

BlueLocalSM

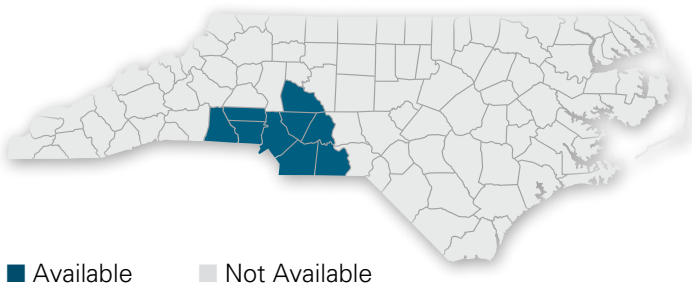
with Atrium Health

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, which was named the “Best Hospital” in the Charlotte metro region for the fifth straight year;³ and 42 hospitals and more than 1,350 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. 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 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

■ Available ■ Not Available

IN-NETWORK BENEFIT				
DEDUCTIBLE & COINSURANCE PLANS*	INDIVIDUAL DEDUCTIBLE (Family=2x)	INDIVIDUAL OUT-OF-POCKET MAX (Family=2x)	COINSURANCE	PRESCRIPTION DRUG BENEFIT
BLUE LOCAL CATASTROPHIC WITH ATRIUM HEALTH^{5**}	\$8,700	\$8,700	0%	Integrated ^{***}
BLUE LOCAL BRONZE 8700 WITH ATRIUM HEALTH	\$8,700	\$8,700	0%	Integrated ^{***}
BLUE LOCAL BRONZE 7000 HSA ELIGIBLE WITH ATRIUM HEALTH⁶	\$7,000	\$7,000	0%	Integrated ^{***}

*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
BLUE LOCAL BRONZE 7000 + 3 FREE PCP WITH ATRIUM HEALTH	\$7,000	\$8,700	50%	3 x \$0 / \$100	\$150	Integrated‡	\$15 / 50% / 50% / 50% / 50% / 50%
BLUE LOCAL BRONZE 7000 COPAY WITH ATRIUM HEALTH	\$7,000	\$8,700	50%	\$60	\$120	\$800	\$10 / \$25 / \$40 / \$80 / 50% / 50%
BLUE LOCAL SILVER 2000 + 3 FREE PCP WITH ATRIUM HEALTH (OFF ONLY)⁷	\$2,000	\$8,700	50%	3 x \$0 / \$25	\$150	\$500	\$10 / \$25 / \$40 / \$80 / 50% / 50%
BLUE LOCAL SILVER 5300 + 3 FREE PCP WITH ATRIUM HEALTH	\$5,300	\$8,700	50%	3 x \$0 / \$75	\$150	Integrated‡	\$10 / 50% / 50% / 50% / 50% / 50%
BLUE LOCAL SILVER 6000 + 3 FREE PCP WITH ATRIUM HEALTH	\$6,000	\$8,700	50%	3 x \$0 / \$50	\$150	\$550	\$10 / \$25 / \$40 / \$80 / 50% / 50%
BLUE LOCAL SILVER 2800 + \$15 PCP WITH ATRIUM HEALTH	\$2,800	\$8,700	50%	\$15	\$150	\$2,800	\$5 / 50% / 50% / 50% / 50% / 50%
BLUE LOCAL SILVER \$0 DEDUCTIBLE WITH ATRIUM HEALTH	\$0	\$8,700	50%	3 x \$0 / \$75	\$150	\$3,000	\$15 / \$50 / \$150 / \$250 / 50% / 50%
BLUE LOCAL SILVER 3800 + 3 FREE PCP WITH ATRIUM HEALTH	\$3,800	\$8,700	40%	3 x \$0 / \$10	\$50	\$350	\$10 / \$25 / \$40 / \$80 / 50% / 50%
BLUE LOCAL GOLD 2500 + 3 FREE PCP WITH ATRIUM HEALTH	\$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 Local Silver \$0 Deductible with Atrium Health 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](https://www.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](https://www.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 reverso de su tarjeta del seguro para obtener ayuda.

1 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 July 2021).

3 Atrium Health, www.atriumhealth.org/about-us/newsroom/news/2020/07/atrium-health-earns-multiple-honors-by-us-news-world-report (Accessed July 2021).

4 Atrium Health, www.atriumhealth.org/about-us (Accessed July 2021).

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.

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

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