

**\$3,300-25% HSA w/PrevRx – Aware Network – Mayo network**

Plan Cost	Total Monthly Premium	Employee Monthly Premium
Employee	\$871.02	\$217.76
Employee + Spouse	\$1,829.15	\$457.29
Employee + Child(ren)	\$1,654.96	\$413.74
Family	\$2,438.88	\$609.72

**\$3,300-25% HSA w/PrevRx – High Network – Non-Mayo network**

Plan Cost	Total Monthly Premium	Employee Monthly Premium
Employee	\$688.19	\$172.05
Employee + Spouse	\$1,445.21	\$361.30
Employee + Child(ren)	\$1,307.58	\$326.90
Family	\$1,926.96	\$481.74

**\$2,000-25% HSA w/PrevRx – Aware Network – Mayo network**

Plan Cost	Total Monthly Premium	Employee Monthly Premium
Employee	\$958.36	\$239.59
Employee + Spouse	\$2,012.56	\$503.14
Employee + Child(ren)	\$1,820.90	\$455.23
Family	\$2,683.42	\$670.86

**\$2,000-25% HSA w/PrevRx – High Network – Non-Mayo network**

Plan Cost	Total Monthly Premium	Employee Monthly Premium
Employee	\$757.15	\$189.29
Employee + Spouse	\$1,590.03	\$397.51
Employee + Child(ren)	\$1,438.60	\$359.65
Family	\$2,120.04	\$530.01

City annual HSA contribution - \$4,000 family; \$2,000 single. Family includes anything other than single coverage.

**BLUECROSS BLUESHIELD MN – MEMBER SUPPORT AND RESOURCES**

Member Services:	1-866-543-5966
Member Portal:	<a href="https://bluecrossmn.com">bluecrossmn.com</a>
Network Provider Search:	<a href="https://bluecrossmn.com/FindADoctor">bluecrossmn.com/FindADoctor</a>
BlueCross Advisor Programs:	<a href="https://bluecrossmn.com/BCA">bluecrossmn.com/BCA</a>
Preventive Care:	<a href="https://www.healthcare.gov">https://www.healthcare.gov</a>
Prescription Drug Formulary:	KeyRX
Preventive Drug List:	<a href="https://www.myprime.com/en/medicines.html#find-medicine">https://www.myprime.com/en/medicines.html#find-medicine</a>

**MEDICAL – BLUECROSS BLUESHIELD MN**

Plan Options	\$3,300-25% HSA		\$2,000-25% HSA	
	Aware (Mayo) or High Value (No Mayo Health)		Aware (Mayo) or High Value (No Mayo Health)	
Coverage Tier	Individual	Family	Individual	Family
Deductible	\$3,300	\$6,600	\$2,000	\$4,000
Preventive Care www.healthcare.gov for covered screenings	No charge		No charge	
Coinsurance	25% after deductible		25% after deductible	
Out of Pocket Maximum	\$4,500	\$9,000	\$3,000	\$6,000
Office Visit	25% after deductible		25% after deductible	
Prescription Drug Coverage	\$0 Preventive Drugs  Tier 1 – 4: 25% after the deductible		\$0 Preventive Drugs  After the deductible: \$30 Generic \$50 Preferred Brand \$75 Non-Preferred Brand	
(CVS and Target are out of network)				

## 2025 STATEWIDE LARGE AND SMALL GROUP NETWORKS BY CARE SYSTEM

Effective 1/1/2025



Updated 08/16/2024

	Aware Network	High Value Network
<b>METRO</b>		
Allina	X	X
Avera	X	
CentraCare Health	X	X
Children's Hospitals & Clinics	X	X
Entira	X	X
HealthPartners Health System	X	
Hennepin County Medical Center	X	X
M Health Fairview	X	X
Mankato Clinic Ltd	X	X
Mayo Health System	X	
North Memorial	X	X
Northfield Hospital and Clinic	X	X
Park Nicollet	X	
Ridgeview	X	X
St. Croix Regional Medical Center	X	X
University of Minnesota Physicians	X	X
Veterans Admin Medical Center	X	
<b>CENTRAL</b>		
CentraCare Health (includes Carris Health)	X	X
Cuyuna Regional Medical Center	X	X
Essentia	X	
HealthPartners Health System	X	
Hutchinson Health	X	
Integrity Health Network	X	X
M Health Fairview	X	X
Veterans Admin Medical Center	X	
<b>NORTHEAST</b>		
Essentia	X	
Welia Health	X	X
Grand Itasca Clinic and Hospital	X	X
Integrity Health Network	X	X
M Health Fairview	X	X
St. Luke's	X	X
Veterans Admin Medical Center	X	

	Aware Network	High Value Network
<b>SOUTHEAST</b>		
Allina	X	X
Children's Hospitals & Clinics	X	X
Gundersen Health System	X	X
Mankato Clinic LTD	X	X
Mayo Health System	X	
Northfield Hospital and Clinics	X	X
Olmsted Medical Center	X	X
Veterans Admin Medical Center	X	
Winona Health	X	X
<b>NORTHWEST/SOUTHWEST</b>		
Alomere Health	X	X
Altru Health System	X	X
Avera	X	
CentraCare Benson (includes Carris Health)	X	X
Essentia	X	
Integrity Health Network	X	X
Lake Region Healthcare Corp	X	X
Lakewood Health System	X	X
Mayo Health System	X	
Sanford Health	X	X

Provider listings are not all-inclusive and are subject to change. For a complete list of providers, visit [bluecrossmn.com](https://bluecrossmn.com).

Each health care system and provider is an independent contractor and is not our agent.

It is up to the member to confirm provider participation in their network prior to receiving services.

The Aware Network and the High Value Network include providers one county into the neighboring states of Iowa, South Dakota, North Dakota and Wisconsin. When seeking care in these counties, search for providers using your local network (not BlueCard PPO).

Blue Cross<sup>®</sup> and Blue Shield<sup>®</sup> of Minnesota and Blue Plus<sup>®</sup> are nonprofit independent licensees of the Blue Cross and Blue Shield Association.

2025

# AWARE<sup>®</sup> NETWORK

Open access to quality care

Your best choice for easy access to the largest selection of healthcare providers across Minnesota.

With 98 percent of doctors and 100 percent of hospitals in Minnesota, this broad, open-access network makes it easy to get the care you need. Small group plans are paired with BlueAccess<sup>SM</sup> products.

## TRAVEL WITH CONFIDENCE

When you travel outside the state, you have access to 1.7 million providers spanning every U.S. ZIP code through the national BlueCard<sup>®</sup> PPO network.\* In addition, Blue Cross Blue Shield Global<sup>®</sup> Core gives you access to care in 190 countries and territories worldwide.

\*The Aware Network includes providers one county into the neighboring states of Iowa, South Dakota, North Dakota and Wisconsin. When seeking care in these counties, search for providers using Aware Network (not BlueCard PPO).

Each healthcare provider is an independent contractor and not our agent. It is up to the member to confirm provider participation in their network prior to receiving services. Each Blue Cross and/or Blue Shield plan is an independent licensee of the Blue Cross and Blue Shield Association. Blue Cross Blue Shield Global Core is a registered mark of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and/or Blue Shield plans.



### Network matters

Be sure to stay in the network. Your out-of-pocket costs will be higher when you see an out-of-network provider.

- Log in at [bluecrossmn.com/BCA](https://bluecrossmn.com/BCA) to find providers in your specific network
- Not a member? Visit [bluecrossmn.com/FindADoctor](https://bluecrossmn.com/FindADoctor) and select the network you are considering

## A NETWORK THAT FITS YOU

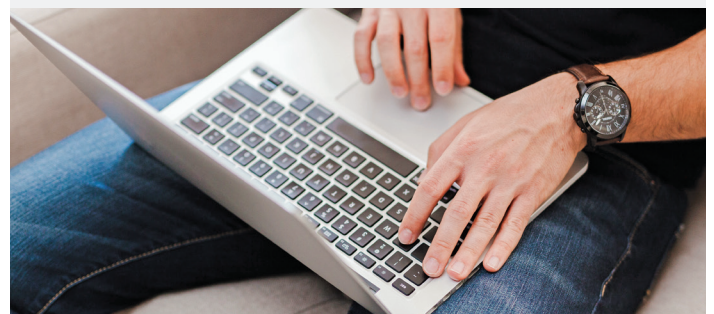


**174 HOSPITALS**  
**21,692 PRIMARY CARE PROVIDERS**  
**51,400 SPECIALTY CARE PROVIDERS**

Numbers are subject to change and are reflective of signed contracts as of January, 2024.

## QUESTIONS?

Visit [bluecrossmn.com/BCA](https://bluecrossmn.com/BCA) or call the number on the back of your member ID card



## Key in-network providers and hospitals

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Choose from a broad selection of providers throughout Minnesota. **It's important to make sure your doctor or hospital is in the network before you receive care.**

### Key providers

Allina Clinics  
Alomere Health  
Avera Clinics  
Center for Diagnostic Imaging  
Children's Clinics  
Entira Clinics  
Essentia Health Clinics  
HealthPartners Clinics  
M Health Fairview Clinics  
Mayo Clinics  
Minnesota Gastroenterology  
Minnesota Oncology Hematology,  
PA Associates  
North Clinic  
North Memorial Health Clinics  
Park Nicollet Clinics  
Sanford Health Clinics  
St. Luke's Clinics  
St. Paul Radiology/Midwest Radiology  
Summit Orthopedics  
Twin Cities Orthopedics  
University of Minnesota Physicians  
Winona Health

### Key hospitals

Abbott Northwestern Hospital  
Avera Hospitals  
CentraCare Health (includes Carris Health)  
Children's Hospitals  
Essentia Health Hospitals  
Hennepin County Medical Center  
Lakeview Hospital  
Maple Grove Hospital  
Mayo Clinic Hospitals  
Mercy Hospital  
Park Nicollet Methodist Hospital  
North Memorial Health Hospitals  
Regions Hospital  
Sanford Hospitals  
St. Cloud Hospital  
St. Francis Regional Medical Center  
St. John's Hospital  
St. Joseph's Hospital  
St. Luke's Hospitals  
United Hospital  
University of Minnesota Medical Center  
Woodwinds Hospital

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M01458R08 (9/24)



2025

# HIGH VALUE NETWORK

Statewide access to quality care

Your best choice for quality care at an affordable price with a broad selection of healthcare providers. The High Value Network includes leading doctors, clinics and hospitals across Minnesota.

## TRAVEL WITH CONFIDENCE

When you travel outside the state, you have access to 1.7 million providers spanning every U.S. ZIP code through the national BlueCard<sup>®</sup> PPO network.\* In addition, Blue Cross Blue Shield Global<sup>®</sup> Core gives you access to care in 190 countries and territories worldwide.

\*The High Value Network includes providers one county into the neighboring states of Iowa, South Dakota, North Dakota and Wisconsin. When seeking care in these counties, search for providers using High Value Network (not BlueCard PPO).

To enroll in this plan, the employer must be based in Minnesota and the employee must live in the High Value Network service area.

Each healthcare provider is an independent contractor and not our agent. It is up to the member to confirm provider participation in their network prior to receiving services. Each Blue Cross and/or Blue Shield plan is an independent licensee of the Blue Cross and Blue Shield Association. Blue Cross Blue Shield Global Core is a registered mark of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and/or Blue Shield plans.

## A NETWORK THAT FITS YOU



**122 HOSPITALS**  
**14,633 PRIMARY CARE PROVIDERS**  
**40,410 SPECIALTY CARE PROVIDERS**

Numbers are subject to change and are reflective of signed contracts as of January 2024.



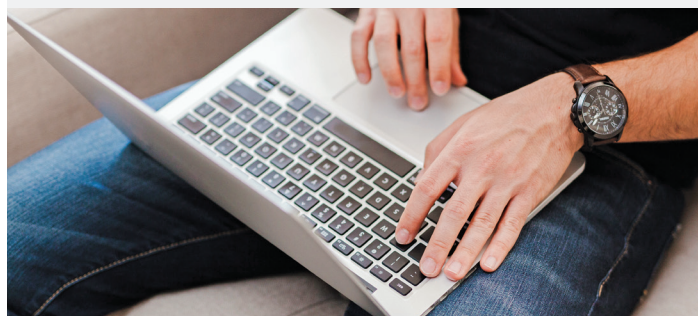
### Network matters

Be sure to stay in the network. Your out-of-pocket costs will be higher when you see an out-of-network provider.

- Log in at [bluecrossmn.com/BCA](https://bluecrossmn.com/BCA) to find providers in your specific network
- Not a member? Visit [bluecrossmn.com/FindADoctor](https://bluecrossmn.com/FindADoctor) and select the network you are considering

## QUESTIONS?

Visit [bluecrossmn.com/BCA](https://bluecrossmn.com/BCA) or call the number on the back of your member ID card



## Providers you know and trust

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Choose from a broad selection of providers throughout Minnesota. **It's important to make sure your doctor or hospital is in the network before you receive care.**

### Metro

Allina Health  
CentraCare Health  
Children's Hospitals and Clinics  
Entira  
Hennepin County Medical Center  
M Health Fairview  
Mankato Clinic Ltd  
North Memorial Health  
Northfield Hospital and Clinic  
Ridgeview  
St. Croix Regional Medical Center  
University of Minnesota Physicians

### Central

CentraCare Health (includes Carris Health)  
Cuyuna Regional Medical Center  
Integrity Health Network  
M Health Fairview

### Northeast

Grand Itasca Clinic & Hospital  
Integrity Health Network  
M Health Fairview  
St. Luke's  
Welia Health

### Northwest/Southwest

Alomere Health  
Altru Health System  
CentraCare Benson (includes Carris Health)  
Integrity Health Network  
Lake Region Healthcare  
Lakewood Health System  
Sanford Health

### Southeast

Allina Health  
Children's Hospitals & Clinics  
Gundersen Health System  
Mankato Clinic  
Northfield Hospital & Clinics  
Olmsted Medical Center  
Winona Health

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