Blue Care®

Blue Care gives you access to our largest statewide network, with a broad choice of in-network doctors, specialists, and hospitals.

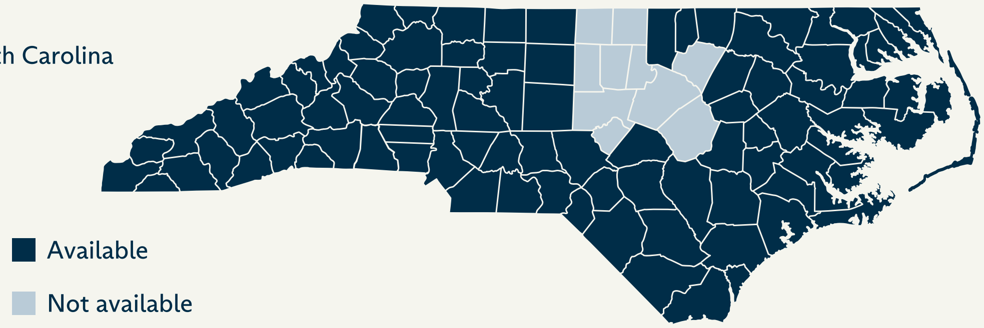
Blue Care offers:

- A large network, with more than 95% of North Carolina doctors and 98% of North Carolina hospitals in-network[1]
- A lower monthly premium than our Blue Advantage® PPO plans
- A plan where all providers outside the Blue Care provider network, including out-of-state providers, are considered out-of-network and not covered
- A plan where out-of-network coverage is not included, except for emergency and urgent care services which will be covered at the in-network benefit level[2]

Product availability

Blue Care is available in all North Carolina counties, except:

- Alamance
- Caswell
- Chatham
- Durham
- Franklin
- Johnston
- Lee
- Orange
- Person
- Wake



Is Blue Care right for you?

This side-by-side comparison of key plan features will help you easily determine if Blue Care meets your health care needs.

	Blue Advantage	Blue Care
Product type	PPO	HMO
Coverage available	Nationwide	North Carolina only
Out-of-network benefits available	Yes	No*
Out-of-state coverage	Yes	No*

*Urgent care and emergency services are covered out-of-network by Blue Care and for medically necessary covered services when an in-network provider is not reasonably available per access to care standards of Blue Cross and Blue Shield of North Carolina (Blue Cross NC).

Blue Care

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

1 Blue Cross NC Provider Internal Data; percentages indicated represent the Blue Cross NC PPO Network as of April 7, 2025.
2 Out-of-network benefit coverage is not available on Blue Care 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.
3 Prescription drug deductible must be met before your plan begins to pay for prescriptions, except when indicated otherwise.
4 PCP step down benefits: 3 x $0 copay for PCP office visits, followed by standard PCP copay (at the member level).
5 Prescription drug costs are subject to the medical deductible, coinsurance, and out-of-pocket limit.
6 Prescription drug costs are not subject to the deductible.
7 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.
8 This plan is available off Marketplace only.