Blue Advantage®

Blue Advantage from Blue Cross and Blue Shield of North Carolina (Blue Cross NC) gives you access to our largest nationwide network of doctors, specialists, and hospitals.

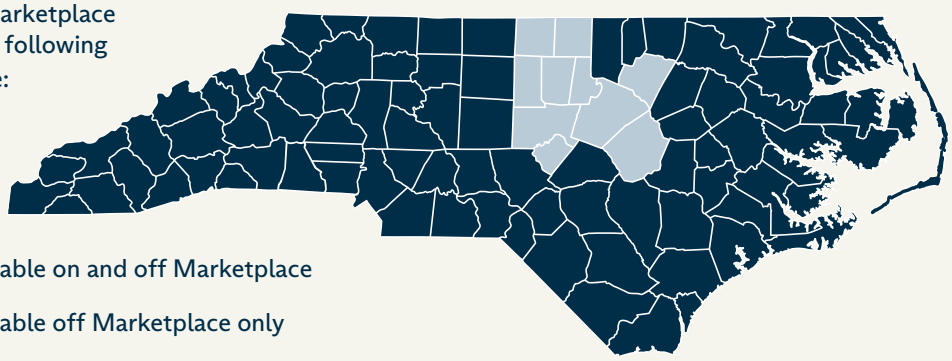
Blue Advantage offers:

- More in-network providers in North Carolina, with over 95% of doctors and 98% of hospitals in-network[1]
- Fewer restrictions on which providers you can see
- Nationwide access to in-network providers through BlueCard®[2]
- Emergency services covered at the in-network benefit level regardless of where you go for care

Product availability

Blue Advantage is available on and off Marketplace 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



Blue Advantage

In-Network Benefits							
Plans	Individual Deductible[3] (Family=2x)	Individual Out-of-Pocket Limit[3] (Family=2x)	Coinsurance[4]	Primary Care Provider[5] (PCP)	Specialist[5]/ Urgent Care[6]	Prescription Drug Deductible[7]	Prescription Drug Benefit
Bronze Basic | 3 Free PCP | $25 Tier 1 Rx | Integrated | Nationwide Doctors	$7,000	$10,600	50%	3 x $0 / $95[8]	$175	Integrated[9]	$25[10] / 50% / 50% / 50% / 50%
Bronze Standard | Nationwide Doctors	$7,500	$10,000	50%	$50	$100 / $75	Integrated[9]	$25[10]/ $50 / $100 / $500
Bronze Complete | $60 PCP | $20 Tier 1 Rx | Nationwide Doctors	$4,000	$10,600	50%	$60	$120	$1,000	$20[10] / $25 / $75 / $150 / 50%
Bronze HSA Eligible | Integrated | Nationwide Doctors[11]	$8,500	$8,500	0%	Ded / 0%	Ded / 0%	Integrated[9]	0% / 0% / 0% / 0% / 0%
Silver Access A | 3 Free PCP | $15 Tier 1 Rx | Nationwide Doctors[12]	$1,400	$10,600	50%	3 x $0 / $25[8]	$150	$300	$15[10] / $25 / $60 / $120 / 50%
Silver Preferred | 3 Free PCP | $10 Tier 1 Rx | Integrated | Nationwide Doctors	$2,800	$10,600	50%	3 x $0 / $40[8]	$80	Integrated[9]	$10[10] / 50% / 50% / 50% / 50%
Silver Standard | Nationwide Doctors	$6,000	$8,900	40%	$40	$80 / $60	Integrated[9]	$20[10] / $40[10] / $80 / $350
Silver Choice A | 3 Free PCP | $15 Tier 1 Rx | Nationwide Doctors	$3,000	$10,600	50%	3 x $0 / $45[8]	$90	$250	$15[10] / $30 / $40 / $80 / 50%
Gold Premier A | 3 Free PCP | $10 Tier 1 Rx | Nationwide Doctors	$1,800	$10,600	30%	3 x $0 / $15[8]	$40	$400	$10[10] / $25 / $35 / $75 / 50%
Gold Standard A | Nationwide Doctors	$2,000	$8,200	25%	$30	$60 / $45	$0	$15[10] / $30[10] / $60[10] / $250[10]

1 Blue Cross NC Provider Internal Data; percentages indicated represent the Blue Cross NC PPO Network as of April 7, 2025.

2 Covered in nearly 200 countries and territories worldwide through the Blue Cross and Blue Shield Association BlueCard program. www.geo-blue.com/ (Accessed March 2025). BlueCard coverage varies for each Blue Cross and Blue Shield plan. For more complete details, including benefits, limitations, and exclusions, please refer to your certificate of coverage.

3 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.

4 Member pays 30% more coinsurance when seeking services OON.

5 OON PCP and specialist visits are subject to the plan's OON deductible and coinsurance.

6 OON urgent care copay is two times the amount of the in-network urgent care copay.

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

8 PCP step down benefits: 3 x $0 copay for PCP office visits, followed by standard PCP copay (at the member level).

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

10 Prescription drug costs are not subject to the deductible.

11 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.

12 This plan is available off Marketplace only.

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