

BlueEssentials

No matter what your health insurance needs, you can always count on **Blue Cross and Blue Shield of Nebraska** through a **Farm Bureau** agent for a wide range of coverage options and outstanding value.

Blue Cross and Blue Shield of Nebraska offers discounted, versatile and affordable health care plans that meet the needs of singles, couples and families.

BlueEssentials

GET THE BEST OF BOTH



BlueCross BlueShield
of Nebraska



FARM BUREAU
FINANCIAL SERVICES

About

GET THE BEST OF BOTH



BlueCross BlueShield
of Nebraska



FARM BUREAU
FINANCIAL SERVICES

As a Farm Bureau member in Nebraska, you can “get the best of both” from two highly respected Nebraska-based organizations – Blue Cross and Blue Shield of Nebraska and the Nebraska Farm Bureau. Since 1994, we have been working together to provide access to quality, affordable health insurance to Farm Bureau members in Nebraska.

Today, more than 17,000 Farm Bureau members in Nebraska have the peace of mind knowing they are protected with health insurance benefits from Blue Cross and Blue Shield of Nebraska.

Nationwide, Blue Plans cover one of every three Americans – and consumers across the country name the Blues as their number-one choice for coverage.

Your Money.

Your Health.

Your Choice.

BlueEssentials



Get the quality health care coverage you deserve.

BlueEssentials is just that — a set of budget-friendly plans that cover your essential health care needs and give you the options you want. Rest at ease knowing you're protected by a trusted name – Blue Cross and Blue Shield of Nebraska.

Affordable Options for You

BlueEssentials offers affordable plan options that give you coverage for:

- Inpatient and outpatient hospital services
- 100% in-network coverage for routine mammograms, Pap smears and immunizations
- Prescription drugs - including \$0 generics
- \$40 copay for office visits and routine care
- \$300 first dollar coverage for accident care

With BlueEssentials, you also have the option of choosing the following:

- Calendar year deductibles
- Membership type – Choose from coverage for yourself only (single membership) or coverage for you, your spouse and your eligible dependent children (family membership).

Please note: These plans do not provide benefits for inpatient or outpatient treatment of mental illness and/or substance abuse. benefits for Maternity care and/or pregnancy services are only available when added as an optional benefit.

One less thing to worry about.™

Through BlueEssentials, you'll experience the Value of Blue and the benefits of being a Blue Cross and Blue Shield of Nebraska member, including:

- Access to the Blue Cross and Blue Shield of Nebraska provider network, which includes approximately 93% of the state's doctors and 100% of non-governmental acute care hospitals. That makes obtaining in-network care easy and convenient.
- Our BlueCard® program allows you to access providers nationwide, so your coverage travels with you.
- A reduced premium rate is available if you do not currently use tobacco products and have not used tobacco products for a minimum of 12 months.
- Online tools and resources that let you access information 24 hours a day, seven days a week. You can check the status of a claim, view your explanation of benefits, print or request an I.D. card and use interactive tools to help you manage your health care needs – whenever and wherever it's convenient for you.

PLAN CHOICE		Option 1		Option 2		Option 3		Option 4		Option 5	
		In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Deductible (Calendar year)	SINGLE	\$500	\$1,000	\$1,000	\$2,000	\$1,500	\$3,000	\$2,000	\$4,000	\$3,500	\$7,000
	FAMILY	\$1,000	\$2,000	\$2,000	\$4,000	\$3,000	\$6,000	\$4,000	\$8,000	\$7,000	\$14,000
Coinsurance max (Calendar year)	SINGLE	\$2,000	\$5,000	\$2,000	\$5,000	\$2,500	\$6,000	\$2,500	\$6,000	\$2,500	\$6,000
	FAMILY	\$4,000	\$10,000	\$4,000	\$10,000	\$5,000	\$12,000	\$5,000	\$12,000	\$5,000	\$12,000
Total out-of-pocket (Deductible + coinsurance maximum; no copays)	SINGLE	\$2,500	\$6,000	\$3,000	\$7,000	\$4,000	\$9,000	\$4,500	\$10,000	\$6,000	\$13,000
	FAMILY	\$5,000	\$12,000	\$6,000	\$14,000	\$8,000	\$18,000	\$9,000	\$20,000	\$12,000	\$26,000
Coinsurance percentage for most covered services		20%	40%	20%	40%	20%	40%	20%	40%	20%	40%
Office visit and related services		\$40	40%	\$40	40%	\$40	40%	\$40	40%	\$40	40%
Routine Preventive Care		\$40 Copay	40%	\$40 Copay	40%	\$40 Copay	40%	\$40 Copay	40%	\$40 Copay	40%
Periodic exams		Covered @ 100%	40%	Covered @ 100%	40%	Covered @ 100%	40%	Covered @ 100%	40%	Covered @ 100%	40%
Routine mammograms		Covered @ 100%	40%	Covered @ 100%	40%	Covered @ 100%	40%	Covered @ 100%	40%	Covered @ 100%	40%
Routine Pap smears		Covered @ 100%	40%	Covered @ 100%	40%	Covered @ 100%	40%	Covered @ 100%	40%	Covered @ 100%	40%
Routine immunizations		Covered @ 100%	40%	Covered @ 100%	40%	Covered @ 100%	40%	Covered @ 100%	40%	Covered @ 100%	40%
Coinsurance percentage for maternity benefits*		NOT COVERED (unless added as an optional benefit)									
Mental illness/substance abuse treatment		NOT COVERED (including prescription drugs)									
Prescription drug coverage		\$0 / \$30 / \$60									
First dollar accident benefit		\$300 per covered person per year									
Total contract benefit maximum		\$10 million per covered person									

To learn more about BlueEssentials, contact your Farm Bureau agent.

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Blue Cross BlueShield of Nebraska



FARM BUREAU FINANCIAL SERVICES

Copays do not apply toward the calendar year deductible or coinsurance limit.

*Coinsurance percentage for maternity benefits when added as an optional benefit will have a coinsurance percentage of 20% for in-network benefits and 40% for out-of-network benefits.

This coverage does not provide benefits for the following types of care: inpatient and outpatient treatment of mental illness and/or substance abuse treatment.

The representatives are independent and authorized insurance producers of Blue Cross and Blue Shield of Nebraska, an independent licensee of the Blue Cross and Blue Shield Association.

This brochure contains a general description of benefits, exclusions and limitations. Please refer to the master group contract held by the Nebraska Farm Bureau Federation for the actual terms and conditions that apply. In the event that there are discrepancies with the information given in the brochure, the terms and conditions of the contract will govern.

All statistics available from BCBSNE and accurate as of 8/1/09.

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