Review Changes for 2020

- Individual deductible for the High-Deductible Health Plan is increasing from $2,700 to $2,800. The family deductible is increasing from $5,400 to $5,600. The individual deductible and family deductible for the PPO plan will remain the same.
- Active enrollment is required this year for both Legal Assistance and Identity Theft coverage. Coverage will not carry over from 2019 enrollment; you must actively enroll for 2020 coverage.
- A Member Mobile App is available from BlueCross and BlueShield of Minnesota and offers wellness-related tools, including:
  - In-app access to all BlueCross ID cards
  - Dashboard for deductible and out-of-pocket progress
  - Claim status tracking
  - Find a provider, and other helpful information
- Several new wellness initiatives are available to plan participants this year, including:
  - Sharecare, a fitness incentive program that allows you to earn rewards. After you complete a RealAge test – a health risk assessment that assesses your body’s actual age versus calendar age – Sharecare will provide highly-personalized recommendations on how to lower RealAge.
  - Omada is a digital health program that uses behavioral and data science to build healthy habits, to help combat chronic illness.
  - An Employee Assistance Program, offered through Fairview Healthcare Services. EAP is a confidential short-term counseling, information and referral service. Services are available by phone, at work, or at one of Fairview’s nine locations.