

Blue HomeSM

with Novant Health[®]

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

Blue Home with Novant Health gives you access to:

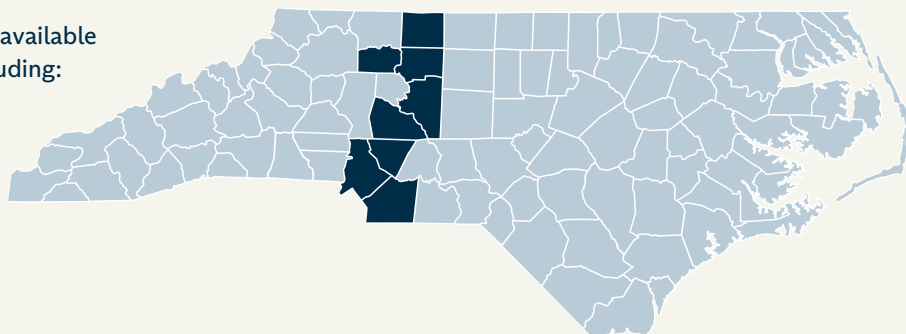
- Novant Health's network of hospitals, doctors, and affiliated providers, which includes more than 2,000 physicians²
- A provider network of more than 900 locations, including Novant Health's integrated system of 19 medical centers²

Product availability

Blue Home with Novant Health is only available in certain North Carolina counties, including:

- Cabarrus
- Davidson
- Forsyth
- Mecklenburg
- Rowan
- Stokes
- Union
- Yadkin

■ Available ■ Not available



Blue Home with Novant Health offers in-network coverage

- All providers outside the Novant Health provider network, including out-of-state providers, are considered out-of-network and not covered for Blue Home with Novant Health
- Some of these out-of-network providers include: Atrium Health, CaroMont Health, and Cone 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 level³



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

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

2 Novant Health, www.novanthealth.org/about/company (Accessed July 2025).

3 Out-of-network benefit coverage for Blue Home with Novant 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.

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

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

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

7 Prescription drug costs are not subject to the deductible.

8 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.

9 These plans are available off Marketplace only.

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