

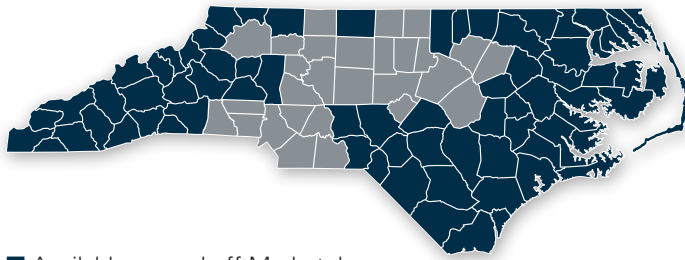
Blue Care[®]

Blue Care 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 CARE offers:

- More than 92% of doctors and 97% of hospitals in North Carolina are in-network.¹
- All doctors outside the Blue Care provider network are considered out-of-network and not covered. Out-of-network benefit coverage is not available except for emergency services, urgent care and for medically necessary covered services when an in-network provider is not reasonably available per the access to care standards of Blue Cross and Blue Shield of North Carolina (Blue Cross NC).
- Out-of-state providers are also out-of-network and not covered. When traveling outside of North Carolina or the United States, only emergency services and urgent care will be covered at the in-network benefit level. All other non-emergency services will be out-of-network and not covered.

Product Availability



■ Available on and off Marketplace

Blue Care is available on and off Marketplace to residents in all North Carolina counties EXCEPT the following:

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

IN-NETWORK BENEFIT*							
COPY PLAN	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
BRONZE STANDARD STATEWIDE DOCTORS	\$7,500	\$9,200	50%	\$50	\$100 / \$75	Integrated	\$25 [†] / \$50 / \$100 / \$500
SILVER STANDARD STATEWIDE DOCTORS	\$5,000	\$8,000	40%	\$40	\$80 / \$60	Integrated	\$20 [†] / \$40 [†] / \$80 / \$350
GOLD STANDARD STATEWIDE DOCTORS	\$1,500	\$7,800	25%	\$30	\$60 / \$45	\$0	\$15 [†] / \$30 [†] / \$60 [†] / \$250 [†]

*Out-of-network benefit coverage is not available on Blue Care except for emergency services, urgent care and for medically necessary covered services when an in-network provider is not reasonably available per access to care standards of Blue Cross NC. Out-of-network urgent care and emergency services are covered at the same cost share level as in-network urgent care and emergency services.

**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.

Is Blue Care right for you?

The side-by-side comparison of key plan features below will help you easily determine if Blue Care meets your health care needs.

	BLUE ADVANTAGE [®]	BLUE CARE
PRODUCT TYPE	PPO	HMO
COVERAGE AVAILABLE	Nationwide	North Carolina Only
OUT-OF-NETWORK BENEFITS AVAILABLE	Yes	No*
OUT-OF-STATE COVERAGE	Yes	No*

*Urgent care and emergency services are covered out-of-network on Blue Care and for medically necessary covered services when an in-network provider is not reasonably available per access to care standards of Blue Cross NC.

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.