employees may be your neighbors, your friends and, perhaps, even your family. We are people committed to delivering the health coverage you need, supported by the service you expect. For more than 60 years, we've been providing superior health coverage, financial security and peace of mind to our members.

Go worldwide with BlueCard®.

The BlueCard program allows you the freedom to choose a Blue Cross Blue Shield provider anywhere in the world—an important advantage if you receive services outside North Dakota. In the U.S. alone, more than 85 percent of all hospitals and health care providers are participating with a Blue Cross Blue Shield Plan.

Managing your health care dollars.

We are proud that our administration costs are among the lowest per member in the nation when compared with all other independent Blue Cross and Blue Shield Plans. Less than eight cents of every premium dollar is spent on administrative services. The remainder is returned to our members in benefits.

Our managed benefits team works closely with BCBSND participating providers to ensure the health care program between you and your physician is handled appropriately, efficiently and honestly.

Included in this effort is our Case Management program to assist members with high-dollar cases. This program explores options for care and treatment and helps identify the most appropriate, cost-effective care.

Service—nearly and personal.

We realize that members sometimes prefer to meet face-to-face with a member services representative. For this reason we have located our member services offices throughout the state. No matter where you live in North Dakota, you'll find a BCBSND office generally within an hour's drive from your home or office. And we're just a toll-free call away at 1-800-342-4718 or visit our web site at www.BCBSND.com.

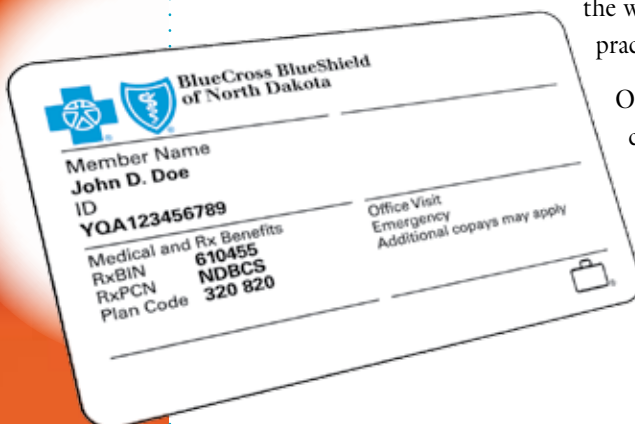
Less paperwork.

Because your claims are submitted for processing directly to us by participating hospitals, clinics, physicians and other health care providers, you'll notice a lot less paperwork. You will receive an Explanation of Benefits (EOB), explaining what was paid, not paid and why.

Your ID card.

The Blue Cross Blue Shield identification card, with its distinctive cross and shield symbols, is the most recognized and respected health care card in the world, allowing easy access to medical services practically everywhere.

Once you enroll, you will receive a BCBSND identification card displaying your benefit plan number and other information regarding your health care coverage. Carry your card with you at all times; it is a legal document only you and your eligible dependents can use. Our toll-free number appears on the back of your card.



Blue Saver® 80

Single Coverage

Or an individual family member

Deductible amount	\$2,500
Coinsurance maximum	\$2,500
Out-of-pocket maximum	\$5,000

Single Plus Dependent Coverage

Individual plus eligible children

Deductible amount	\$3,750
Coinsurance maximum	\$3,750
Out-of-pocket maximum	\$7,500

Family Coverage

Deductible amount	\$5,000
Coinsurance maximum	\$5,000
Out-of-pocket maximum	\$10,000

This chart reflects the cost sharing amounts for each benefit period.

Monthly Rates

Single Coverage	\$ _____
Single Plus Dependent Coverage	\$ _____
Family Coverage	\$ _____

These rates available until: _____

• **Waiting period for pre-existing conditions.**

This plan applies a waiting period of 365 days to services, supplies or charges for the care or treatment a member receives for a pre-existing condition. A pre-existing condition is a condition, disease, illness or injury for which the member received medical advice or treatment within the 6-month period immediately preceding the individual member's effective date under the benefit plan.

• **Qualifying previous coverage.**

Days of continuous coverage under qualifying previous coverage will apply toward the waiting period if continuous to a date within 63 days prior to the individual member's effective date under the benefit plan.

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, see your Individual Benefits Consultant or write to Blue Cross Blue Shield of North Dakota.

FURTHER FACTS ON COVERAGE AND ENROLLMENT ARE AVAILABLE FROM:

Home Office
4510 13th Avenue South
Fargo, ND 58121
(701) 277-2227
(800) 342-4718

Fargo District Office
4510 13th Avenue South
Fargo, ND 58121
(701) 282-1149

Bismarck District Office
Tuscany Square
107 West Main Avenue
Bismarck, ND 58502-3890
(701) 223-6348

Grand Forks District Office
American Office Park
2810 19th Avenue South
Grand Forks, ND 58201-5957
(701) 795-5340

Minot District Office
1600 South Broadway
Minot, ND 58701-6303
(701) 858-5000

Jamestown Service Office
300 2nd Avenue Northeast, Suite 132
Jamestown, ND 58401-3376
(701) 251-3180

Dickinson Service Office
150 West Villard, Suite 2
Dickinson, ND 58601-5155
(701) 225-8092

Devils Lake Service Office
425 College Drive South, Suite 13
Devils Lake, ND 58301-3537
(701) 662-8613

Williston Service Office
1137 2nd Avenue West, Suite 105
Williston, ND 58801-4168
(701) 572-4535

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