

BlueLocalSM

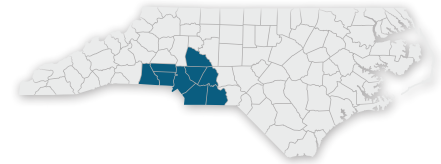
with Atrium Health

Blue Local with Atrium Health¹ is a good option if you wish to get care from Atrium Health and its affiliated doctors and hospitals. Since the majority of doctors in this plan are in the same health care system, it's easier for them to work together on your behalf.

BLUE LOCAL with Atrium Health offers:

- + Atrium Health's comprehensive regional network of doctors and hospitals
- + A provider network that includes Atrium Health Levine's Children's Hospital, which is nationally ranked in eight specialties;² Carolinas Medical Center, the region's only Level 1 trauma center, which was named the "Best Hospital" in the Charlotte metro region for the fourth straight year;³ and more than 40 hospitals and 900 care locations⁴
- + All doctors outside the Atrium Health provider network are considered out-of-network for Blue Local with Atrium Health, including: CaroMont Health, Novant Health and their affiliated providers

Product Availability



■ Available ■ Not Available

Blue Local with Atrium Health is available on and off Marketplace to residents of these North Carolina counties:

- + Anson
- + Cabarrus
- + Cleveland
- + Gaston
- + Lincoln
- + Mecklenburg
- + Rowan
- + Stanly
- + Union

IN-NETWORK BENEFIT				
DEDUCTIBLE & COINSURANCE PLANS*	Individual Deductible (Family=2x)	Individual Out-of-Pocket Max (Family=2x)	Coinsurance	Prescription Drug Benefit
BLUE LOCAL WITH ATRIUM HEALTH CATASTROPHIC^{5**}	\$8,550	\$8,550	0%	Integrated ^{***}
BLUE LOCAL WITH ATRIUM HEALTH BRONZE 8550	\$8,550	\$8,550	0%	Integrated ^{***}
BLUE LOCAL WITH ATRIUM HEALTH BRONZE 7000⁶ (HSA-ELIGIBLE)	\$7,000	\$7,000	0%	Integrated ^{***}

IN-NETWORK BENEFIT							
COPAY PLANS	Individual Deductible (Family=2x)	Individual Out-of-Pocket Maximum (Family=2x)	Coinsurance	Primary Care Provider Copay	Specialist/ Urgent Care Copay	Prescription Drug Deductible	Prescription Drug Benefit
BLUE LOCAL WITH ATRIUM HEALTH BRONZE 7550	\$7,550	\$8,550	50%	\$60	\$120	\$800	\$10 / \$25 / \$40 / \$80 / 50% / 50%
BLUE LOCAL WITH ATRIUM HEALTH SILVER 6300	\$6,300	\$8,550	50%	3 x \$0 / \$50	\$150	\$550	\$10 / \$25 / \$40 / \$80 / 50% / 50%
BLUE LOCAL WITH ATRIUM HEALTH SILVER 4000	\$4,000	\$8,550	40%	3 x \$0 / \$10	\$50	\$350	\$10 / \$25 / \$40 / \$80 / 50% / 50%
BLUE LOCAL WITH ATRIUM HEALTH GOLD 2500	\$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 (PCP) visits at a \$35 copay. See benefit booklet for further information.
 ***Prescription drug costs applied to medical deductible and coinsurance.
 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 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 Blue Cross and Blue Shield of North Carolina (Blue Cross NC) has collaborated with Atrium Health to bring you Blue Local with Atrium Health, a health insurance plan offered by Blue Cross NC that provides access to Atrium Health's comprehensive network of providers. Atrium Health is an independent company and is solely responsible for the physicians and medical facilities it owns/operates. Atrium Health does not offer Blue Cross or Blue Shield products or services.
 2 U.S. News & World Report, www.health.usnews.com/best-hospitals/area/nc/levine-childrens-hospital-PA6360280 (Accessed June 2020).
 3 Atrium Health, www.atriumhealth.org/about-us/newsroom/news/2020/07/atrium-health-earns-multiple-honors-by-us-news-world-report (Accessed July 2020).
 4 Atrium Health, www.atriumhealth.org/about-us (Accessed July 2020).
 5 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/ for more details.
 6 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.