

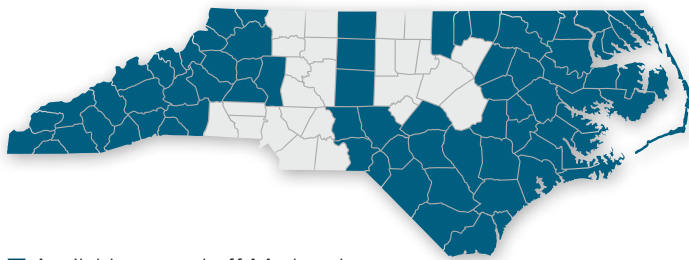
# BlueAdvantage®

Blue Advantage gives you access to our largest statewide network. This is a good option if you want a broad choice of in-network doctors, specialists and hospitals.

**BLUE ADVANTAGE** offers:

- More than 95% of doctors and 98% of the hospitals in North Carolina are in-network<sup>1</sup>

## Product Availability



- Available on and off Marketplace
- Available off Marketplace only

Blue Advantage is available on and off Marketplace to residents in all North Carolina counties EXCEPT the following, where it is available only off Marketplace:

- Alamance
- Anson
- Cabarrus
- Caswell
- Chatham
- Cleveland
- Davidson
- Davie
- Durham
- Forsyth
- Franklin
- Gaston
- Johnston
- Lee
- Lincoln
- Mecklenburg
- Orange
- Person
- Rowan
- Stanly
- Stokes
- Surry
- Union
- Wake
- Yadkin

IN-NETWORK BENEFIT				
DEDUCTIBLE & COINSURANCE PLANS <sup>†</sup>	INDIVIDUAL DEDUCTIBLE* (Family=2x)	INDIVIDUAL OUT-OF-POCKET MAX* (Family=2x)	COINSURANCE**	PRESCRIPTION DRUG BENEFIT***
<b>BLUE ADVANTAGE CATASTROPHIC   3 PCP \$35   INTEGRATED   NATIONWIDE DOCTORS<sup>‡</sup></b>	\$9,450	\$9,450	0%	Integrated
<b>BLUE ADVANTAGE BRONZE   HSA ELIGIBLE   INTEGRATED   NATIONWIDE DOCTORS<sup>‡</sup></b>	\$8,050	\$8,050	0%	Integrated

<sup>†</sup> All covered services are subject to the deductible and coinsurance, unless otherwise noted.

<sup>‡</sup> Catastrophic plans have three primary care provider visits at a \$35 copay. Catastrophic plans are NOT eligible for a federal subsidy.

\*Out-of-network (OON) deductible is two times the in-network deductible. OON out-of-pocket maximum (OOPM) is two times the in-network OOPM.

\*\*Member pays 30% more coinsurance when seeking services OON.

\*\*\*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 ADVANTAGE BRONZE   3 FREE PCP   \$20 TIER 1 Rx   INTEGRATED   NATIONWIDE DOCTORS</b>	\$7,000	\$9,450	50%	3 x \$0/\$100	\$150	Integrated	\$20* / 50% / 50% / 50% / 50%
<b>BLUE ADVANTAGE BRONZE STANDARD   NATIONWIDE DOCTORS</b>	\$7,500	\$9,400	50%	\$50	\$100	Integrated	\$25* / \$50 / \$100 / \$500
<b>BLUE ADVANTAGE BRONZE   \$60 PCP   \$20 TIER 1 Rx   NATIONWIDE DOCTORS</b>	\$5,500	\$9,450	50%	\$60	\$120	\$1,000	\$20* / \$25 / \$75 / \$150 / 50%
<b>BLUE ADVANTAGE SILVER ACCESS   3 FREE PCP   \$15 TIER 1 Rx   NATIONWIDE DOCTORS<sup>4</sup></b>	\$2,300	\$9,450	50%	3 x \$0/\$25	\$150	\$500	\$15* / \$25 / \$60 / \$120 / 50%
<b>BLUE ADVANTAGE SILVER PREFERRED   3 FREE PCP   \$10 TIER 1 Rx   INTEGRATED   NATIONWIDE DOCTORS</b>	\$2,750	\$9,450	50%	3 x \$0/\$55	\$110	Integrated	\$10* / 50% / 50% / 50% / 50%
<b>BLUE ADVANTAGE SILVER STANDARD   NATIONWIDE DOCTORS</b>	\$5,900	\$9,100	40%	\$40	\$80	Integrated	\$20* / \$40* / \$80 / \$350
<b>BLUE ADVANTAGE SILVER SECURE   \$15 PCP   \$15 TIER 1 Rx   NATIONWIDE DOCTORS</b>	\$1,600	\$9,450	50%	\$15	\$150	\$1,600	\$15* / 50% / 50% / 50% / 50%
<b>BLUE ADVANTAGE SILVER CHOICE   3 FREE PCP   \$15 TIER 1 Rx   NATIONWIDE DOCTORS</b>	\$3,500	\$9,450	50%	3 x \$0/\$50	\$100	\$350	\$15* / \$30 / \$40 / \$80 / 50%
<b>BLUE ADVANTAGE GOLD   3 FREE PCP   \$10 TIER 1 Rx   NATIONWIDE DOCTORS</b>	\$1,800	\$9,100	30%	3 x \$0/\$10	\$40	\$450	\$10* / \$25 / \$40 / \$80 / 50%
<b>BLUE ADVANTAGE GOLD STANDARD   NATIONWIDE DOCTORS</b>	\$1,500	\$8,700	25%	\$30	\$60	\$0	\$15* / \$30* / \$60* / \$250*

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

\* Prescription drugs costs are not subject to the deductible.

Out-of-network (OON) deductible is two times the in-network deductible. OON out-of-pocket maximum (OOPM) is two times the in-network OOPM.

Member pays 30% more coinsurance when seeking services OON.

OON Urgent Care Copay is 2X the amount of the in-network (INN) Urgent Care Copay.

OON Primary Care Provider and Specialist Visit Coinsurance is 30% more than the INN Primary Care Provider and Specialist Visit Coinsurance.

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.

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.*

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).

1 Blue Cross NC Provider Internal Data; percentages indicated represent Blue Cross NC's PPO Network as of July 14, 2023.

2 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/](https://www.healthcare.gov/choose-a-plan/catastrophic-health-plans/) for more details.

3 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.

4 BLUE ADVANTAGE SILVER ACCESS + 3 Free PCP + \$15 Tier 1 Rx available off Marketplace only.

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