2026 Open Enrollment

County of Renville

Provided by: The Better Health Collective

Supported by: Sourcewell



Better Health Collective Partners

Health plan administration





Member Customer Services: 877-321-0676 Web: bluecrossmn.com

Population health management & wellness





Member services: 763-287-0740 Email: support@healthsource-solutions.com Web: sourcewell.wellright.com

Employee assistance program





Member services: 866-443-9435 Connect online: one.telushealth.com Username: collective | Password: collective1

Fertility support



Disease prevention & management





Member services: 888-409-8687 Email: support@omadahealth.com

Web: omadahealth.com

Virtual physical therapy





Member services: 855-902-2777 Email: help@hingehealth.com Web: hingehealth.com



Member services: 888-597-5065 Email: members@progyny.com Web: progyny.com





Blue Cross CUSTOMER SERVICE

1-877-321-0676



YOUR MEMBER ID CARD

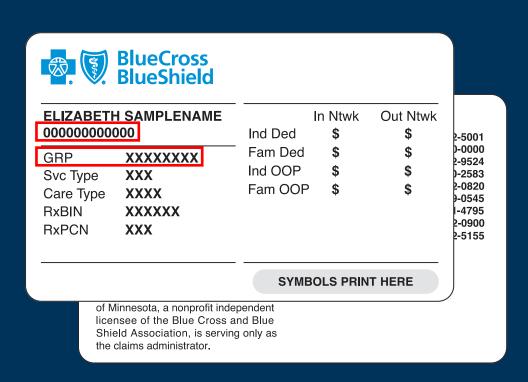
IF YOU ARE A NEW MEMBER

- Watch for your new card in the mail
- Begin using your card when your new plan year begins

IF YOU ARE ALREADY A MEMBER

 You will receive a new card only if there are changes to your plan such as contact information or deductible amount. <u>All BHC Smart Plans have changes.</u>

Visit <u>bluecrossmn.com/BCA</u> to log in or create a new account





AWARE® PROVIDER NETWORK



With more than **98%** of doctors and **100%** of hospitals in Minnesota, the **Aware® network** gives you broad, open-access to the largest selection of providers in the state.

20,797 primary care providers¹

47,863 specialty care providers¹

174 hospitals¹



When you travel outside of Minnesota, you have access to the large national **BlueCard® PPO network** with access to more than 2 million providers nationwide².



If you travel outside the United States, we have you covered with the Blue Cross Blue Shield Global® Core network with access to coverage in 190 countries and territories worldwide.

²Blue Cross and Blue Shield Association Network Portfolio Statistics, CHP, December 2024 Provider Data





¹Numbers are subject to change and are reflective of signed contracts as of June 2023. 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).

HIGH VALUE NETWORK



The **High Value network** offers good value with statewide access to care at lower costs and some of the largest healthcare systems in Minnesota.

13,639 primary care providers¹

36,820 specialty care providers¹

119 hospitals¹



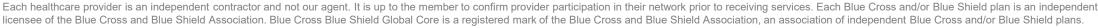
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If you travel outside the United States, we have you covered with the Blue Cross Blue Shield Global® Core network with access to coverage in 190 countries and territories worldwide.

¹Numbers are subject to change and are reflective of signed contracts as of June 2023. 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), 2023.







AWARE AND HIGH VALUE NETWORK COMPARISON

	Aware Network	High Value Network			
METRO					
Allina	X	X			
Avera	X				
CentraCare Health	X	X			
Children's Hospitals & Clinics	Χ	X			
Entira	Χ	X			
HealthPartners Health System	Χ				
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	Х	X			
Park Nicollet	Χ				
Ridgeview	Х	X			
St. Croix Regional Medical Center	Х	X			
University of Minnesota Physicians	X	X			
Veterans Admin Medical Center	Х				

CENTRAL		1			
CentraCare Health (includes Carris Health)	X	Х			
Cuyuna Regional Medical Center	Х	Х			
Essentia	х				
HealthPartners Health System	х				
Hutchinson Health	X				
Integrity Health Network	x	x			
M Health Fairview	Х	X			
Veterans Admin Medical Center	Х				
NORTHEAST					
Essentia Health	X	X*			
Welia Health	X	x			
Grand Itasca Clinic and Hospital	X	x			
Integrity Health Network	X	×			
M Health Fairview	X	X			
St. Luke's	X				
Veterans Admin Medical Center	X				

AWARE AND HIGH VALUE NETWORK COMPARISON

	Aware Network	High Value Network				
SOUTHEAST						
Allina	X	Х				
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	×				
NORTHWEST/SOUTHWEST						
Alomere Health	X	X				
Altru Health System	X	X				
Avera	X					
CentraCare Benson (includes Carris Health)	X	X				
Essentia Health	Х					
Integrity Health Network	X	X				
Lake Region Healthcare Corp	Х	X				
Lakewood Health System	Х	X				
Mayo Health System	X					
Sanford Health	Х	X				

^{*}For the Northeast High Value Network, Essentia Health providers are in-network only in the following counties: Itasca, Crow Wing, Koochiching,

Pine, Carlton, Lake, and St. Louis (MN) and Douglas (WI).

Provider listings are not all-inclusive and are subject to change. For a complete list of providers, visit 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 lowa, South Dakota, North Dakota and Wisconsin. When seeking care in these counties, search for providers using your local network (not BlueCard PPO).

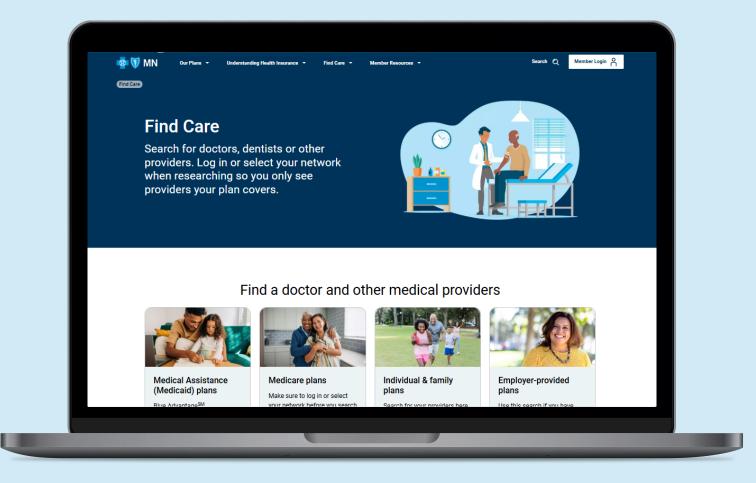


IS MY PROVIDER IN THE NETWORK?

Make sure your healthcare providers are in the plan's network to keep your out-of-pocket costs low.

TO SEARCH FOR A PROVIDER OR FIND A LIST OF PARTICIPATING PROVIDERS

- Log in to <u>bluecrossmn.com</u>
- Click on Find care box (right side of screen)
- Click on Find providers in "Employer-provided plans" section
- Choose the network (Aware or High Value) from drop down
- Enter City, state or zip
- Complete the search field with type of provider or name of provider you are searching for







2026 PLAN OPTIONS – NEW!

BETTER HEALTH COLLECTIVE	SMART PLAN 3 \$3,400-100% HSA (EMBEDDED) CREDITABLE	SMART PLAN 5 \$4,400-100% HSA (EMBEDDED) CREDITABLE	SMART PLAN 8 \$8,500-100% HSA (EMBEDDED) NOT CREDITABLE	SMART PLAN 8 \$8,500-100% HSA (EMBEDDED) NOT CREDITABLE
Blue Cross Blue Shield of MN		In Network – Aware Network		In Network – High Value Network
Deductible	Individual \$3,400 Family \$6,800	Individual \$4,400 Family \$8,800	Individual \$8,500 Family \$17,000	Individual \$8,500 Family \$17,000
Medical coinsurance	100%	100%	100%	100%
Out-of-pocket maximum	Individual \$3,400 Family \$6,800	Individual \$4,400 Family \$8,800	Individual \$8,500 Family \$17,000	Individual \$8,500 Family \$17,000
Preventive and well-baby care	100%	100%	100%	100%
Office visits	100% after deductible	100% after deductible	100% after deductible	100% after deductible
Hospital	100% after deductible	100% after deductible	100% after deductible	100% after deductible
Emergency room care	100% after deductible	100% after deductible	100% after deductible	100% after deductible
Pharmacy – Formulary Only Brand and Generic Drugs on Preventive List (deductible does not apply)	100% after deductible \$0 copay generic \$50 copay brand	100% after deductible \$0 copay generic \$50 copay brand	100% after deductible \$0 copay generic \$50 copay brand	100% after deductible \$0 copay generic \$50 copay brand

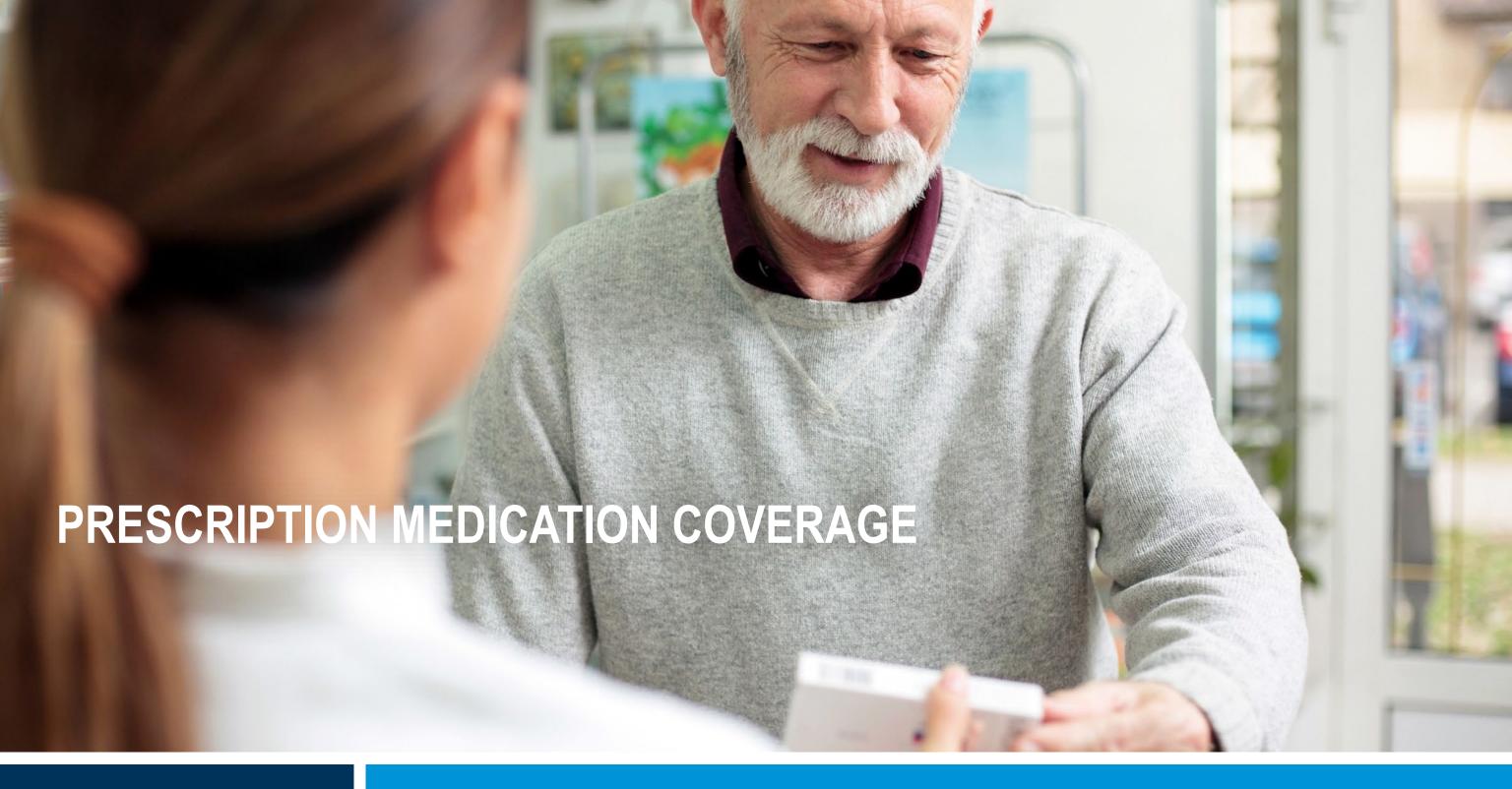
Benefit Change

Federal and Minnesota State Mandates

Preventive Service Update

• Effective January 1, 2026, Blue Cross will include coverage for additional breast cancer imaging services (magnetic resonance imaging (MRI), ultrasound, and pathology/biopsy) when an initial screening mammogram yields inconclusive results. This aligns with the IRS Notice 2024-75, which allows these services to be covered pre-deductible under HDHPs, maintaining HSA eligibility while improving access to essential diagnostic procedures





PHARMACY BENEFITS

NETWORK

Your pharmacy benefit plan uses the Select Pharmacy Network

 Select Pharmacy Network is a broad network that includes major chains and most other pharmacies

DRUG LIST / FORMULARY

This is a list of medications preferred by your plan. Yours is called **FlexRx** (Closed)

- FlexRx includes a broad, clinically complete list of medications that includes a balance of generic and brand-name medications
- Closed formulary coverage is limited to prescription medications on the formulary, unless medically necessary

Complex medical conditions such as multiple sclerosis, hemophilia, hepatitis or rheumatoid arthritis may require specialty medications. Your plan includes a specialty medication network with pharmacies that specialize in these medications and the extra support you may need.

All specialty medications

Fairview Specialty Pharmacy

1-800-595-7140

All specialty medications except hemophilia medications

Accredo North Memorial Health

1-866-470-9554 1-877-520-5307

Allina Specialty Pharmacy 1-866-462-2057 Sanford Pharmacy 1-701-234-7600

Essentia Health1-844-380-5626
1-715-817-7145 **Thrifty White Specialty Pharmacy**1-855-611-3399

Hemophilia medications

Children's Home Care 1-866-656-1020

Oncology medications

IntegratedRx

See listing of in-network pharmacies at **bluecrossmn.com**



GET THE MOST OUT OF YOUR PLAN

To get the most out of your pharmacy benefit plan at the lowest cost, make sure you choose a pharmacy in your network and use medications on your preferred drug list. By using a pharmacy in your network, you pay a lower cost, and your pharmacist submits prescription claims for you. If you use an out-of-network pharmacy, your medications will not be covered by your health plan.

1

Visit <u>bluecrossmn.com</u> once your plan is effective

2

Select "Benefits" and then "Browse All"

3

Click on "Prime Therapeutics"

4

Select the "Click to Access" button, which will take you to your Pharmacy Benefits Manager site



ONLINE CARE

Get fast, convenient care from Doctor On Demand®

LET THE DOCTOR COME TO YOU

- Board-certified doctors available 24 hours a day, seven days a week
- Licensed psychologists and psychiatrists available for next-day appointment
- See a primary care doctor online in days instead of weeks
- Treat many common medical conditions
- Cost is typically less than an in-person visit



Sign up at doctorondemand.com/BlueCrossMN





MENTAL HEALTH RESOURCES

Specialized support for individual needs

Opioid use program

Get assistance from a behavioral health case manager to identify underlying conditions that contribute to substance use and find appropriate care to support recovery.

Eating disorder program

Get one-on-one support from a behavioral health case manager for you or a family member recovering from an eating disorder.

Autism program

Connect with an autism navigator to discuss a new diagnosis, care options, health plan coverage and support.



Call the number on the back of your member ID card.



GENDER CARE SERVICES

Connect with the Gender Services Team to discuss gender-related care options, health plan coverage and providers.

Visit <u>bluecrossmn.com/GenderCare</u> or call 1-866-694-9361



WELLNESS DISCOUNT MARKETPLACE

Take advantage of premier health and wellness discounts

Get discounts on products and services that complement your health from Blue365[®]. Weekly deals from leading national brands on:

- Gym memberships and wearable devices
- Healthy eating options
- Personal care (e.g., LASIK, dental care, acupuncture, massages, etc.)
- Travel
- And more





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BLUE CARE ADVISORSM IS PERSONALIZED TO YOU



ACCESS YOUR BENEFITS ANYWHERE



View important plan and benefit information, see claims



Track medical and pharmacy spend



Access your Member ID card from anywhere



Find links to the other Better Health Collective benefits - Hinge, Progyny, Omada, Telus EAP, and the Wellness Program



Receive personalized support and important reminders



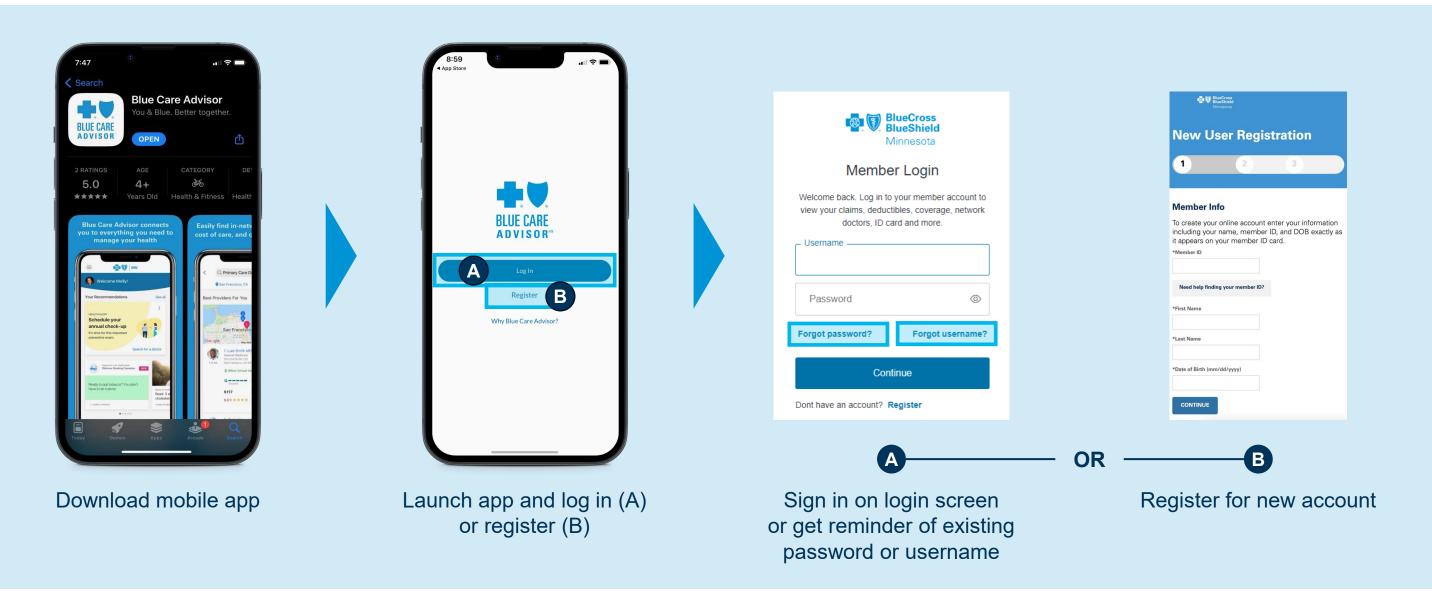
Find high-quality providers with expertise that fits you



Compare costs to keep healthcare spending in check



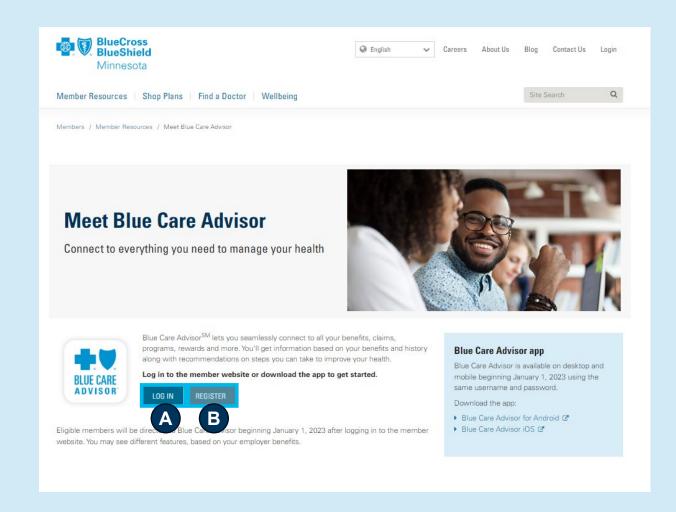
REGISTER ON A MOBILE DEVICE

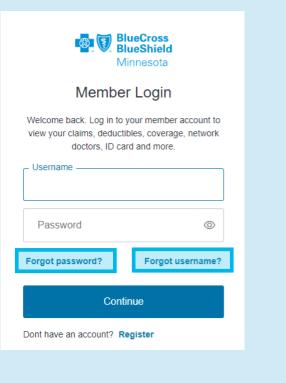


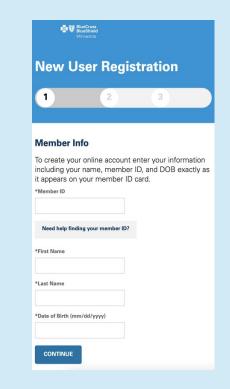
Log in with your existing Blue Cross account. If you haven't previously registered, select "register".



REGISTER ON A DESKTOP







A

Sign in on login screen or get reminder of existing password or username

Register for new account

OR

Log in with your existing Blue Cross account. If you haven't previously registered, select "register".



Benefits
Included with
Better Health
Collective Plans



TELUS Health EAP

Counseling and professional consultations.

5 counselling sessions per issue, per year.

Multi-language support.

Speak to a counselor in your preferred or local language.



All employees are eligible.

All employees – full-time, part-time, seasonal – are eligible. Employees do not need to be eligible for or enrolled in the health plan to use the EAP.

Private and confidential.

No one will know you have used the EAP unless you tell them.

Free service.

No cost to you and your household dependents to use the EAP.





How we can help.

We offer confidential, professional assistance and support to help you manage all of life's complexities—be it issues with your Work, Health or Life.

Clinical counseling

- Personal/emotional issues
- Family
- Couples/ relationships
- Work related
- Addiction related



Work-life consultations and resources

- Legal Consultations
- Financial Consultations
- Parental Consultations
- Family Support Services
 (Child and Elder care)
 - Manager Consultations





TELUS Health One platform

Online platform features:

- Chat with a counselor / book an appointment
- Total Wellbeing Assessment
- CareNow Programs
- Support & Resources: articles, videos, audio, recordings, toolkits, quick links
- Exclusive Offers (Savings and Discounts)



How to access support

With your EAP, we can connect you to timely expert advice and practical resources to help support you with your daily questions and/or concerns and assist you with achieving your personal goals.

Access support:

- 1. Call 24/7/365 to connect with support
 - Access immediate telephonic counseling for crisis related situations
 - Book appointments for in-person, telephonic or video-based EAP counseling
 - Book telephonic consultations with professional experts for financial and legal concerns
 - Obtain referrals to community resources
- 2. Visit us online via the website or through the TELUS Health One app to access well-being digital content:



Call us 24/7/365 or log in using the information below:

Call toll-free, 24/7: 1-866-443-9435

Platform: one.telushealth.com or the TELUS Health One app

• Login Username: collective

Password: collective1



Download the TELUS Health One app.

Chat with an expert with just a tap – any time, from anywhere – or check wellbeing resources right on your phone.

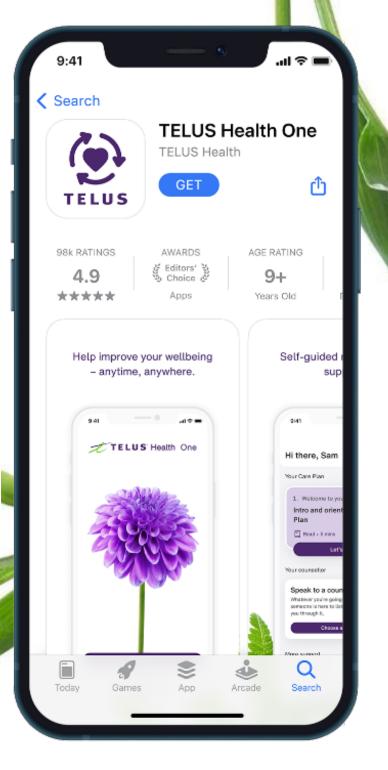
- 1. Download the free app
- 2. Click "Log In" and enter your credentials.

Username: collective Password: collective1



















What Hinge Health can do for you

Musculoskeletal (MSK) Condition management Guided physical therapy from the convenience of home

C Hinge Health Confidential

Care for everybody and every body part

The Program

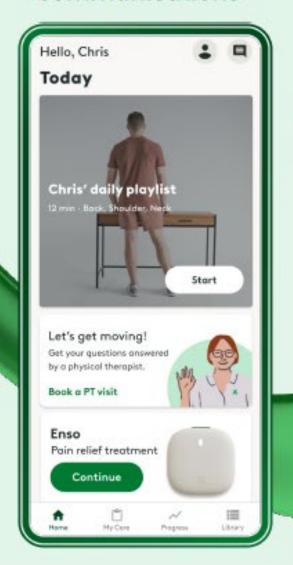
- Designed with evidence-based guidelines
- Informed by recent literature and research
- Care for nearly all body parts, from neck to foot



© Hinge Health Confidential

End-to-end MSK care accessible through a single app

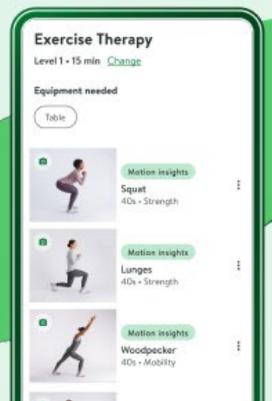
Care team communications



PT video visit



Daily playlist



Get digitally enabled exercise therapy from a certified health coach to address physical injuries and chronic pain

- -Personalized therapy based on condition and goals
- -All-in-one app uses wearable sensors and non-invasive pain management device at no additional cost
- -Unlimited health coaching, education and support groups

Health education

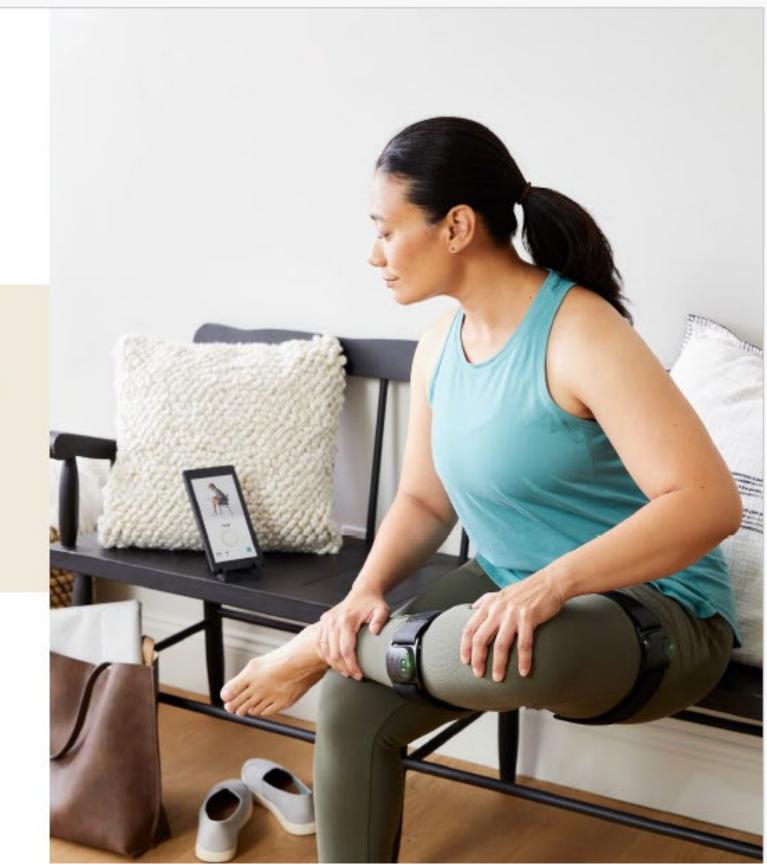


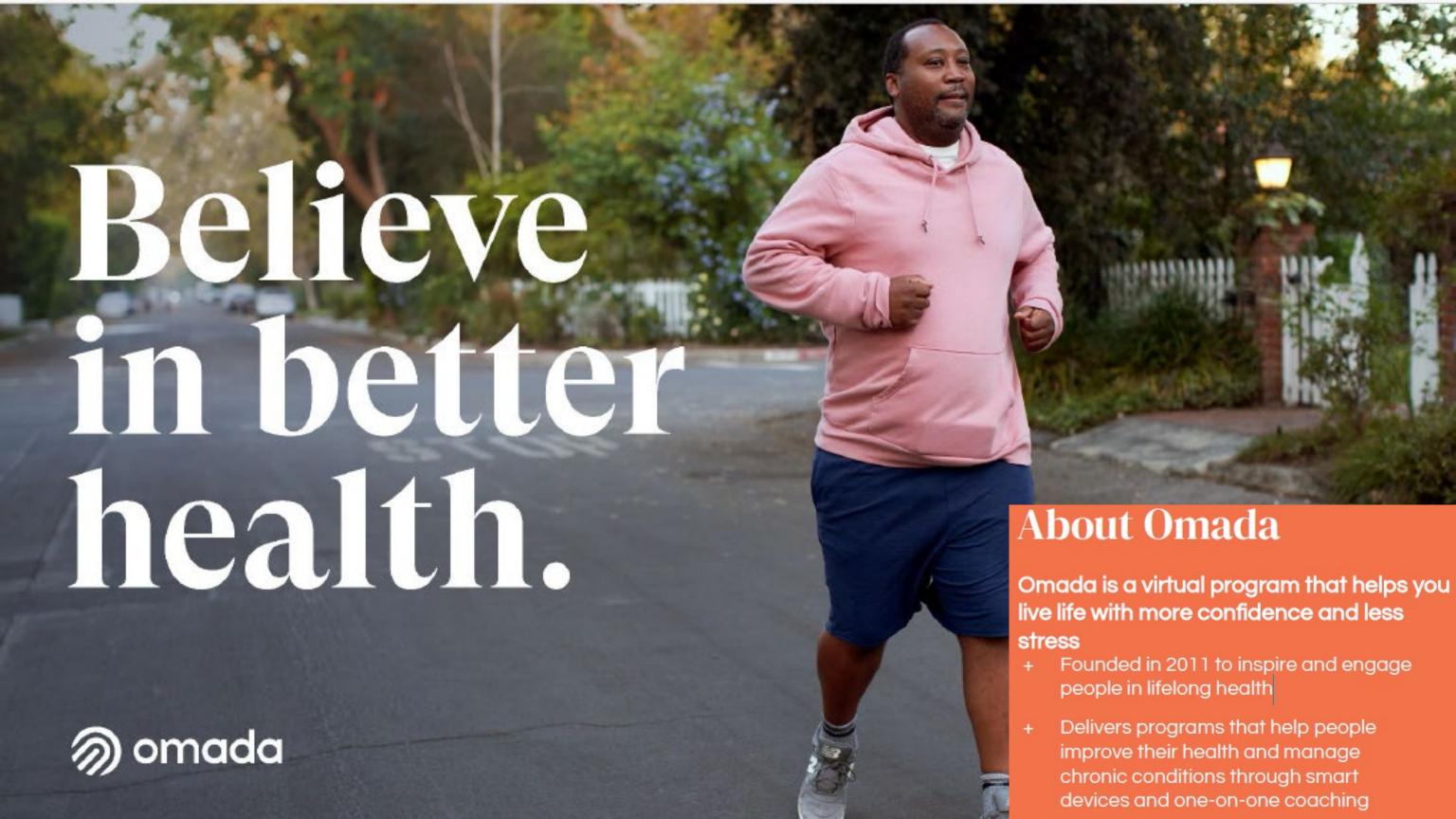


Apply today by visiting hinge.health/betterhealthcollective

Eligibility: Members and dependents 18+ enrolled in a Better Health Collective medical plan are eligible.

Questions? Email hello@hingehealth.com or call (855) 902-2777.



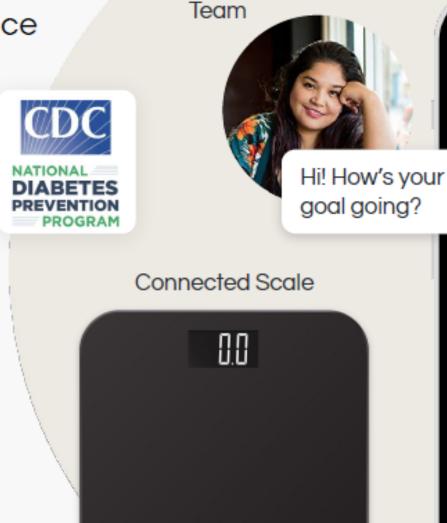


Omada for Prevention

Reduce risk of diabetes onset by providing guidance and a care plan backed by science

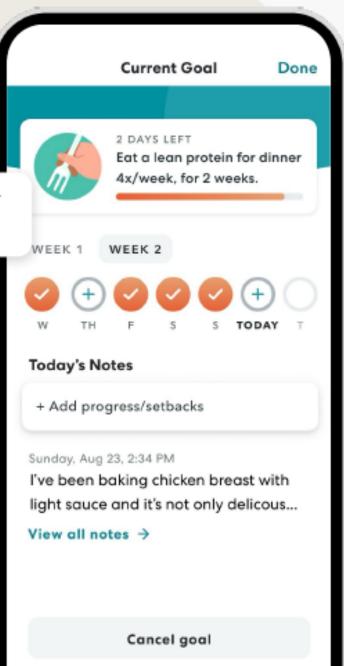
- Dedicated care team
- 1:1 care planning
- Embedded behavioral health tools
- Food & activity coaching
- SMART goals
- Connected scale weight tracking
- Peer groups & topic-based communities





Proactive Care

Smart goal setting





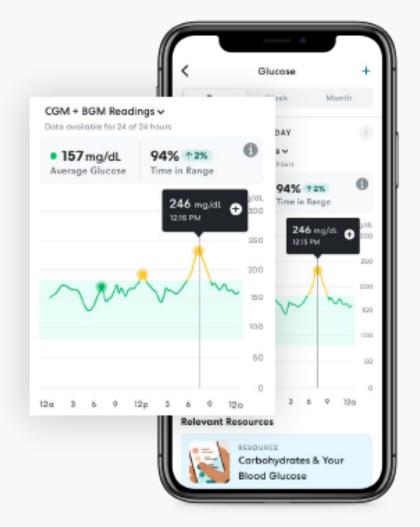
Omada for Diabetes

Help members take control of their diabetes with proactive support and data-driven intervention.

- Connected Devices
- Certified Diabetes Care and Education
 Specialists (CDCES)
- Supportive Health Coach
- Diabetes-specific Peer Groups













Scale, BGM, CGM



Omada for Hypertension

Help members reduce their risk of heart disease

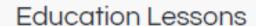
- Connected devices
- Hypertension Specialist
- Supportive Health Coach
- Hypertension-specific peer groups

10.3 mmHg

Average reduction in systolic
BP for members with a baseline stage 2 HTN

14%
Increase in medication adherence







Scale, Blood Pressure Monitor

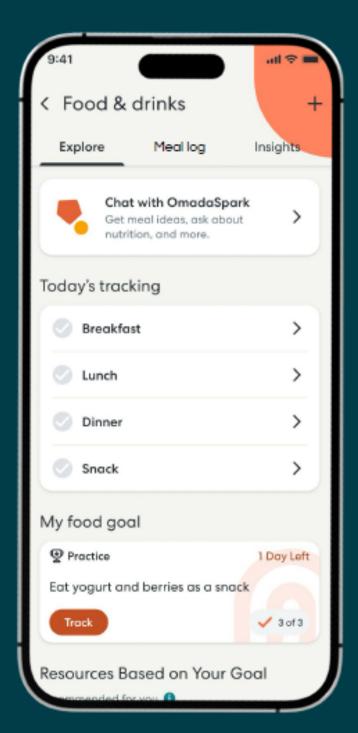


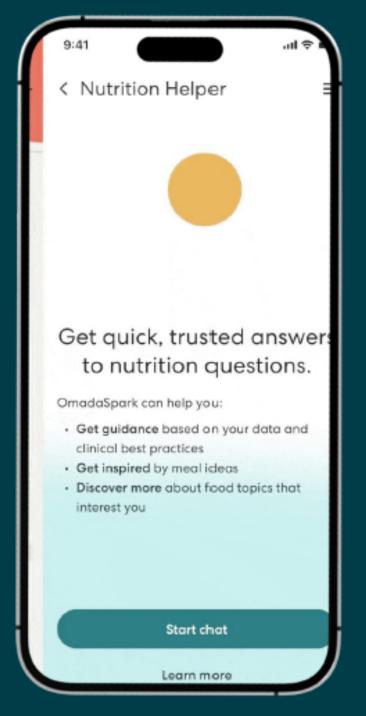


Real-Time nutrition chat with Omada Spark AI

Your personal nutrition resource
Get instant reliable information
to build healthy eating habits

- Quick meal ideas when stuck
- Reliable answers to nutrition information questions
- Confidence with easier decisions and coaching informed by summaries of member-Al conversations







Disclaimer: These images, data points and names are samples based on a composite and do not reflect information about a specific person.



Your Progyny Benefit

Better Health Collective

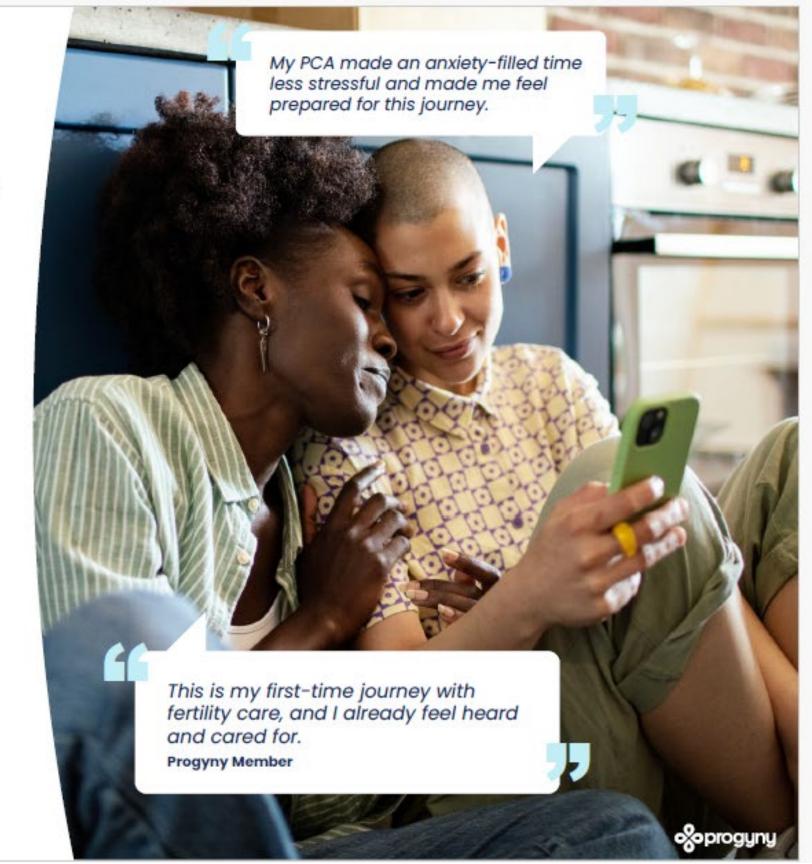
Smarter benefits for life's milestones
Empowering healthier, supported journeys through transformative fertility, family building and women's health benefits



Dedicated High-touch, Concierge Support

Your entire journey is supported by a dedicated PCA

- Unlimited, emotional support and guidance every step of the way from reproductive health and fertility experts
- Support for all paths to parenthood, including adoption and surrogacy
- Your connection to additional expert support tailored to your needs (fertility nurses, Adoption and Surrogacy Coaches)
- Get in touch via phone, email, secure messaging, and the Progyny app



The Smart Cycle Works For Everyone

All individual services are bundled into the Progyny Smart Cycle You have access to 1+1 Smart Cycles



Intrauterine Insemination (IUI)

- Complex sperm wash & prep
- Cycle management
- Insemination
- Office visits
- Simple sperm wash & prep
- Ultrasounds & in-cycle bloodwork (W3, P4, beta hCG, FSH, LH)



IVF Freeze-All Cycle



- Assisted hatching
- Blastocyst culture
- Complex sperm wash & Oocyte identification prep
- Cycle management
- Embryo biopsy
- Embryo culture lab
- Intracytoplasmic

sperm injection (ICSI)

- · Office visits
- Oocyte fertilization/ insemination
- Preimplantation genetic testing for aneuploidy (PGT-A)
- · Preparation and cryopreservation of extra embryo(s)

- Retrieval (follicular aspiration, to include ultrasound quidance)
- Simple sperm wash & prep
- Tissue storage (1 year)
- · Ultrasounds & in-cycle bloodwork (E2, P4, beta hCG, FSH, LH)
- Fertility medications



Frozen Embryo Transfer (FET)

- Cycle management
- Embryo thaw
- Embryo transfer (eSET) w/ultrasound guidance
- Office visits
- Preparation of embryo(s) for transfer
- Ultrasounds & in-cycle bloodwork (E2, P4, beta hCG, FSH, LH)

Your Progyny Benefit Includes:

Progyny Rx



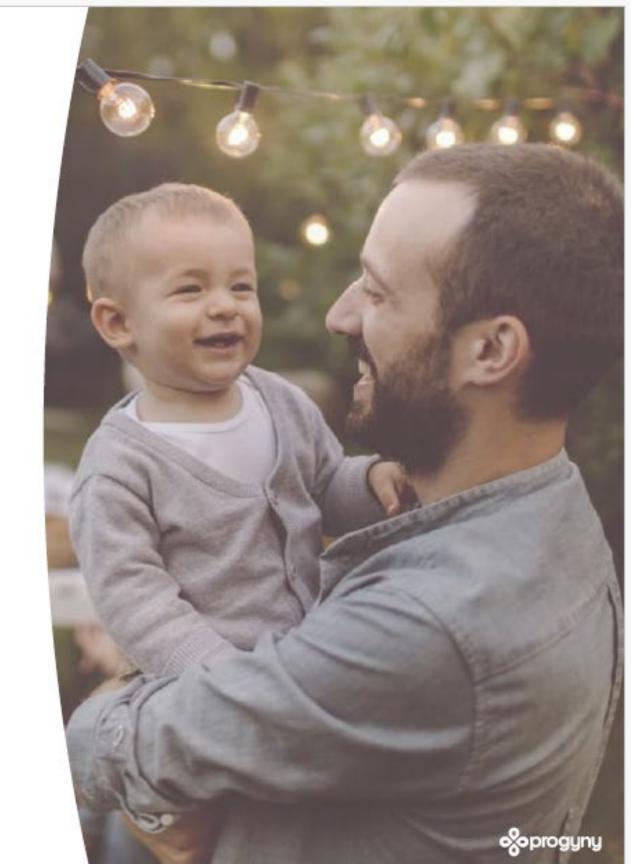


We're Here to Help!

Call: 833.208.8447

Connect with your dedicated PCA to:

- Learn more about your coverage
 - Find a provider near you
 - Discover educational resources
 - Activate your Progyny benefit



Comprehensive Wellness Program through the WellRight Portal





ENRICH EMPLOYEE WELLBEING

TRACK HEALTHY HABITS.

EARN POINTS.

GET REWARDS.





take the next step towards a healthier you!

- Free Biometric Screening
- Personalized Health Insights
- 200+ Challenges & Activities
- Mobile Friendly

- Social Connectivity & Support
- Health Education Video Courses
- Monthly Wellness Newsletter
- Earn Annual Reward

Scan the QR code to get started or visit sourcewell.wellright.com



your wellness. your way.

Choose the activities that fit your lifestyle, improve your wellbeing, and earn in rewards.

There's still time to participate in the wellness program and earn your points! Program runs through December 15th.

Complete the Health Risk Assessment, Biometric Testing and continue the wellness journey.



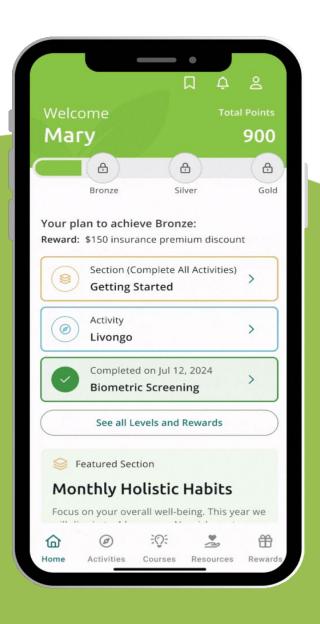
your journey, your way... even when you're on-the-go.

Download the WellRight Mobile App!

Search "WellRight" in the App Store or Google Play, or scan the QR Code to get started.

Login with the same username and password as the web.





For help, email support@healthsource-solutions.com

QUESTIONS?

