

Blue ValueSM

Blue Value gives you access to a limited statewide network within North Carolina. It is a good fit if you are flexible about which providers you see.

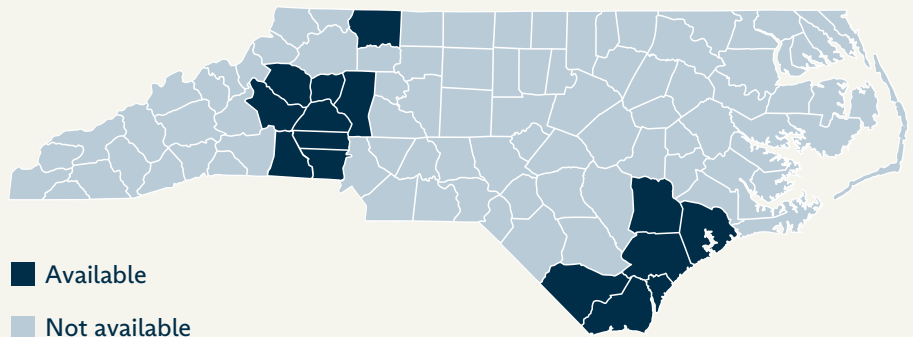
Blue Value offers:

- A limited statewide network that offers premium savings.
- A network that includes, but is not limited to the following providers: Atrium Health Wake Forest Baptist, CaroMont Health, Duke Health Lake Norman Regional Medical Center, Duke LifePoint Healthcare, Novant Health, and UNC Health Alliance.
- A network that does not include the following providers (these providers are out-of-network): Atrium Health (not including Atrium Health Wake Forest Baptist), Duke Health (not including Duke Health Lake Norman Regional Medical Center or Duke LifePoint Healthcare), and Wake Med.
- A plan where emergency services and urgent care outside of NC are covered at the in-network benefit level. All other non-emergency covered services are covered at the out-of-network benefit level.

Product availability

Blue Value is only available in certain North Carolina counties, including:

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



Blue Value

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

1 Out-of-network (OON) deductible is five times the in-network deductible. OON out-of-pocket limit has no maximum.

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

3 OON PCP and specialist visit is subject to the plan's OON deductible and coinsurance.

4 Out-of-network urgent care and emergency services are covered at the same cost share level as in-network urgent care and emergency services.

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

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

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

8 Prescription drug costs are not subject to the deductible.

9 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.

10 This plan is available off Marketplace only.

Atrium Health, Atrium Health Wake Forest Baptist, CaroMont Health, Duke Health, Duke Health Lake Norman Regional Medical Center, 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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