

Blue LocalSM

with Atrium Health

Blue Local with Atrium Health¹ might be a good option if you prefer to receive care from Atrium Health's network of doctors.

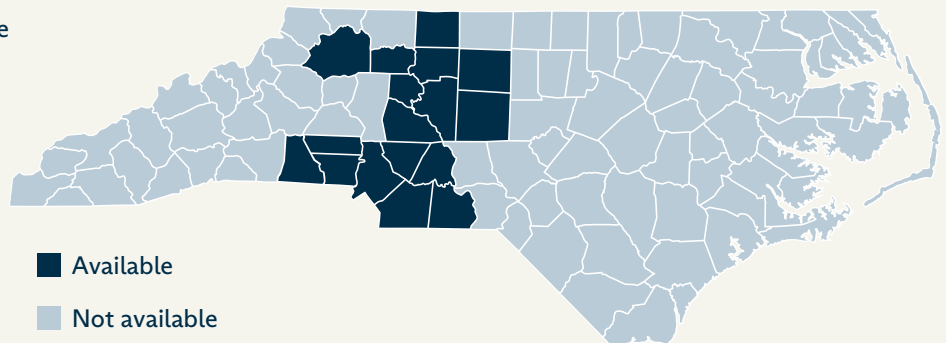
Blue Local with Atrium Health gives you access to:

- Two children's hospitals: Levine Children's Hospital (nationally ranked in 10 specialties²) and Brenner Children's Hospital
- Atrium Health Wake Forest Baptist Comprehensive Cancer Center – 1 of only 3 comprehensive cancer centers in North Carolina³
- 20 hospitals and more than 712 care locations in NC and SC⁴

Product availability

Blue Local with Atrium Health is only available in certain North Carolina counties, including:

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



Blue Local with Atrium Health offers in-network coverage

- All providers outside the Atrium Health provider network, including out-of-state providers, are considered out-of-network and not covered for Blue Local with Atrium Health
- Some of these out-of-network providers include: CaroMont Health, Cone Health, and Novant Health along with any of their affiliated providers
- Out-of-network coverage is not included, except for emergency and urgent care services which will be covered at the in-network benefit level⁵



In-Network Benefits ⁵							
Plans	Individual Deductible (Family=2x)	Individual Out-of-Pocket Limit (Family=2x)	Coinsurance	Primary Care Provider (PCP)	Specialist/ Urgent Care	Prescription Drug Deductible ⁶	Prescription Drug Benefit
Bronze Basic 3 Free PCP \$25 Tier 1 Rx Integrated with Atrium Health	\$7,000	\$10,600	50%	3 x \$0 / \$95 ⁷	\$175	Integrated ⁸	\$25 ⁹ / 50% / 50% / 50% / 50%
Bronze Standard with Atrium Health	\$7,500	\$10,000	50%	\$50	\$100 / \$75	Integrated ⁸	\$25 ⁹ / \$50 / \$100 / \$500
Bronze Complete \$60 PCP \$20 Tier 1 Rx with Atrium Health ¹⁰	\$4,000	\$10,600	50%	\$60	\$120	\$1,000	\$20 ⁹ / \$25 / \$75 / \$150 / 50%
Bronze HSA Eligible Integrated with Atrium Health ^{11,12}	\$8,500	\$8,500	0%	Ded / 0%	Ded / 0%	Integrated ⁸	0% / 0% / 0% / 0% / 0%
Silver Access A 3 Free PCP \$15 Tier 1 Rx with Atrium Health ¹³	\$1,400	\$10,600	50%	3 x \$0 / \$25 ⁷	\$150	\$300	\$15 ⁹ / \$25 / \$60 / \$120 / 50%
Silver Preferred 3 Free PCP \$10 Tier 1 Rx Integrated with Atrium Health	\$2,800	\$10,600	50%	3 x \$0 / \$40 ⁷	\$80	Integrated ⁸	\$10 ⁹ / 50% / 50% / 50% / 50%
Silver Standard with Atrium Health	\$6,000	\$8,900	40%	\$40	\$80 / \$60	Integrated ⁸	\$20 ⁹ / \$40 ⁹ / \$80 / \$350
Silver Choice A 3 Free PCP \$15 Tier 1 Rx with Atrium Health ¹⁰	\$3,000	\$10,600	50%	3 x \$0 / \$45 ⁷	\$90	\$250	\$15 ⁹ / \$30 / \$40 / \$80 / 50%
Gold Premier A 3 Free PCP \$10 Tier 1 Rx with Atrium Health	\$1,800	\$10,600	30%	3 x \$0 / \$15 ⁷	\$40	\$400	\$10 ⁹ / \$25 / \$35 / \$75 / 50%
Gold Standard A with Atrium Health	\$2,000	\$8,200	25%	\$30	\$60 / \$45	\$0	\$15 ⁹ / \$30 ⁹ / \$60 ⁹ / \$250 ⁹

1 Blue Cross and Blue Shield of North Carolina (Blue Cross NC) has collaborated with Atrium Health to bring you Blue Local with Atrium Health. Blue Local with Atrium Health is a health insurance plan offered by Blue Cross NC that provides access to a limited network of providers. Atrium Health is an independent company that is solely responsible for the physicians and medical facilities it owns and operates. Atrium Health does not offer Blue Cross or Blue Shield products or services.

2 U.S. News & World Report, health.usnews.com/best-hospitals/area/nc/levine-childrens-hospital-PA6360280 (Accessed January 2025).

3 Atrium Health Wake Forest Baptist, www.wakehealth.edu/locations/facilities/comprehensive-cancer-center (Accessed January 2025).

4 Atrium Health, atriumhealth.org/locations (Accessed January 2025).

5 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.

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

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

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

9 Prescription drug costs are not subject to the deductible.

10 These plans are only available in the following counties: Cleveland, Gaston, Lincoln, and Wilkes.

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 in the following counties: Anson, Cabarrus, Davidson, Davie, Forsyth, Guilford, Mecklenburg, Randolph, Rowan, Stanly, Stokes, Union, and Yadkin.

13 This plan is available off Marketplace only.

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