

Blue LocalSM

with Atrium Health

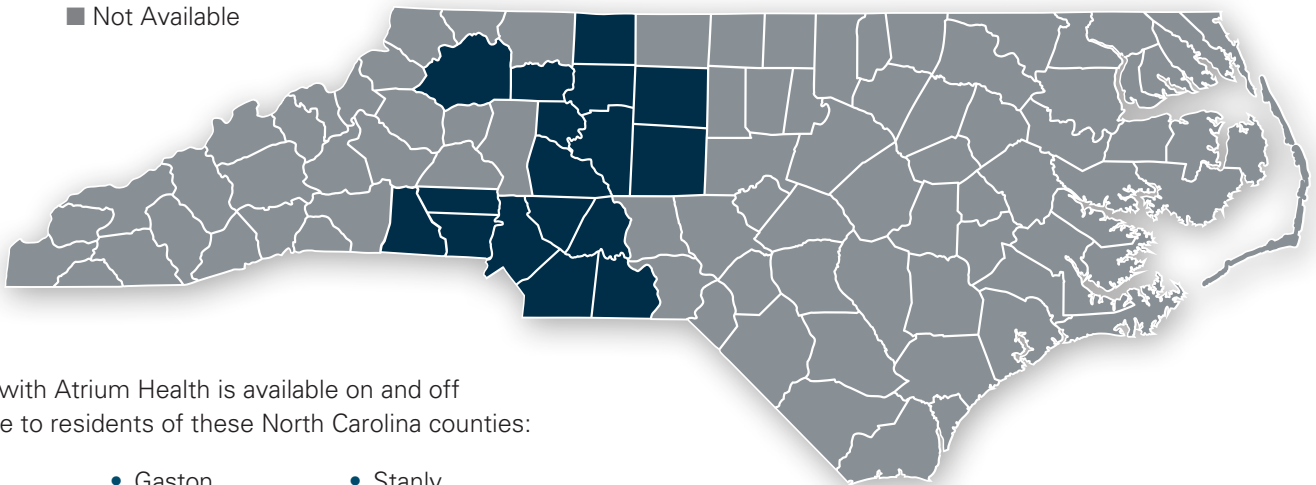
Blue Local with Atrium Health¹ is a good option if you wish to get care from Atrium Health and its affiliated doctors and hospitals. Since the majority of doctors in this plan are in the same health care system, it's easier for them to work together on your behalf.

BLUE LOCAL with Atrium Health offers:

- A provider network that includes:
 - Atrium Health Carolinas Medical Center – named “Best Hospital” in the Charlotte metro region.²
 - Atrium Health Wake Forest Baptist (pre-eminent academic health system).³
 - Two children’s hospitals: Levine Children’s Hospital (nationally ranked in eight specialties)⁴ and Brenner Children’s Hospital.
 - Atrium Health Wake Forest Baptist Comprehensive Cancer Center – one of only three comprehensive cancer centers in North Carolina.⁵
 - 26 hospitals and more than 650 care locations in NC and SC.⁶
- All doctors outside the Atrium Health provider network are considered out-of-network and not covered for Blue Local with Atrium Health, including: CaroMont Health, Cone Health, Novant Health and their affiliated providers. 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 ■ Not Available



Blue Local with Atrium Health is available on and off Marketplace to residents of these North Carolina counties:

- Anson
 - Cabarrus
 - Cleveland
 - Davidson
 - Davie
 - Forsyth
- Gaston
 - Guilford
 - Lincoln
 - Mecklenburg
 - Randolph
 - Rowan
- Stanly
 - Stokes
 - Union
 - Wilkes
 - Yadkin

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 ATRIUM HEALTH	\$7,000	\$9,200	50%	3 x \$0 / \$100***	\$150	Integrated†	\$20 [‡] / 50% / 50% / 50% / 50%
BRONZE STANDARD WITH ATRIUM HEALTH	\$7,500	\$9,200	50%	\$50	\$100 / \$75	Integrated†	\$25 [‡] / \$50 / \$100 / \$500
BRONZE COMPLETE \$60 PCP \$20 TIER 1 Rx WITH ATRIUM HEALTH†††	\$4,000	\$9,200	50%	\$60	\$120	\$1,000	\$20 [‡] / \$25 / \$75 / \$150 / 50%
BRONZE HSA ELIGIBLE[§] INTEGRATED WITH ATRIUM HEALTH^{‡‡}	\$8,300	\$8,300	0%	Ded / 0%	Ded / 0%	Integrated†	0% after deductible
SILVER ACCESS 3 FREE PCP \$15 TIER 1 Rx WITH ATRIUM HEALTH[§]	\$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 WITH ATRIUM HEALTH	\$1,575	\$9,200	50%	3 x \$0 / \$55***	\$110	Integrated†	\$10 [‡] / 50% / 50% / 50% / 50%
SILVER STANDARD WITH ATRIUM HEALTH	\$5,000	\$8,000	40%	\$40	\$80 / \$60	Integrated†	\$20 [‡] / \$40 [‡] / \$80 / \$350
SILVER CHOICE 3 FREE PCP \$15 TIER 1 Rx WITH ATRIUM HEALTH†††	\$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 WITH ATRIUM HEALTH	\$1,800	\$9,100	30%	3 x \$0 / \$10***	\$40	\$400	\$10 [‡] / \$25 / \$40 / \$80 / 50%
GOLD STANDARD WITH ATRIUM HEALTH	\$1,500	\$7,800	25%	\$30	\$60 / \$45	\$0	\$15 [‡] / \$30 [‡] / \$60 [‡] / \$250 [‡]

*Out-of-network benefit coverage for Blue Local with Atrium Health 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.

**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.

††† These plans are not offered in the following counties: Anson, Cabarrus, Davidson, Davie, Forsyth, Mecklenburg, Rowan, Stanly, Stokes, Union and Yadkin.

§ 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 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 Atrium Health, atriumhealth.org/about-us/newsroom/news/atrium-health-earns-multiple-us-news-and-world-report-honors (Accessed September 2023).

3 Atrium Health Wake Forest Baptist, www.wakehealth.edu/about-us (Accessed August 2022).

4 U.S. News & World Report, [usnews.com/best-hospitals/area/nc/levine-childrens-hospital-PAG360280](https://www.usnews.com/best-hospitals/area/nc/levine-childrens-hospital-PAG360280) (Accessed September 2022).

5 Atrium Health Wake Forest Baptist, www.wakehealth.edu/locations/facilities/comprehensive-cancer-center (Accessed September 2023).

6 Atrium Health, <https://2023yir.advocatehealth.org/> (Within the full report) (Accessed September 2024).

7 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.

8 Bronze HSA Eligible | Integrated | With Atrium Health and Silver Access | 3 Free PCP | \$15 Tier 1 Rx | With Atrium Health are available off Marketplace only.

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