

# WELCOME ABOARD

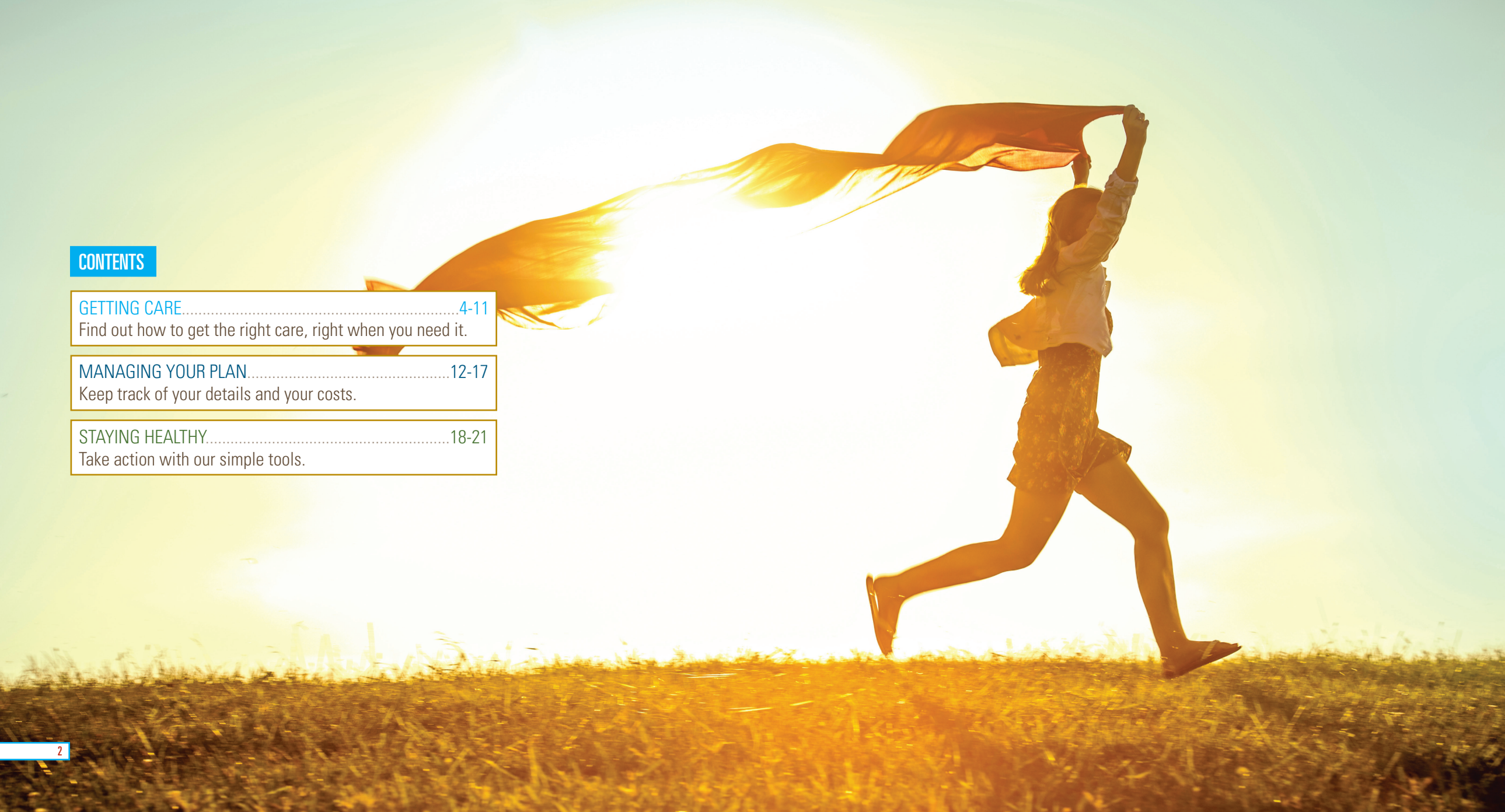
Getting to know your health insurance plan



COUNT ON THE NAME TRUSTED FOR OVER 80 YEARS.







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# MAKE THE MOST of your plan

**Health care can be complex, so we wrote this guide<sup>1</sup> to help you understand your health insurance plan and get the most from it.**

In addition to the three main sections featured on the right, we also created a glossary on page 22. It explains some of the terms and phrases used in health care. We highlight these words throughout the guide.

For more help, you can always visit [BlueConnectNC.com](https://www.blueconnectnc.com). You can also get our free Blue Connect<sup>SM</sup> mobile app from the iTunes App Store or Google Play.

Thanks for putting us on your health care team. We’re proud to serve you.

<sup>1</sup> This guide is for informational and educational purposes only and does not supersede or replace your benefit booklet. All benefit determinations will be based on the terms described in your benefit booklet. Availability of the programs described in this guide is determined by the benefit plan in which you are enrolled.





## GETTING CARE

When you need health care, we can help you find a doctor, get ready for your visit and pay for the services and medicines you need. We've got lots of advice and easy-to-use tools.





Find the right care

If you have a health emergency, call 911 or go to the closest emergency room. But when you don’t need immediate care, you can call our experts or visit your doctor or a care center.

If you have a question about your health or where to get care, use Health Line Blue<sup>SM,2</sup>. Experienced nurses answer the phone 24 hours a day. Their advice is free, and your conversation is confidential. Call them at **1-877-477-2424**.

If you need to find a doctor or facility that’s part of your plan’s network, you can use the HealthNAV<sup>SM1</sup> suite of tools.<sup>3</sup> Available at **BlueConnectNC.com** and through the Blue Connect mobile app, HealthNAV lets you search by name or location and includes reviews of doctors, straight from members like you.

**TIP:** Save time and money by choosing the right kind of care. For less serious problems, use a walk-in clinic or an urgent care facility. Call **1-877-477-2424** and we can help you decide where to go.

**TIP:** Get to know your **primary care physician**. He or she can track your health and tell you about health problems that might come up. Find a doctor at **BlueConnectNC.com**.

TYPE OF PROVIDER:	AVERAGE WAIT TIME:	AVERAGE MEMBER COST:	WHEN TO CALL, VISIT OR GO:
HEALTH LINE BLUE	18.7 seconds <sup>4</sup>	\$0	Call for answers about: Cuts and scrapes, headaches, insect bites, rashes, sore throats, a temperature a few degrees above normal, watery or itchy eyes, where to go for care
CONVENIENCE CARE CENTER	15 minutes	\$24 <sup>5</sup>	Visit for: Hives or rashes, flu shots, minor burns or cuts, muscle pain, stuffiness, watery or itchy eyes
URGENT CARE CENTER	11-20 minutes <sup>6</sup>	\$60 <sup>5</sup>	Visit for: Back pain, broken fingers or toes, ear or eye problems, flu symptoms, minor burns or injuries, muscle pain, nausea and vomiting, painful headaches, sinus pain, stomach pain
EMERGENCY ROOM	4 hours, 7 minutes <sup>7</sup>	\$582.00 <sup>5,8</sup>	Go immediately for: Any major health crisis, broken bones, chest pain, difficult breathing, heavy bleeding, head injuries, passing out, seizures or convulsions, sudden loss of sight

2 BCBSNC has contracted with Health Dialog Services Corporation to bring you information and services offered through the Health Line Blue program. Health Dialog Services Corporation is a separate or independent company not affiliated with BCBSNC.

3 Blue Cross and Blue Shield of North Carolina offers several decision support tools, such as HealthNAV and Blue Link<sup>SM</sup>, to aid you in making decisions around your health care experience. These tools are offered for your convenience and should be used only as reference tools. You should consult your own legal counsel, tax advisor or personal physician as applicable throughout your health care experience.

4 Nurse24 Detail/Nurse Line Performance Report (Alere, Q1 2013).

5 Average cost to BCBSNC members across commercial group and individual business. Based on BCBSNC internal data for 12 months ending December 2012.

6 Urgent Care Benchmarking Study Results. Journal of Urgent Care Medicine. January 2012.

7 Emergency Department Pulse Report 2010 Patient Perspectives on American Health Care. Press Ganey Associates. [http://www.pressganey.com/Documents\\_secure/Pulse%20Reports/2010\\_ED\\_Pulse\\_Report.pdf?viewFile](http://www.pressganey.com/Documents_secure/Pulse%20Reports/2010_ED_Pulse_Report.pdf?viewFile) (Accessed February 2014).

8 Emergency room costs include both facility and professional charges and combine copayment, deductible and coinsurance.



## Think about your costs

If you need to see a doctor or have a treatment, use the HealthNAV suite of tools at [BlueConnectNC.com](https://www.blueconnectnc.com).

HealthNAV can tell you what you might pay for care.<sup>9</sup>

The amount depends on:

- + The kind of plan you have
- + The kind of doctor you're seeing (like your regular doctor or a **specialist**)
- + Where you get care (like a doctor's office or a hospital)
- + How much care you need



**TIP:** The cost of a surgery can vary by up to \$10,000 from hospital to hospital.<sup>10</sup> See what your costs could be at [BlueConnectNC.com](https://www.blueconnectnc.com).

## Ask about pre-approval

Your doctor may need to get **pre-approval** for some of your care. You can remind him or her to call us to be sure.

Most office visits do not need pre-approval. But things like hospital stays, high-tech scans or renting crutches probably will. When in doubt, ask your doctor or call us.

For **prescriptions**, find out if you need pre-approval before you go to pick up your medicines. To check, log in to [BlueConnectNC.com](https://www.blueconnectnc.com) and click on Prescriptions.



**TIP:** Need help filling out forms about your health or the medicines you take? Visit [BlueConnectNC.com](https://www.blueconnectnc.com) for more information on health services you have used and prescriptions you have had filled.

## Prepare for your visit

Before you see your doctor, you should:

- + Make a list of questions about your health or how you are feeling
- + Fill out any forms the doctor gives you
- + Locate your member ID card

Your member ID card tells your doctor what your insurance covers. If you can't find it, get a replacement card at [BlueConnectNC.com](https://www.blueconnectnc.com). Click Account, then choose Get a New ID Card. Or you can click Temp ID Card in the Blue Connect mobile app.



**TIP:** Get a list of questions to ask your doctor at [choosingwisely.org/doctor-patient-lists](https://www.choosingwisely.org/doctor-patient-lists).

## Use your network

You could save a significant amount of money by choosing an **in-network provider**.

- + These doctors almost always cost less than **out-of-network providers**
- + You will have a lower **deductible**
- + There is no charge for in-network preventive services like checkups

## Save money on medicine

If your doctor asks you to take a medicine, you can cut your costs by asking for a **generic drug**. These work the same way as **brand-name drugs**, but they almost always cost less. Talk to your doctor about your options.

You can also order prescription medicines through the mail to save time and money. Sign up at [BlueConnectNC.com](https://www.blueconnectnc.com). Click Prescriptions, then choose Prescriptions by Mail.



<sup>9</sup> The cost ranges described in HealthNAV are based on average costs as collected by Blue Cross and Blue Shield of North Carolina and are provided for informational purposes only. While these ranges should give you a good idea of the relative costs of certain services, your actual costs may exceed this range depending on your chosen provider and the particular services rendered.

<sup>10</sup> Internal BCBSNC data, 2012. Accessed December 2012.



**Know what you owe**

If your plan requires a **copayment**, you will pay it when you see your doctor. If you have to pay **coinsurance**, your doctor will likely send you a bill. If you haven't met your deductible, you may have to pay something either at the visit or when you get a bill in the mail.

<b>Deductible</b>
How much you have to pay for services before your plan starts to pay.
<b>Copayment</b>
A flat fee you pay for certain kinds of visits.
<b>Coinsurance</b>
When you pay a set percentage of the cost of your visit.

To learn more about these terms, see the glossary on page 22.

If BCBSNC did not cover the full cost of your visit, we will mail you an **explanation of benefits (EOB)**. It shows how much BCBSNC paid and how much you owe for your service. An EOB is not a bill. You can see all your EOBs at [BlueConnectNC.com](https://www.blueconnectnc.com).

**Understand your bill**

If you pay a copayment, we usually cover the rest of the cost of the visit, so you probably won't get a bill. But, depending on your services and your plan, you might have to pay coinsurance or pay toward your deductible.

If you did not have a copayment, your doctor will ask us to pay our portion of the cost. This is called a **claim**.<sup>11</sup> We will pay the doctor and send you an EOB. The doctor will send a bill in the mail so you can pay the amount we do not cover.

Compare your EOB to your bill from the doctor. If the amounts don't match, call us. You can find our number on the back of your member ID card.

<sup>11</sup> If your doctor does not submit claims directly to BCBSNC, you may receive reimbursements by accessing claim submission forms at [BlueConnectNC.com](https://www.blueconnectnc.com).



BEEN TO THE DOCTOR RECENTLY?  
YOUR EOB WILL SHOW YOU THE  
COST OF THE VISIT AND HOW MUCH  
YOUR PLAN WILL COVER.





## MANAGING YOUR PLAN

Don't be overwhelmed by health care. We've got easy ways for you to keep tabs on your insurance plan and your costs.



### Track your account at Blue Connect

It is easy to see the details of your plan at [BlueConnectNC.com](https://www.blueconnectnc.com), including:

- + Your address and phone number
- + Billing details, like how you pay for your plan
- + Your monthly premium bill
- + Claims and EOBs
- + How much of your deductible you have paid
- + Your member ID card
- + How to get in touch with us

You can also see these details in the Blue Connect mobile app. It's available through the iTunes App Store and Google Play.

### Keep us in the loop

Do you have a new phone number? Did you move? Are you getting married? When you have a life change like this, let us know.

- + If you bought your plan on the Health Insurance Marketplace,<sup>12</sup> call the Marketplace to make changes; the number is **1-800-318-2596**



- + If you bought your plan through Blue Cross and Blue Shield of North Carolina, make changes at [BlueConnectNC.com](https://www.blueconnectnc.com)

You can make two kinds of changes: routine changes and qualifying life event changes.

#### A routine change could be:<sup>13</sup>

Setting up automatic payments  
Adding a post office box to your mailing address  
Changing your phone number

#### A qualifying life event could be:<sup>13</sup>

Getting married or divorced  
Having or adopting a child  
Moving to a new state

You can make routine changes any time by:

- + Clicking Account at [BlueConnectNC.com](https://www.blueconnectnc.com)
- + Calling the phone number on the back of your member ID card

You can make life event changes, like adding a family member to your policy, only at certain times. To learn more, see your benefit booklet or call the number on the back of your member ID card.

### Watch the mail — or email

We mail bills for your health insurance plan about three weeks before they are due. So we would send the bill for your April coverage around March 10. You need to pay your premium every month, even if you haven't visited the doctor or used any medical services.

We always send your bill by mail unless you choose paperless billing. If you go paperless, we will send a notice by email.

Either way, you can see your bill any time at [BlueConnectNC.com](https://www.blueconnectnc.com).

<sup>12</sup> The Health Insurance Marketplace is an independent entity run by the federal government.  
<sup>13</sup> This is not a comprehensive listing.



### Pay your bill easily

There are five ways you can pay your bill.

- + **Online** – Use your credit or debit card at [BlueConnectNC.com](https://blueconnectnc.com)
- + **Bank draft** – Set up automatic payments at [BlueConnectNC.com](https://blueconnectnc.com) or by filling out the form on the back of your bill
- + **Mail** – Pay with a check or money order. Write your account number on your payment and send it to BCBSNC, PO Box 580012, Charlotte, NC 28258-0012
- + **Phone** – Use your checking or savings account. Call **1-800-333-7009** and have your routing and account numbers ready
- + **In-person** – You can visit our customer service center at 1965 Ivy Creek Boulevard, Durham, NC 27707, or visit any of our retail shopping center locations, which you can find at [BCBSNC.com/stores](https://BCBSNC.com/stores)



**TIP:** Some people who use the Health Insurance Marketplace have lower premiums based on their income. If you are one of them, the bill we send you already shows your reduced cost.

### Keep your plan current

If you don't pay your premium each month, your plan will be canceled. If that happens, you may not be allowed to buy a new policy until 2016. So it's important to pay your bill on time, every month. Setting up automatic payments makes that simple.

In some cases, you may be able to restart your insurance if you miss a payment.

If you bought it on the Health Insurance Marketplace, call the Marketplace at **1-800-318-2596**.

If you bought it from BCBSNC, contact us **within 30 days** to make your missed payment. Log in to [BlueConnectNC.com](https://blueconnectnc.com) or call the number on the back of your member ID card.



SET UP AUTOMATIC PREMIUM  
PAYMENTS. YOU'LL NEVER HAVE  
TO WORRY ABOUT MISSING A BILL.

Visit [blueconnectnc.com](https://blueconnectnc.com)







## STAYING HEALTHY

The BCBSNC team wants to help you live well. So we offer online health tools and ways to save money on things that keep you fit. We also give you expert advice. We can answer your questions and help you handle challenging health problems like asthma and diabetes.



## Take the lead

See your doctor once a year for a checkup. This is called **preventive care**, and it's a way for your doctor to track your health, even when you feel fine.

You can also visit [BlueConnectNC.com](https://www.bcbsnc.com/blueconnectnc) for five quick ways to get the most from your plan. In the last step, you can take an online health assessment and earn \$50.<sup>14</sup> To get started, visit [BCBSNC.com/earn50](https://www.bcbsnc.com/earn50).

You can earn an additional \$50 by completing the Healthy Outcomes Wellness Program. It's a lineup of online classes we put together just for you, based on your health assessment answers. To join, log in to [BlueConnectNC.com](https://www.BlueConnectNC.com), choose Wellness, then click Visit Wellness.

If you have specific questions about your health, see your doctor or contact Health Line Blue. Our nurses answer questions 24 hours a day. Call **1-877-477-2424** or chat online by clicking Wellness at [BlueConnectNC.com](https://www.BlueConnectNC.com).

## Save money

Our free Blue365<sup>15</sup> program can help you save money while you stay healthy. Get deals on things like:

- + Joining a gym
- + Laser eye surgery and other eye care

- + Healthy eating programs
- + Fitness gear
- + Family fun

See all the savings at [BCBSNC.com/blue365](https://www.bcbsnc.com/blue365).

## Use our health tools<sup>16</sup>

Our online tools can help you get healthier. Log in to [BlueConnectNC.com](https://www.BlueConnectNC.com) for:

- + A personalized health quiz
- + Tips on when to get preventive care
- + Health coaching by phone or email
- + Quick online seminars on topics like stress, alcohol use and the flu
- + Blue Link<sup>SM, 17</sup> our tool for making health goals and tracking your progress

## Ask for help with eating habits

BCBSNC plans cover appointments with nutrition experts. These experts can help you:

- + Start good food habits
- + Create healthy, budget-friendly menus
- + Know what to eat to if you have a health problem

## Get support for living with a complex health problem<sup>16</sup>

If you have a difficult or complicated health problem, we want to help. We may also contact you to offer support, so don't be surprised if you get a call or letter from us about the help we can provide.

We'll give you ideas on how to feel better. And we'll support you when you need it most. Our team includes nurses, nutrition experts and social workers.

If you'd like this kind of support, call **1-800-218-5295**, press #, then dial **55547**. Our help is free and private.

<sup>14</sup> To earn \$50, members must be 18 years of age or older. Health Assessment must be completed within the first 150 days of your plan's 2015 effective date. After completing the Health Assessment, you will receive your \$50 gift card reward within 5 to 9 weeks. All rewards may be deemed taxable. Consult your tax advisor for tax reporting requirements. Other eligibility requirements may apply. Available only to those individuals who purchase an individual market health insurance policy; however, this program does exclude Blue Assurance policy holders. It is not available to those with any type of BCBSNC dental-only policy or members of a group policy.

<sup>15</sup> Blue365 offers access to savings on items that members may purchase directly from independent vendors, which are different from items that are covered under the policies with BCBSNC. Any disputes regarding these products and services may be subject to BCBSNC's grievance process. Blue Cross and Blue Shield Association (BCBSA) may receive payments from Blue365 vendors. BCBSA does not recommend, endorse, warrant or guarantee any specific Blue365 vendor or item. This program may be modified or discontinued at any time without prior notice.

<sup>16</sup> Blue Cross and Blue Shield of North Carolina (BCBSNC) provides these programs (online programs, Condition Care) for your convenience and is not liable in any way for the goods or services received. BCBSNC has contracted with third-party vendors independent of BCBSNC to bring you some of these programs. Benefits available are subject to a member's current health plan benefits and some benefits may be different for members of BCBSNC's high-deductible health plans. These programs provide tools to aid in health improvement, and results are not guaranteed. Decisions regarding your care should be made with the advice of your doctor. BCBSNC reserves the right to discontinue or change these programs at any time without prior notification.

<sup>17</sup> Blue Cross and Blue Shield of North Carolina offers several decision support tools, such as HealthNAV and Blue Link, to aid you in making decisions around your health care experience. These tools are offered for your convenience and should be used only as reference tools. You should consult your own legal counsel, tax advisor or personal physician as applicable throughout your health care experience.





**Allowed amount**

The highest cost we will pay for a covered service. So if the allowed amount for an allergy shot is \$100 and your doctor charges \$125, we will pay \$100 and you may have to pay \$25.

**Annual enrollment period**

The time of year when you can buy a health insurance plan. It lasts several weeks. If you don't buy a plan during this time, you will have to wait a year for your next chance to buy. In some cases, like if you lose your job or move to a new state, you can buy a plan outside of the enrollment period.

**Benefit period**

The time when your plan covers health services. The benefit period is usually one year, January to December. After it ends, you will need to renew your plan. That means your out-of-pocket limit and the amount you pay toward your deductible will start over.

**Brand-name drug**

A prescription medicine that is trademarked and made by just one company. After a certain amount of time, other companies can make their own versions of brand-name drugs. These are called generic drugs, and they have the same active ingredients as brand-name forms.

**Claim**

When you or your doctor asks BCBSNC to pay for care covered under your health plan.

**Coinsurance**

When you pay a percentage of the cost of a covered service, after you've met your deductible. Say your plan requires 25% coinsurance and you've met your deductible. If a doctor's visit costs \$100, you would pay \$25 and we would pay \$75. Not all plans or services have coinsurance.

**Convenience care center**

A walk-in clinic that offers basic care, like flu shots or tests for strep throat. They are often inside pharmacies and other retail stores.

**Copayment**

A fixed cost you pay for some kinds of health care services. You usually pay it at your visit and the amount depends on the provider and type of service. For example, you might pay a \$20 copayment each time you see your primary care doctor. Find your copayment amounts on your member ID card.

**Covered services**

Health care services or medical supplies paid for by your health insurer. Find out what's covered by your plan at [BlueConnectNC.com](https://www.blueconnectnc.com) or in your benefit booklet.

**Deductible**

The amount you pay for care before your insurer pays for any services. So if you have a \$1,500 deductible, you will pay that much toward your care before we cover any of your costs. After you meet your deductible, you may still have to pay copayments and coinsurance. The deductible may not apply to all services, like a yearly physical.

**Explanation of benefits (EOB)**

A list of what happened at your doctor's visit and how much it cost. After a health care visit, we send you an EOB showing how much of the cost we covered and how much you will have to pay. See your EOBs at [BlueConnectNC.com](https://www.blueconnectnc.com).

**Generic drug**

A medicine with the same active ingredients and strength as a brand-name medicine. The FDA makes sure these drugs work the same as brand-name versions.

**In-network provider**

A health care professional who agrees to give better rates to BCBSNC members. We cover your in-network costs at a higher rate than out-of-network costs.

**Non-covered services**

Services not included in your health plan. For example, your plan might not cover teeth whitening or grief counseling.

**Out-of-network provider**

A health care professional who does not give better rates to BCBSNC members. Using an out-of-network provider costs more than using a provider who is in our network.

**Out-of-pocket limit**

The highest amount you will pay for covered services in a benefit period. Once you pay this amount, we pay all costs of covered services. The amount you pay for deductibles, copayments and coinsurance counts toward this limit. Some costs, like premiums and out-of-network charges, may not count toward your out-of-pocket limit.

**Pre-approval**

When your doctor asks us to authorize payment for health care before he or she treats you. Your doctor may need pre-approval for certain kinds of care or drugs. You don't need pre-approval in an emergency.

**Premium**

The cost of your health insurance policy. You typically pay your premium every month.

**Prescription**

An order for medicine, written by a doctor or another provider. You can't get a prescription medicine without an order.

**Preventive care**

Services that can help stop health problems early. Your yearly checkup is preventive care.

**Primary care physician**

The doctor you see first when you have a health problem. This is your regular doctor, and he or she helps coordinate any care you need, like a visit to the hospital.

**Provider**

A health care professional. Providers can be doctors, nurses, pharmacists, social workers and others.

**Qualifying life event**

A change that lets you buy or adjust your health insurance outside of the enrollment period. Examples of qualifying life events: a change in family size, moving to a new state or losing your job.

**Specialist**

A doctor who treats only certain diseases or parts of the body, like an oncologist (for cancer treatment) or an oral surgeon (for mouth procedures).

**Urgent care center**

A walk-in clinic that treats people who need care right away but do not have life-threatening problems.

<sup>18</sup> This guide is for informational and educational purposes only and does not supersede or replace your benefit booklet. All benefit determinations will be based on the terms described in your benefit booklet.





## STAY INFORMED

Keep up with your plan at [BlueConnectNC.com](https://www.blueconnectnc.com).  
Or download the Blue Connect mobile app in the  
iTunes App Store or Google Play.

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