

BlueHome™

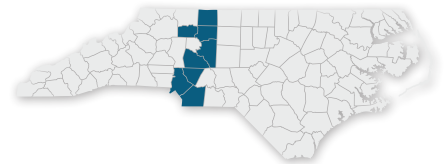
with Novant Health

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

BLUE HOME with Novant Health offers:

- + Novant Health's network of hospitals and providers including over 1,600 physicians
- + A provider network that includes nearly 700 locations, including Novant Health's not-for-profit integrated system of 15 medical centers²
- + All doctors outside the Novant Health provider network are considered out-of-network for Blue Home with Novant Health, including: Atrium Health, CaroMont Health, Cone Health and Wake Forest Baptist Health

Product Availability



■ Available ■ Not Available

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

- + Cabarrus
- + Davidson
- + Forsyth
- + Mecklenburg
- + Rowan
- + Stokes
- + Union
- + Yadkin

IN-NETWORK BENEFIT				
DEDUCTIBLE & COINSURANCE PLANS*	Individual Deductible (Family=2x)	Individual Out-of-Pocket Max (Family=2x)	Coinsurance	Prescription Drug Benefit
BLUE HOME WITH NOVANT HEALTH CATASTROPHIC^{***}	\$8,550	\$8,550	0%	Integrated ^{***}
BLUE HOME WITH NOVANT HEALTH BRONZE 8550	\$8,550	\$8,550	0%	Integrated ^{***}
BLUE HOME WITH NOVANT HEALTH BRONZE 7000⁴ (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 HOME WITH NOVANT HEALTH BRONZE 7550	\$7,550	\$8,550	50%	\$60	\$120	\$800	\$10 / \$25 / \$40 / \$80 / 50% / 50%
BLUE HOME WITH NOVANT HEALTH SILVER 6300	\$6,300	\$8,550	50%	3 x \$0 / \$50	\$150	\$550	\$10 / \$25 / \$40 / \$80 / 50% / 50%
BLUE HOME WITH NOVANT HEALTH SILVER 4000	\$4,000	\$8,550	40%	3 x \$0 / \$10	\$50	\$350	\$10 / \$25 / \$40 / \$80 / 50% / 50%
BLUE HOME WITH NOVANT 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 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 (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 Blue Cross and Blue Shield of North Carolina (Blue Cross NC) has collaborated with Novant Health to bring you Blue Home with Novant Health. Blue Home with Novant Health is a health insurance plan offered by Blue Cross NC that provides access to a limited network of providers. Novant Health is an independent company that is solely responsible for the physicians and medical facilities it owns and operates. Novant Health does not offer Blue Cross or Blue Shield products or services.

2 Novant Health, www.novanthealth.org/home/about-us/company-information.aspx (Accessed June 2020).

3 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.

4 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.