

Blue ValueSM

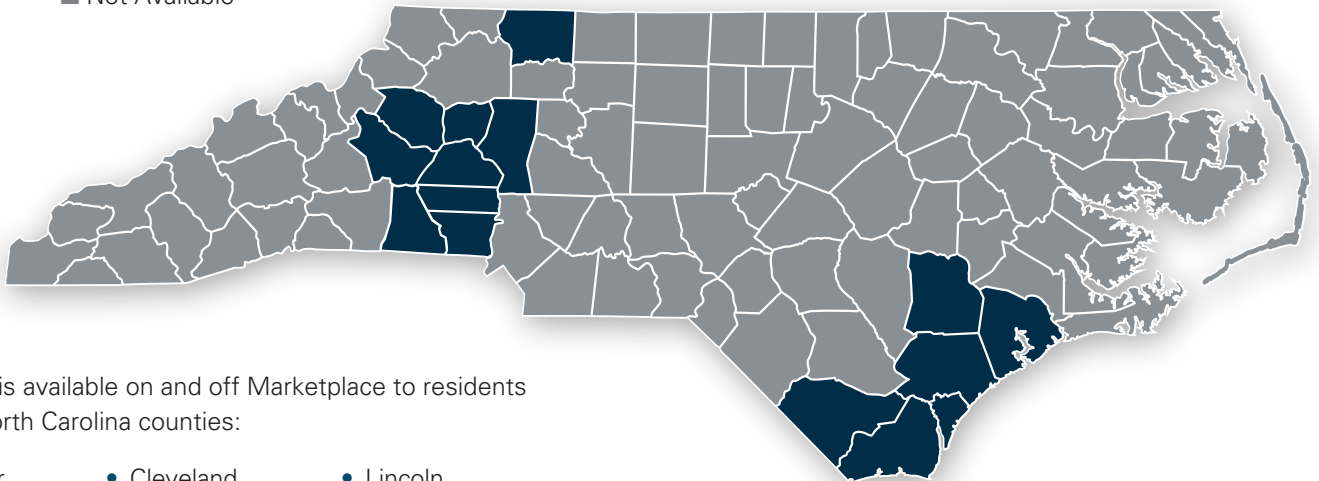
Blue Value is a good fit if you are flexible about which doctors you see – or if your doctor or hospital is part of this smaller network. The network is statewide, making it easy to get in-network care if you travel or have a child away at college within North Carolina.

BLUE VALUE offers:

- A limited statewide network for savings.
- Network includes, but is not limited to, Atrium Health Wake Forest Baptist, CaroMont Health, Duke LifePoint Healthcare, Novant Health and UNC Health Alliance.
- The following doctor/hospital networks are considered out-of-network for Blue Value: Atrium Health (not including Atrium Health Wake Forest Baptist), Duke Health and WakeMed. Out-of-state providers are also out-of-network. 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 covered services will be covered at the out-of-network benefit level.

Product Availability

■ Available ■ Not Available



Blue Value is available on and off Marketplace to residents of these North Carolina counties:

- Alexander
- Brunswick
- Burke
- Caldwell
- Catawba
- Cleveland
- Columbus
- Duplin
- Gaston
- Iredell
- Lincoln
- New Hanover
- Onslow
- Pender
- Surry

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 ¹	PRESCRIPTION DRUG BENEFIT
BRONZE BASIC 3 FREE PCP \$20 TIER 1 Rx INTEGRATED LIMITED STATEWIDE DOCTORS	\$7,000	\$9,200	50%	3 x \$0 / \$100 [†]	\$150	Integrated ^{†††}	\$20 [§] / 50% / 50% / 50% / 50%
BRONZE STANDARD LIMITED STATEWIDE DOCTORS	\$7,500	\$9,200	50%	\$50	\$100 / \$75	Integrated ^{†††}	\$25 [§] / \$50 / \$100 / \$500
BRONZE COMPLETE \$60 PCP \$20 TIER 1 Rx LIMITED STATEWIDE DOCTORS	\$4,000	\$9,200	50%	\$60	\$120	\$1,000	\$20 [§] / \$25 / \$75 / \$150 / 50%
BRONZE HSA ELIGIBLE¹ INTEGRATED LIMITED STATEWIDE DOCTORS^{1,2}	\$8,300	\$8,300	0%	Ded / 0%	Ded / 0%	Integrated ^{†††}	0% after deductible
SILVER ACCESS 3 FREE PCP \$15 TIER 1 Rx LIMITED STATEWIDE DOCTORS²	\$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 LIMITED STATEWIDE DOCTORS	\$1,575	\$9,200	50%	3 x \$0 / \$55 [†]	\$110	Integrated ^{†††}	\$10 [§] / 50% / 50% / 50% / 50%
SILVER STANDARD LIMITED STATEWIDE DOCTORS	\$5,000	\$8,000	40%	\$40	\$80 / \$60	Integrated ^{†††}	\$20 [§] / \$40 [§] / \$80 / \$350
SILVER CHOICE 3 FREE PCP \$15 TIER 1 Rx LIMITED STATEWIDE 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 LIMITED STATEWIDE DOCTORS	\$1,800	\$9,100	30%	3 x \$0 / \$10 [†]	\$40	\$400	\$10 [§] / \$25 / \$40 / \$80 / 50%
GOLD STANDARD LIMITED STATEWIDE DOCTORS	\$1,500	\$7,800	25%	\$30	\$60 / \$45	\$0	\$15 [§] / \$30 [§] / \$60 [§] / \$250 [§]

*Out-of-network (OON) deductible is five times the in-network deductible. OON out-of-pocket limit has no maximum. This means you will always pay your OON coinsurance amount to an OON provider. Out-of-network urgent care and emergency services are covered at the same cost share level as in-network urgent care and emergency services.

**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.

† 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 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.

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

Atrium Health, Atrium Health Wake Forest Baptist, CaroMont Health, Duke Health, Duke LifePoint Healthcare, Novant Health, UNC Health Alliance and WakeMed are independent companies that are solely responsible for the services they provide. These companies do not offer Blue Cross or Blue Shield products or services.

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