

## Blue Home<sup>st</sup> with UNC Health Alliance

Blue Home with UNC Health Alliance<sup>1</sup> is a good option if you wish to get care from UNC Health and its affiliated doctors and hospitals. Since the majority of doctors in this plan are in the same network, it's easier for them to work together on your behalf.

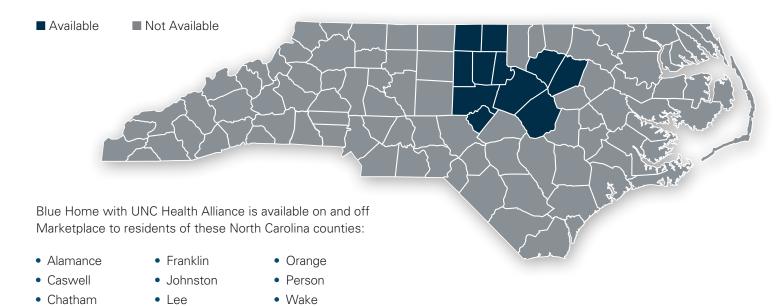
## **BLUE HOME with UNC Health Alliance offers:**

- UNC Health's network of hospitals and providers including more than 1,800 primary care providers.<sup>2</sup>
- A provider network that includes UNC Medical Center, nationally ranked in one adult and nine pediatric specialties by *U.S. News*; along with UNC Rex Hospital, rated by *U.S. News* as high performing in 16 adult procedures and conditions.<sup>4</sup>
- All doctors outside the UNC Health Alliance provider network are considered out-of-network and not covered for Blue Home
  with UNC Health Alliance, including: Cone Health, Duke Health and WakeMed. 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**

Durham

Nash





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   WITH UNC HEALTH ALLIANCE	\$7,000	\$9,200	50%	3 x \$0 / \$100***	\$150	Integrated <sup>†</sup>	\$20 <sup>‡</sup> / 50% / 50% / 50% / 50%
BRONZE STANDARD   WITH UNC HEALTH ALLIANCE	\$7,500	\$9,200	50%	\$50	\$100/\$75	Integrated <sup>†</sup>	\$25‡/\$50/\$100/\$500
BRONZE COMPLETE   \$60 PCP   \$20 TIER 1 Rx   WITH UNC HEALTH ALLIANCE	\$4,000	\$9,200	50%	\$60	\$120	\$1,000	\$20 <sup>‡</sup> / \$25 / \$75 / \$150 / 50%
BRONZE HSA ELIGIBLE <sup>5</sup>   INTEGRATED   WITH UNC HEALTH ALLIANCE <sup>5,6</sup>	\$8,300	\$8,300	0%	Ded / 0%	Ded / 0%	Integrated <sup>†</sup>	0% after deductible
SILVER ACCESS   3 FREE PCP   \$15 - TIER 1 Rx   WITH UNC HEALTH ALLIANCE <sup>6</sup>	\$1,400	\$9,200	50%	3 x \$0 / \$25***	\$150	\$300	\$15 <sup>‡</sup> / \$25 / \$60 / \$120 / 50%
SILVER PREFERRED   3 FREE PCP   \$10 TIER 1 Rx   INTEGRATED   WITH UNC HEALTH ALLIANCE	\$1,575	\$9,200	50%	3×\$0/\$55***	\$110	Integrated <sup>†</sup>	\$10 <sup>‡</sup> / 50% / 50% / 50% / 50%
SILVER STANDARD   WITH UNC HEALTH ALLIANCE	\$5,000	\$8,000	40%	\$40	\$80 / \$60	Integrated <sup>†</sup>	\$20‡/\$40‡/\$80/\$350
SILVER CHOICE   3 FREE PCP   \$15 TIER 1 Rx   WITH UNC HEALTH ALLIANCE	\$3,000	\$9,200	50%	3×\$0/\$45***	\$90	\$250	\$15 <sup>‡</sup> / \$30 / \$40 / \$80 / 50%
GOLD PREMIER   3 FREE PCP   \$10 TIER 1 Rx   WITH UNC HEALTH ALLIANCE	\$1,800	\$9,100	30%	3 × \$0 / \$10***	\$40	\$400	\$10 <sup>‡</sup> / \$25 / \$40 / \$80 / 50%
GOLD STANDARD   WITH UNC HEALTH ALLIANCE	\$1,500	\$7,800	25%	\$30	\$60 / \$45	\$0	\$15 <sup>‡</sup> / \$30 <sup>‡</sup> / \$60 <sup>‡</sup> / \$250 <sup>‡</sup>

<sup>\*</sup>Out-of-network benefit coverage for Blue Home with UNC Health Alliance 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 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.

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**.

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**.

- 1 Blue Cross NC has collaborated with UNC Health to bring you Blue Home with UNC Health Alliance. Blue Home with UNC Health Alliance is a health insurance plan offered by Blue Cross NC that provides access to a limited network of providers. UNC Health is an independent company that is solely responsible for the physicians and medical facilities it owns and operates. UNC Health does not offer Blue Cross or Blue Shield products or services.
- 2 UNC Health, www.unchealthcare.org/health-alliance/ (Accessed August 2024).
- 3 U.S. News and World Report, www.usnews.com/best-hospitals/area/nc/university-of-north-carolina-hospitals-6360260 (Accessed August 2024).
- 4 U.S. News and World Report, www.usnews.com/best-hospitals/area/nc/rex-healthcare-6361210 (Accessed August 2024).
- 5 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.
- 6 Bronze HSA Eligible | Integrated | With UNC Health Alliance and Silver Access | 3 Free PCP | \$15 Tier 1 Rx | With UNC Health Alliance are available off Marketplace only.

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<sup>\*\*</sup>Prescription drug deductible must be met before your plan begins to pay for prescriptions except when indicated otherwise.

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

<sup>†</sup> Prescription drug costs are subject to the medical deductible, coinsurance and out-of-pocket limit.

Prescription drug costs are subject to the medical deducti
 Prescription drugs costs are not subject to the deductible.

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

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