

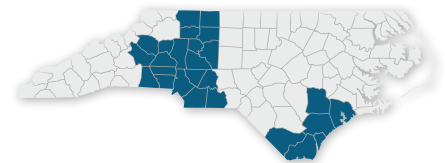
# BlueValue<sup>SM</sup>

Blue Value is a good fit if you are flexible about which doctors you see – or if your doctor or hospital is part of this smaller network. The network is statewide, making it easy to get in-network care if you travel or have a child away at college.

**BLUE VALUE** offers:

- + A limited statewide network for savings
- + Network includes, but is not limited to, CaroMont Health, Frye Regional, New Hanover Regional, Novant Health, UNC Health Alliance and Wake Forest Baptist Health
- + The following doctor/hospital networks are considered out-of-network for Blue Value: Atrium Health, Catawba Valley Health System, Duke Health and WakeMed

## Product Availability



■ Available    ■ Not Available

Blue Value is available on and off Marketplace to residents of these North Carolina counties:

- + Alexander
- + Anson
- + Brunswick
- + Burke
- + Cabarrus
- + Caldwell
- + Catawba
- + Cleveland
- + Columbus
- + Davidson
- + Davie
- + Duplin
- + Forsyth
- + Gaston
- + Iredell
- + Lincoln
- + Mecklenburg
- + New Hanover
- + Onslow
- + Pender
- + Rowan
- + Stanly
- + Stokes
- + Surry
- + Union
- + Yadkin

IN-NETWORK BENEFIT				
DEDUCTIBLE & COINSURANCE PLANS*	Individual Deductible (Family=2x)	Individual Out-of-Pocket Max (Family=2x)	Coinsurance	Prescription Drug Benefit
<b>BLUE VALUE CATASTROPHIC<sup>1**</sup></b>	\$8,550	\$8,550	0%	Integrated <sup>***</sup>
<b>BLUE VALUE BRONZE 8550</b>	\$8,550	\$8,550	0%	Integrated <sup>***</sup>
<b>BLUE VALUE BRONZE 7000<sup>2</sup> (HSA-ELIGIBLE)</b>	\$7,000	\$7,000	0%	Integrated <sup>***</sup>

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 VALUE BRONZE 7550</b>	\$7,550	\$8,550	50%	\$60	\$120	\$800	\$10 / \$25 / \$40 / \$80 / 50% / 50%
<b>BLUE VALUE SILVER 6300</b>	\$6,300	\$8,550	50%	3 x \$0 / \$50	\$150	\$550	\$10 / \$25 / \$40 / \$80 / 50% / 50%
<b>BLUE VALUE SILVER 4000<sup>1</sup></b>	\$4,000	\$8,550	40%	3 x \$0 / \$10	\$50	\$350	\$10 / \$25 / \$40 / \$80 / 50% / 50%
<b>BLUE VALUE 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.

<sup>1</sup>Blue Value Silver 4000 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 five times the in-network deductible. OON out-of-pocket limit has no maximum. This means you will always pay your OON coinsurance amount to an OON provider.

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.

1 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.

2 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 own deductible.

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