

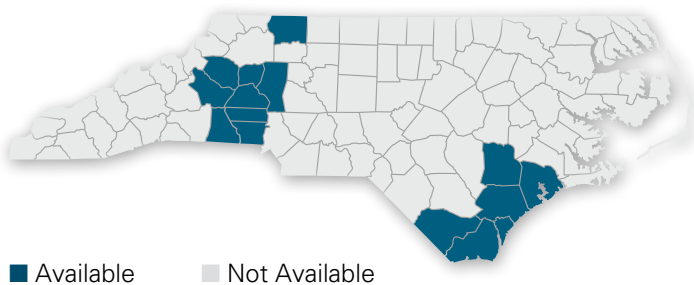
# BlueValue<sup>SM</sup>

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 within the state of NC.

**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. Out-of-state providers are also out-of-network. When traveling outside of North Carolina or the U.S., only emergency services will be covered at the in-network benefit level. All other non-emergency covered services will be covered at the out-of-network benefit level.

## Product Availability



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

- Alexander
- Brunswick
- Burke
- Caldwell
- Catawba
- Cleveland
- Columbus
- Duplin
- Gaston
- Iredell
- Lincoln
- New Hanover
- Onslow
- Pender
- Surry

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>	\$8,700	\$8,700	0%	Integrated <sup>***</sup>
<b>BLUE VALUE BRONZE 8700</b>	\$8,700	\$8,700	0%	Integrated <sup>***</sup>
<b>BLUE VALUE BRONZE 7000 HSA ELIGIBLE<sup>2</sup></b>	\$7,000	\$7,000	0%	Integrated <sup>***</sup>

\*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. Catastrophic plans are NOT eligible for a federal subsidy.  
 \*\*\*Prescription drug costs applied to medical deductible and coinsurance.

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 7000 + 3 FREE PCP</b>	\$7,000	\$8,700	50%	3 x \$0 / \$100	\$150	Integrated‡	\$15 / 50% / 50% / 50% / 50% / 50%
<b>BLUE VALUE BRONZE 7000 COPAY</b>	\$7,000	\$8,700	50%	\$60	\$120	\$800	\$10 / \$25 / \$40 / \$80 / 50% / 50%
<b>BLUE VALUE SILVER 2000 + 3 FREE PCP (OFF ONLY)³</b>	\$2,000	\$8,700	50%	3 x \$0 / \$25	\$150	\$500	\$10 / \$25 / \$40 / \$80 / 50% / 50%
<b>BLUE VALUE SILVER 5300 + 3 FREE PCP</b>	\$5,300	\$8,700	50%	3 x \$0 / \$75	\$150	Integrated‡	\$10 / 50% / 50% / 50% / 50% / 50%
<b>BLUE VALUE SILVER 6000 + 3 FREE PCP</b>	\$6,000	\$8,700	50%	3 x \$0 / \$50	\$150	\$550	\$10 / \$25 / \$40 / \$80 / 50% / 50%
<b>BLUE VALUE SILVER 2800 + \$15 PCP</b>	\$2,800	\$8,700	50%	\$15	\$150	\$2,800	\$5 / 50% / 50% / 50% / 50% / 50%
<b>BLUE VALUE SILVER \$0 DEDUCTIBLE</b>	\$0	\$8,700	50%	3 x \$0 / \$75	\$150	\$3,000	\$15 / \$50 / \$150 / \$250 / 50% / 50%
<b>BLUE VALUE SILVER 3800 + 3 FREE PCP</b>	\$3,800	\$8,700	40%	3 x \$0 / \$10	\$50	\$350	\$10 / \$25 / \$40 / \$80 / 50% / 50%
<b>BLUE VALUE GOLD 2500 + 3 FREE PCP</b>	\$2,500	\$8,700	30%	3 x \$0 / \$10	\$40	\$300	\$10 / \$25 / \$40 / \$80 / 50% / 50%

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

‡ All except Tier 1 Prescription Drug costs are applied toward the medical deductible and coinsurance.

Out-of-network (OON) deductible is five times the in-network deductible. OON deductible on Blue Value Silver \$0 Deductible plan is \$2000 Individual/\$4000 Family. 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.

Primary care provider (PCP) step down benefits: 3 x \$0 for any combination 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 combination 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.

The Blue Cross and Blue Shield of North Carolina (Blue Cross NC) Utilization Management (UM) program works to ensure you get the care you need in the appropriate health care setting. Find details about our UM processes and how you can appeal a denied service at [BlueCrossNC.com/UMdetails](http://BlueCrossNC.com/UMdetails).

Blue Cross NC works to protect the privacy of your health information every day. Learn how information is protected, what information may be shared externally, rights to approve the release of information and access to medical records at [BlueCrossNC.com/PrivacyDetails](http://BlueCrossNC.com/PrivacyDetails).

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) provides free aids to service people with disabilities as well as free language services for people whose primary language is not English. Please contact the Customer Service number on the back of your ID card for assistance.

*Blue Cross and Blue Shield of North Carolina (Blue Cross NC) proporciona asistencia gratuita a las personas con discapacidades, así como servicios lingüísticos gratuitos para las personas cuyo idioma principal no es el inglés. Comuníquese con el número para servicio al cliente que aparece en el verso de su tarjeta del seguro para obtener ayuda.*

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 deductible.

3 SILVER 2000 + 3 FREE PCP available off Marketplace only.

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