

# **Office Information Systems, Inc.**

**10800 Lyndale Ave. S. • Minneapolis, MN 55420 • 952/884-9199**

## **Blue Cross Blue Shield of Minnesota Aware Gold Benefit Summary**

The following is a brief overview of OIS' Blue Cross Blue Shield of Minnesota Aware Gold Limited Small-Employer Plan.

- 100% Coverage for routine preventive care.
- 100% Coverage for office visits due to illness or injury after a \$15 copay.
- 100% Coverage for emergency facility fee after a \$60 hospital copay.
- 100% Coverage for emergency physician services.
- 100% Coverage for inpatient hospital and physician services when provided by Blue Choice network providers.
- Extended network and out-of-network services are covered at a reduced benefit
- \$3,000,000 Lifetime maximum.
- Coverage is extended beyond age 19 to age 25 for those unmarried dependents attending school on a full time basis.
- The providers in the Blue Choice network must be used for all services to be paid at the highest coverage level including chiropractic therapy, physical therapy, and occupational therapy services. No coverage when using nonparticipating providers.
- The providers in the Behavioral Health Services, Inc. (BHS) network must be used for all services to be paid at the highest coverage level, including mental health and chemical dependency services. No coverage when using nonparticipating providers.
- Prescription drugs have a \$ 14 copay for formulary drugs; no coverage for nonformulary drugs.
- This is only an outline, detailed benefits are in the contract or certificate.