



2025

WELCOME GUIDE

Your guide to SecureBlueSM (HMO SNP)

A Minnesota Senior Health Options (MSHO) plan



Hello and welcome to your **SecureBlue plan**

We're excited to have you as a Blue Cross and Blue Shield of Minnesota and Blue Plus (Blue Plus) member.

Thank you for choosing SecureBlue from Blue Plus as your health plan. In this guide, you will find important information about your plan, including how to create your online member account, where to find plan documents, who to call with questions, extra plan features, and more.

QUESTIONS? WE CAN HELP.

Call Member Services

1-888-740-6013, TTY **711**

8 a.m. to 8 p.m. Central Time, seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30.

The call is free.

Or visit bluecrossmn.com/SecureBlue

Getting started

Your new member ID card will be on the way to you soon. When your card arrives, here are three steps you can take to help you get the most out of your plan:

1 Keep your member ID card somewhere safe.



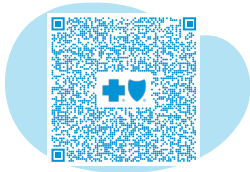
You will need to show your member ID card whenever you visit doctors, clinics, hospitals, dentists or pharmacies. It has all the information that providers will need to submit your claims.

2 Create your online member account.



Visit bluecrossmn.com/WelcomeMSHO and use the information on your member ID card to create your online account.* Here you can check your plan details, access important plan documents, find in-network providers, view, print, email or fax your digital member ID card, and more.

3 Learn more about your benefits.



Visit bluecrossmn.com/WelcomeMSHO or scan the QR code to learn more about your plan.

*You are not required to create your online account to use your benefits. Each healthcare and dental provider is an independent contractor and is not our agent.

Get support from your care team

With SecureBlue, you never have to figure it out on your own. A care coordinator and case manager are available to help you get the care you need.

CARE COORDINATOR

A care coordinator is a licensed nurse, social worker or qualified healthcare provider who can help you:

Access home healthcare, community-based services and local resources

Understand your benefits and help get you enrolled in special programs

Find transportation to doctor appointments

Coordinate care between your primary care clinic and specialists

Get information you and your family can use to make decisions

Manage your care before and after a hospitalization

Get an Advance Directive form so your wishes are followed if you're unable to speak for yourself

Your care coordinator will typically reach out to you within the first month of joining the plan. If you have not been contacted by a care coordinator, call Member Services.

CASE MANAGER

If you have a major illness, injury or chronic health condition, you may be assigned a case manager. They will help you:

Better understand and follow your treatment plan, condition or disease

Find in-network providers and behavioral health support

Set up doctor visits and follow-up appointments

Answer questions between doctor visits

Call Member Services with any questions.



Make the most of your benefits

In addition to medical, dental and vision care, as well as prescription drug coverage, your SecureBlue plan comes with extra tools and resources to help you take care of your health, all at no additional cost.

Save money on over-the-counter (OTC) health and wellbeing items

You get an allowance of \$150 per quarter* to purchase select over-the-counter health and wellbeing items from the Over-the-Counter Health Solutions (OTCHS) Catalog. You can also order items online, from the OTCHS app, over the phone or at a CVS store.



To view the catalog or place an order online, visit cvs.com/Benefits or use the OTCHS app. You will need to log in or create an account with your email and the number on your member ID card to get started. If you need help placing an order, your care coordinator can help.

You will receive one printed copy of the OTCHS catalog each year, mailed separately within a few weeks of your plan's start date. If you'd like to order another printed copy, visit cvs.com/Benefits and log in with your email to get started. You can also call **1-888-628-2770**, TTY **711**, Monday to Friday, 8 a.m. to 10 p.m. Central Time to request a printed copy.

*Allowances do not carry over to the next quarter. Any unused dollars will be forfeited.

CVS Pharmacy, Inc. d/b/a OTC Health Solutions is an independent company providing OTC supplemental benefit administrative services.

Medication Therapy Management

If you are taking multiple medications, a specialized pharmacist can meet with you to talk about your medications, find ways to manage any side effects that bother you and look for ways to lower your costs. Receive a \$50 reward card when you complete a comprehensive medication review.*

Email mtm.pharmacy@bluecrossmn.com or call **866-873-5941**, TTY **711**, Monday to Friday, 8:30 a.m. to 4:30 p.m. Central Time to get started.

*SecureBlue to provide these benefits as part of the Value-Based Insurance Design program. This program lets Medicare try new ways to improve Medicare Advantage plans. SecureBlue is a type of Medicare Advantage coordinated care plan. The reward may result in a taxable event. Consult your tax advisor.

BlueRideSM transportation services

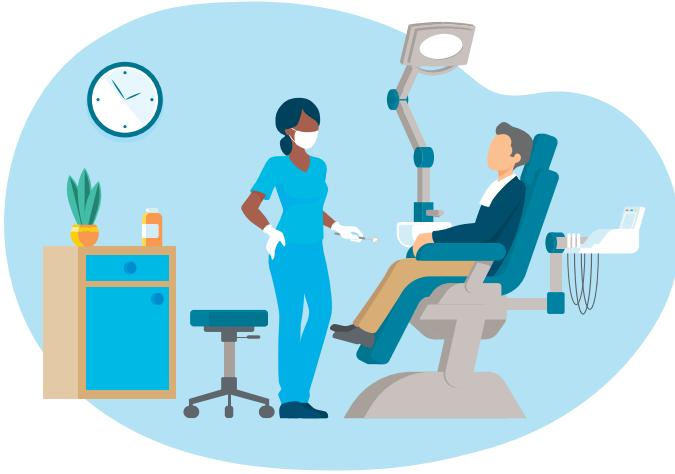
BlueRide offers you a safe and reliable ride to covered medical, dental and pharmacy visits with providers in your plan's network. You can also use BlueRide to go to participating fitness locations, health and wellbeing classes, and Narcotics Anonymous and Alcoholics Anonymous meetings.



Get up to six round-trip rides to grocery stores, food pantries or farmers markets per month*

Visit bluecrossmn.com/BlueRide or call **1-866-340-8648**, TTY **711**, Monday to Friday, 8 a.m. to 5 p.m. Central Time to schedule a ride.

*Eligibility for this benefit cannot be guaranteed based solely on your condition. All applicable eligibility requirements must be met before the benefit is provided. For details, please contact Member Services. Members must have one or more of the following chronic conditions: cardiovascular disorders, COPD, cognitive impairment, diabetes, stroke or other eligible conditions not listed.



Dental benefits

In addition to your comprehensive dental benefits covered by Medicaid (Medical Assistance), your SecureBlue plan covers one additional preventive exam, up to two crowns (two teeth per year) and an electric toothbrush with up to three replacement brush heads per year.

Contact Delta Dental for help finding a dentist, setting up interpreter services for a future appointment, or for questions about your dental benefits.

Call **1-800-774-9049**, TTY **711**, Monday to Friday, 8 a.m. to 5 p.m. Central Time.

Or visit bluecrossmn.com/DeltaDental to find an in-network dentist. Select "Get Started." Then click on "PPO Plus Premier Networks" and choose "Minnesota Select Dental" from the drop-down menu.

Delta Dental of Minnesota is independent from Blue Cross and Blue Shield of Minnesota. Delta Dental® provides administrative services for dental benefits.

Friendly helper

Get up to 48 hours per year of in-person and virtual support services to increase community connections and help with everyday tasks such as light household chores, grocery shopping and more.

Contact your care coordinator to learn more.

Household support (myFlexCard)

Get help paying your utility bills and rent with a quarterly (every three months) allowance of \$260. Eligible members will receive their myFlexCard separately. This reloadable card can be used to help pay for rent and select utilities such as electricity, water, sanitation, phone and cable bills.

Call **1-844-451-1164**, TTY **711** for questions or help using your card.



Eligibility for this benefit cannot be guaranteed based solely on your condition. All applicable eligibility requirements must be met before the benefit is provided. For details, please contact Member Services. Members must have one or more of the following chronic conditions: COPD, diabetes or hypertension.

The Blue Cross and Blue Shield of Minnesota myFlexCard Mastercard® Prepaid Card is issued by Stride Bank, Member FDIC, pursuant to license by Mastercard International. Stride Bank is an independent company offering debit card services and is solely responsible for its products.

Personal emergency response system (PERS)

Get an in-home or mobile personal emergency response system so you can call for help in an emergency.

Contact your care coordinator to learn more.

Restrictions and conditions apply.

SilverSneakers® fitness program

Improve your health, gain confidence and connect with your community with SilverSneakers. Stay active with fitness classes, on-demand workout videos and access to many fitness locations.

Visit silversneakers.com to learn more.

SilverSneakers® is a registered trademark of Tivity Health, Inc., an independent company that provides health and fitness programs.





Enhance your eyewear

Upgrade your eyeglasses each year with anti-glare lens coating, progressive (no-line) lenses and transition (photochromatic) lens options.

Call the Member Services number on the back of your member ID card for more information or to find an in-network eye doctor.

Blood pressure monitor

Get an in-home digital blood pressure monitor with notifications and reminders to keep track of your blood pressure. Contact your care coordinator to learn more.

Eligibility for this benefit cannot be guaranteed based solely on your condition. All applicable eligibility requirements must be met before the benefit is provided. For details, please contact Member Services. Members must have one or more of the following chronic conditions: cardiovascular disorders, chronic heart failure, ESRD or stroke.

Understanding opioids

Learn more about misuse, addiction and long-term effects.

Opioids, like oxycodone, morphine and fentanyl, are a class of drugs that are prescribed by doctors to help patients manage pain. They should be used for the short term, like to help with pain after a surgery or procedure.

However, because opioids are a very strong pain medicine, they can be highly addictive and easily misused. With continued use, the body can develop a tolerance for opioids, so a higher dose is needed to get the same effect. This can lead to addiction. Anyone can get addicted to opioids, even when taking them as prescribed.

LONG-TERM EFFECTS OF OPIOID USE

If you are prescribed an opioid, make sure to discuss these long-term effects with your doctor:

- Physical dependence or addiction
- Tolerance and the need to continue increasing your dose
- Increased risk of overdose
- The drive to breathe decreases
- Irregular heartbeat
- Increased risk of heart attack
- Depression
- Constipation
- Severe abdominal pain
- Weak bones



OPIOID ALTERNATIVES

There are alternatives that you and your doctor can explore, and some options may be covered by your health plan:

Alternative medications and treatments. Ask your doctor about what non-opioid medications might be right for you, either prescription medications covered by your plan or over-the-counter options. Or to find out if acupuncture or chiropractic care might be a good option for pain management, too.

Over-the-counter (OTC) benefit. You also have a quarterly allowance that can be used on an approved list of commonly used over-the-counter health and wellbeing products.

Opioid treatment program. Members who have an opioid use disorder can get help through an opioid treatment program at no additional cost. This program may include the use of FDA-approved medications that help break the addiction to opioids, substance use counseling, individual and group therapy, ongoing toxicology testing and periodic assessments.



Talk with your doctor

If you are feeling frequent pain or have an upcoming procedure, ask your doctor about a treatment plan that includes opioid alternatives. If opioids are the right choice for you, make sure you understand the expected time for using the medication and how to safely stop.

Understand your coverage

Know who to contact with questions, how to find important plan documents and where to go for care.

IMPORTANT CONTACT INFORMATION

Member Services

1-888-740-6013, TTY **711** (The call is free.)

If you have questions about your plan or need access to important documents such as your Member Handbook, Provider and Pharmacy Directory or List of covered drugs (Formulary), visit bluecrossmn.com/SecureBlue or call Member Services.



Translation and interpretation assistance

1-888-740-6013, TTY **711**

Blue Plus provides translated documents and interpretation if English is not your first language. For medical appointments, your doctor's office can help arrange an interpreter.

Behavioral health crisis hotline

1-888-275-3974, TTY **711**

24 hours a day, seven days a week

Contact the behavioral health crisis line with questions about your treatment options or when you need support from a behavioral health specialist.

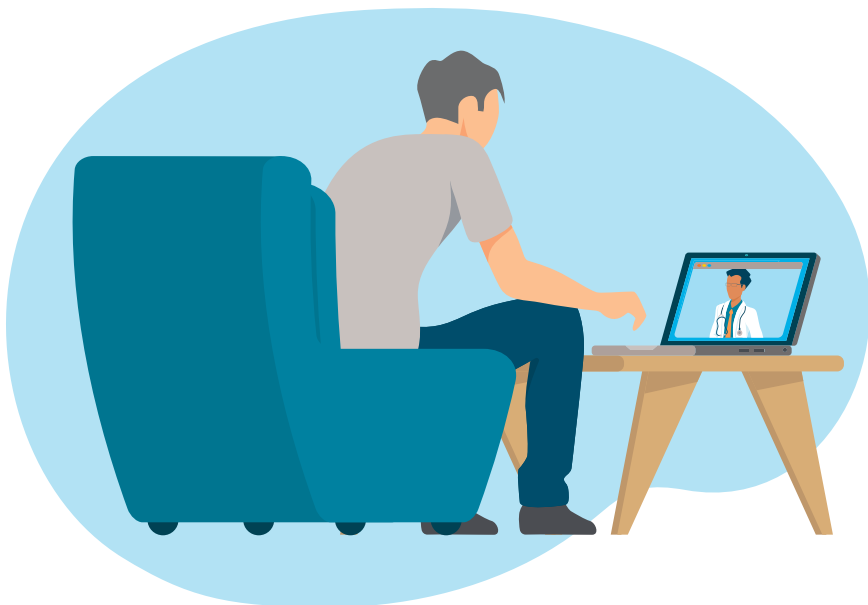


Appointing a representative

You may name a family member, friend, doctor or anyone else to advocate for you. Visit bluecrossmn.com/SecureBlue and scroll to the bottom of the page. You can find the form in the "Appointing a representative" section.

Advance Directive

In the event you become very sick and are unable to speak for yourself, having an Advance Directive can help ensure your health wishes are followed. Contact your care coordinator to request the form.



KNOW WHERE TO GO FOR CARE

Learn more about the different types of care options available to you. Visit bluecrossmn.com/SecureBlueFAD to find providers in your network.



Primary care clinic

When you have SecureBlue, you choose a clinic from your plan's network to be your primary care clinic. They will get to know you and keep all your medical records in one place.



Nurse line

1-888-275-3974, TTY **711**

Get professional medical advice and information from registered nurses 24 hours a day, seven days a week.



Online care

See a provider right on your smartphone, tablet or computer with Doctor On Demand® by Included Health. Board-certified doctors, psychiatrists or therapists can treat many common conditions.



Urgent care center

Get care for an illness, injury or condition that is needed urgently, but is not severe enough to require a hospital emergency room (not life-threatening).



Hospital emergency room

Get emergency care for life-threatening symptoms that may require hospital admission.

Doctor On Demand® by Included Health is an independent company providing telehealth services.





Thank you for choosing
SecureBlue

When you choose Blue Cross and Blue Shield of Minnesota and Blue Plus you get a name you can trust, coverage you can count on and peace of mind knowing we're here to help you every step of the way. We look forward to supporting your healthcare needs.

SecureBlue 1-888-740-6013, TTY 711
Attention. If you need free help interpreting this document, call the above number.

Atención. Si desea recibir asistencia gratuita para interpretar este documento, llame al número indicado arriba.

Thov ua twb zoo nyeem. Yog hais tias koj xav tau kev pab txhais lus rau tsab ntaub ntawv no pub dawb, ces hu rau tus najnpawb xov tooj saum toj no. Chú ý. Nếu quý vị cần được giúp đỡ dịch tài liệu này miễn phí, xin gọi số bên trên.



1-888-740-6013, TTY 711
Civil.Rights.Coord@bluecrossmn.com

Discrimination is against the law. Blue Plus will accept all eligible Beneficiaries who select or are assigned to Blue Plus without regard to medical condition, health status, receipt of health care services, claims experience, medical history, genetic information, disability (including mental or physical impairment), marital status, age, sex (including sex stereotypes and gender identity), sexual orientation, national origin, race, color, religion, creed or public assistance status.

SecureBlueSM (HMO SNP) is a health plan that contracts with both Medicare and the Minnesota Medical Assistance (Medicaid) program to provide benefits of both programs to enrollees. Enrollment in SecureBlue depends on contract renewal.

Blue Cross[®] and Blue Shield[®] of Minnesota and Blue Plus[®] are nonprofit independent licensees of the Blue Cross and Blue Shield Association.

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