

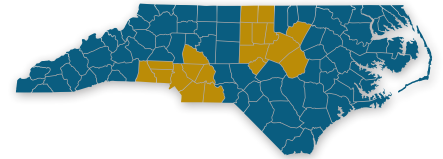
# BlueAdvantage®

Blue Advantage gives you access to our largest statewide network. This is a good option if you want a broad choice of in-network doctors, specialists and hospitals.

**BLUE ADVANTAGE** offers:

- + More than 98% of doctors and 98% of the hospitals in North Carolina are in-network<sup>1</sup>

## Product Availability



- Available On and Off Marketplace
- Available Off Marketplace Only

Blue Advantage is available on and off Marketplace to residents in all North Carolina counties EXCEPT the following, where it is available only off Marketplace:

- + Alamance
- + Anson
- + Cabarrus
- + Caswell
- + Chatham
- + Cleveland
- + Durham
- + Franklin
- + Gaston
- + Johnston
- + Lee
- + Lincoln
- + Mecklenburg
- + Orange
- + Person
- + Rowan
- + Stanly
- + Union
- + Wake

IN-NETWORK BENEFIT				
DEDUCTIBLE & COINSURANCE PLANS*	Individual Deductible (Family=2x)	Individual Out-of-Pocket Max (Family=2x)	Coinsurance	Prescription Drug Benefit
<b>BLUE ADVANTAGE CATASTROPHIC<sup>2**</sup></b>	\$8,550	\$8,550	0%	Integrated***
<b>BLUE ADVANTAGE BRONZE 8550</b>	\$8,550	\$8,550	0%	Integrated***
<b>BLUE ADVANTAGE BRONZE 7000<sup>3</sup> (HSA-ELIGIBLE)</b>	\$7,000	\$7,000	0%	Integrated***

IN-NETWORK BENEFIT							
COPAY PLANS	Individual Deductible (Family=2x)	Individual Out-of-Pocket Max (Family=2x)	Coinsurance	Primary Care Provider Copay	Specialist/ Urgent Care Copay	Prescription Drug Deductible	Prescription Drug Benefit
<b>BLUE ADVANTAGE BRONZE 7550</b>	\$7,550	\$8,550	50%	\$60	\$120	\$800	\$10 / \$25 / \$40 / \$80 / 50% / 50%
<b>BLUE ADVANTAGE SILVER 6300<sup>†</sup></b>	\$6,300	\$8,550	50%	3 x \$0 / \$50	\$150	\$550	\$10 / \$25 / \$40 / \$80 / 50% / 50%
<b>BLUE ADVANTAGE SILVER 4000</b>	\$4,000	\$8,550	40%	3 x \$0 / \$10	\$50	\$350	\$10 / \$25 / \$40 / \$80 / 50% / 50%
<b>BLUE ADVANTAGE GOLD 2500</b>	\$2,500	\$8,550	30%	3 x \$0 / \$10	\$40	\$300	\$10 / \$25 / \$40 / \$80 / 50% / 50%

\*All covered services are subject to the deductible and coinsurance, unless otherwise noted.

\*\*Catastrophic plans have three primary care provider visits at a \$35 copay.

\*\*\*Prescription drug costs applied to medical deductible and coinsurance.

†Blue Advantage Silver 6300 not available in the following counties: Alexander, Brunswick, Burke, Caldwell, Catawba, Columbus, Duplin, Iredell, New Hanover, Onslow and Pender.

Out-of-network (OON) deductible is two times the in-network deductible. OON out-of-pocket maximum (OOPM) is two times the in-network OOPM.

Member pays 30% more coinsurance when seeking services OON.

Prescription drug deductible must be met before your plan begins to pay for prescriptions.

Emergency room visits are subject to in-network deductible and coinsurance.

Primary care provider (PCP) step down benefits available for Silver and Gold copay plans only: 3 x \$0 for any combo of PCP office and/or telehealth visits, followed by standard PCP benefit (at the member level); 3 x \$0 mental health (MH)/substance use (SU) for any combo of MH/SU office and/or telehealth visits, followed by standard benefit (at the member level). PCP/telehealth cannot be combined with MH/SU visits.

<sup>1</sup> Blue Cross and Blue Shield of North Carolina (Blue Cross NC) Provider Internal Data; percentages indicated represent Blue Cross NC's PPO Network as of June 29, 2020. Note: Not all plans are available in all areas.

<sup>2</sup> You must be under 30 years of age when the plan begins or qualify for a hardship exemption through the federal government to be eligible for a Catastrophic plan. Visit [www.healthcare.gov/choose-a-plan/catastrophic-health-plans/](http://www.healthcare.gov/choose-a-plan/catastrophic-health-plans/) for more details.

<sup>3</sup> Members on a family HSA plan will have a family member deductible and a family total deductible. Any member of the family will only have to pay the family member amount to meet their deductible.