

Blue Advantage®

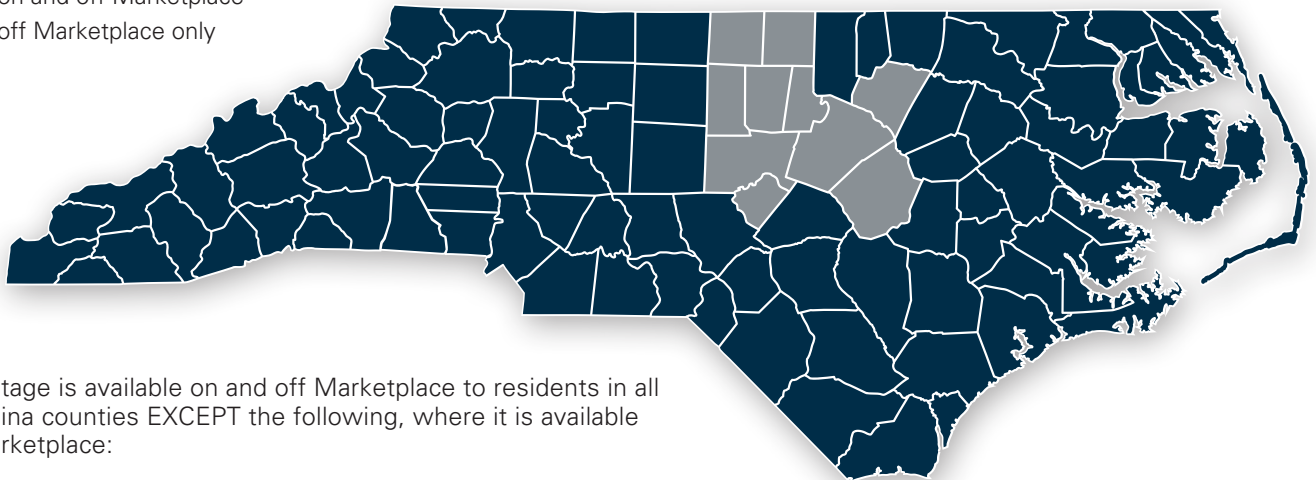
Blue Advantage gives you access to our largest nationwide network. This is a good option if you want a broad choice of in-network doctors, specialists and hospitals.

BLUE ADVANTAGE offers:

- A network across North Carolina with more than 92% of doctors and 97% of hospitals¹
- Access to providers across the nation through BlueCard^{®2}
- Emergency services covered at the in-network benefit level regardless of where you go

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
- Caswell
- Chatham
- Durham
- Franklin
- Johnston
- Lee
- Orange
- Person
- Wake

IN-NETWORK BENEFIT							
PLANS	INDIVIDUAL DEDUCTIBLE* (Family=2x)	INDIVIDUAL OUT-OF-POCKET LIMIT* (Family=2x)	COINSURANCE**	PRIMARY CARE PROVIDER***	SPECIALIST*** / URGENT CARE†	PRESCRIPTION DRUG DEDUCTIBLE‡	PRESCRIPTION DRUG BENEFIT
BRONZE BASIC 3 FREE PCP \$20 TIER 1 Rx INTEGRATED NATIONWIDE DOCTORS	\$7,000	\$9,200	50%	3 x \$0 / \$100†††	\$150	Integrated§	\$20¶ / 50% / 50% / 50% / 50%
BRONZE STANDARD NATIONWIDE DOCTORS	\$7,500	\$9,200	50%	\$50	\$100 / \$75	Integrated§	\$25¶ / \$50 / \$100 / \$500
BRONZE COMPLETE \$60 PCP \$20 TIER 1 Rx NATIONWIDE DOCTORS	\$4,000	\$9,200	50%	\$60	\$120	\$1,000	\$20¶ / \$25 / \$75 / \$150 / 50%
BRONZE HSA ELIGIBLE¹ INTEGRATED NATIONWIDE DOCTORS³⁴	\$8,300	\$8,300	0%	Ded / 0%	Ded / 0%	Integrated§	0% after deductible
SILVER ACCESS 3 FREE PCP \$15 TIER 1 Rx NATIONWIDE DOCTORS⁴	\$1,400	\$9,200	50%	3 x \$0 / \$25†††	\$150	\$300	\$15¶ / \$25 / \$60 / \$120 / 50%
SILVER PREFERRED 3 FREE PCP \$10 TIER 1 Rx INTEGRATED NATIONWIDE DOCTORS	\$1,575	\$9,200	50%	3 x \$0 / \$55†††	\$110	Integrated§	\$10¶ / 50% / 50% / 50% / 50%
SILVER STANDARD NATIONWIDE DOCTORS	\$5,000	\$8,000	40%	\$40	\$80 / \$60	Integrated§	\$20¶ / \$40¶ / \$80 / \$350
SILVER CHOICE 3 FREE PCP \$15 TIER 1 Rx NATIONWIDE DOCTORS	\$3,000	\$9,200	50%	3 x \$0 / \$45†††	\$90	\$250	\$15¶ / \$30 / \$40 / \$80 / 50%
GOLD PREMIER 3 FREE PCP \$10 TIER 1 Rx NATIONWIDE DOCTORS	\$1,800	\$9,100	30%	3 x \$0 / \$10†††	\$40	\$400	\$10¶ / \$25 / \$40 / \$80 / 50%
GOLD STANDARD NATIONWIDE DOCTORS	\$1,500	\$7,800	25%	\$30	\$60 / \$45	\$0	\$15¶ / \$30¶ / \$60¶ / \$250¶

*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 Primary Care Provider and Specialist Visit is subject to the plan's OON deductible and coinsurance.

† OON Urgent Care Copay is two times the amount of the in-network (INN) Urgent Care Copay.

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

††† Primary care provider (PCP) step down benefits: 3 x \$0 for PCP office visits, followed by standard PCP benefit (at the member level).

§ Prescription drug costs are subject to the medical deductible, coinsurance and out-of-pocket limit.

¶ Prescription drugs costs are not subject to the deductible.

¶ All covered services are subject to the deductible and coinsurance, unless otherwise noted.

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 May 31, 2024.

2 Blue Cross Blue Shield Association (BCBSA) www.bcbs.com/learn/glossary#B (Accessed October 2023). BlueCard coverage varies for each BCBS Plan. For more complete details, including benefits, limitations and exclusions, please refer to your certificate of coverage.

3 Members on a family HSA plan will have an individual deductible and a family total deductible. Any member of the family will only have to pay the individual amount to meet their deductible.

4 Bronze HSA Eligible | Integrated | Nationwide Doctors and Silver Access | 3 Free PCP | \$15 Tier 1 Rx | Nationwide Doctors are available off Marketplace only.

®, SM are marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield plans. All other marks and names are property of their respective owners. Blue Cross and Blue Shield of North Carolina is an independent licensee of the Blue Cross and Blue Shield Association. NGFPPQ-I, 5/24. U10160a, 9/24