

## Quick Reference - Benefit Information

<b>BCBSNC Web Site</b> <i>bcbsnc.com/members/GoDuke</i>	To find a network provider by location or specialty, get general benefit information, search through our corporate medical policies to see medical criteria used to administer your benefits, obtain claim forms, access information about all the Blue Extras <sup>SM</sup> discounts, "proof of coverage" portability certificates and more.
<b>Member Services Web Site</b> www.bcbsnc.com/members	To enroll in a safe and secure customer service web site to: Check claim status, verify benefits and eligibility, change your address or request a new ID card.
<b>BCBSNC Customer Service</b> 1-877-258-3334 8 a.m-6 p.m., Monday-Friday, except holidays	For questions regarding your benefits, claim inquiries and new ID card requests.
<b>Certification</b> 1-800-214-4844	To request certification for out-of-network inpatient services.
<b>CIGNA Behavioral Health</b> PO Box 46270 Eden Prairie, Minnesota 55344 1-888-253-8552 www.cignabehavioral.com	Mental Health and Substance Abuse Referrals and Precertification
<b>Blue Card<sup>®</sup> PPO Program</b> 1-800-810-BLUE (2583)	To find a participating provider outside of North Carolina.
<b>BCBSNC Health Management Programs</b> 1-800-218-5295	For information about free programs for people who are pregnant or who have asthma, diabetes, congestive heart failure, migraine headaches, multiple sclerosis, rheumatoid arthritis, or other chronic conditions.
<b>Medical Claims Filing:</b> BCBSNC Claims Department PO Box 35 Durham, NC 27702-0035	Mail completed medical claims to this address.
<b>Add/Remove Someone From Your Policy</b>	Call the Human Resources Information Center at (919) 684-5600. Family members can be removed or added during open enrollment or within 30 days of a qualifying event.

*To see if you are eligible for these services, check your benefits summary in this guide or talk to your benefits administrator.*



## Quick Reference - Blue Extras<sup>SM</sup> - Value-Added Programs

*See back of book for full details on each value-added program.*

<b>Alt Med Blue<sup>SM</sup> Customer Service</b> <b>1-888-336-2583</b> (toll free) or <b><i>bcsnc.com</i></b> 8 a.m.-5 p.m., Monday-Friday, except holidays	For information about discounts on alternative medicine services and a practitioner directory.
<b>Audio Blue<sup>SM</sup> Customer Service</b> <b>1-877-979-8000</b> (toll free) or <b><i>bcsnc.com</i></b> 8 a.m.-6 p.m., Monday-Friday, except holidays	For information about discounts on hearing aids.
<b>Blue Points<sup>SM</sup> Customer Service</b> <b>1-888-705-7050</b> (toll free) or <b><i>bcsnc.com</i></b> 8 a.m.-6 p.m., Monday-Friday, except holidays	For information about our physical activity incentive program.
<b>Blue Points<sup>SM</sup> for Teens Customer Service</b> <b>1-888-705-7050</b> (toll free) or <b><i>bcsnc.com</i></b> 8 a.m.-6 p.m., Monday-Friday, except holidays	For information about our physical activity and wellness incentive program for teens ages 13-17.
<b>Blue Points<sup>SM</sup> for Kids Customer Service</b> <b>1-888-705-7050</b> (toll free) or <b><i>bcsnc.com</i></b> 8 a.m.-6 p.m., Monday-Friday, except holidays	For information about our physical activity and wellness incentive program for kids ages 6-12.
<b>Cosmetic Dentistry Blue<sup>SM</sup> Customer Service</b> <b>1-877-269-1097</b> (toll free) or <b><i>bcsnc.com</i></b> 8 a.m.-5 p.m., Monday-Friday, except holidays	For information about discounts on cosmetic dentistry services and a practitioner directory.
<b>Cosmetic Surgery Blue<sup>SM</sup> Customer Service</b> <b>1-877-755-1111</b> (toll free) or <b><i>bcsnc.com</i></b> 24-hour pre-recorded information line	For information and discounts on cosmetic surgery.
<b>Get Fit Blue<sup>SM</sup></b> <b><i>bcsnc.com</i></b>	For information about nutrition and discounts.
<b>Health Line Blue<sup>SM</sup> Customer Service</b> <b>1-877-477-2424</b> (toll free) or <b><i>bcsnc.com</i></b> 24 hours a day, seven days a week	For answers to health questions 24 hours a day from specially trained nurses.
<b>Optic Blue<sup>SM</sup> Customer Service</b> <b>1-800-755-0507</b> (toll free) or <b><i>bcsnc.com</i></b> 8 a.m.-6 p.m., Monday-Friday, except holidays	For information about discounts on corrective laser eye surgery.
<b>Vita Blue<sup>SM</sup></b> <b>1-888-234-2413</b> (toll free) or <b><i>bcsnc.com</i></b> 9 a.m.-5 p.m., Monday-Friday, except holidays	For information about discounts on vitamins, minerals and herbal supplements.

*To see if you are eligible for these services, talk to your benefits administrator.*

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<sup>SM</sup>, <sup>®</sup> Marks of the Blue Cross and Blue Shield Association

SM1 Service mark of Blue Cross and Blue Shield of North Carolina



## Tips for Getting the Most Out of Your Health Care Benefits

1

### ***Manage your out-of-pocket costs by managing the locations in which you receive care***

Generally speaking, care received in a doctor's office is the most cost-effective for you, followed by hospital outpatient services. Hospital inpatient services often bear the highest cost. In addition, remember that in-network care (services from a BCBSNC participating provider who agrees to charge specified rates) will cost you less than similar care provided by an out-of-network provider. Know what your financial responsibility is before receiving care.

2

### ***Pick a primary care physician***

While our products do NOT require you to have a primary care physician, we strongly urge you to select and use one. A primary care physician informs you of your health care options, documents your care, and maintains your records for you. In addition, they save you time and unnecessary copayments by recommending appropriate specialists, coordinating your care with them, and informing them of things such as your medical history and potential drug interactions.

3

### ***Understand your health care plan***

The more you know about your benefits, the easier it will be to take control of your health. Let BCBSNC help you understand your plan and use it effectively through our customer-friendly Web site ([bcbsnc.com](http://bcbsnc.com)), toll free Customer Service lines (1-877-258-3334), and The Blue Book.

4

### ***Take charge of your health and save money through discount programs and other member exclusives***

We offer a range of information and programs to help you take charge of your health:

- Alt Med Blue<sup>SM</sup> — Discounts on alternative medicine services
- Audio Blue<sup>SM</sup> — Hearing aid discount program
- Blue Points<sup>SM</sup> — Physical activity and wellness incentive program
- Blue Points<sup>SM</sup> for Teens — Physical activity and wellness incentive program for teens ages 13-17
- Blue Points<sup>SM</sup> for Kids — Physical activity and wellness incentive program for kids ages 6-12
- Get Fit Blue<sup>SM</sup> — Nutrition and weight management discount program
- Cosmetic Surgery Blue<sup>SM</sup> — The cosmetic surgery information and discount resource
- Health Line Blue<sup>SM</sup> — 24-hour health information line staffed by registered nurses
- Optic Blue<sup>SM</sup> — Discounts on corrective laser eye surgery
- Vita Blue<sup>SM</sup> — Discounts on vitamins, minerals and herbal supplements
- Special online and print publications



## Member Rights and Responsibilities

### *As a Blue Cross and Blue Shield of North Carolina member, you have the right to:*

- Receive (upon request) information about Blue Options including its services, doctors, a benefit booklet, benefit summary and directory of in-network providers
- Receive courteous service from BCBSNC
- Receive considerate and respectful care from your in-network providers
- Receive the reasons for BCBSNC's denial of a requested treatment or health care service, including (upon request) an explanation of the Utilization Management criteria and treatment protocol used to reach the decision
- Receive (upon request) information on the procedure and medical criteria used by BCBSNC to determine whether a procedure, treatment, facility, equipment, drug or device is investigational, experimental or requires prior approval
- Receive accurate, reader-friendly information to help you make informed decisions about your health care
- Participate actively in all decisions related to your health care
- Discuss all treatment options candidly with your health care provider regardless of cost or benefit coverage
- Expect that measures will be taken to ensure the confidentiality of your health care information
- File a grievance and expect a fair and efficient appeals process for resolving any differences you may have with BCBSNC
- Be treated with respect and recognition of their dignity and right to privacy
- Voice complaints or appeals about the organization or the care it provides
- Make recommendations regarding the organization's members' rights and responsibilities policies

### *As a Blue Cross and Blue Shield of North Carolina member, you have the responsibility to:*

- Present your ID card each time you receive services
- Give your doctor permission to ask for medical records from other doctors you have seen. You will be asked to sign a transfer of medical records authorization form.
- Read your Blue Options benefit booklet and all other Blue Options member materials
- Call BCBSNC Customer Service if you have a question or do not understand the material provided by BCBSNC
- Follow the course of treatment prescribed by your doctor. If you choose not to comply, tell your doctor.
- Provide complete information about any illness, accident or health care issues to BCBSNC and providers
- Make and keep appointments for non-emergency medical care. If it is necessary to cancel an appointment, give the doctor's office adequate notice.
- Participate in understanding your health problems and the medical decisions regarding your health care
- Be considerate and courteous to Blue Options providers, their staff and BCBSNC representatives
- Notify your employer and BCBSNC if you have any other group coverage
- Notify your group administrator of any changes regarding dependents and marital status as soon as possible
- Protect your ID card from unauthorized use.



Benefit Booklet  
For Employees of  
Duke University and Duke University Health Systems  
for  
2009

Benefit Booklet

**DUKE OPTIONS**



An Independent Licensee of the Blue Cross and Blue Shield Association

## **BENEFIT BOOKLET**

This benefit booklet describes the Duke University and Duke University Health Systems *employee* health plan (the *Plan*). Blue Cross and Blue Shield of North Carolina provides administrative claims payment services only and does not assume any financial risk or obligation with respect to claims. **Please read this benefit booklet carefully.**

The benefit plan described in this booklet is an *employee* health benefit plan, subject to the Employee Retirement Income Security Act of 1974 (ERISA) and the Health Insurance Portability and Accountability Act of 1996 (HIPAA). A summary of benefits, conditions, limitations and exclusions is set forth in this benefit booklet for easy reference.

In the event of a conflict between this benefit booklet and the terms in the *Plan* document, the *Plan* document will control.

### **Amendment And/Or Termination of the *Plan***

The Duke Options Plan is a welfare benefit plan. Duke University expects to continue the *Plan* indefinitely, but reserves the right to terminate the *Plan* or to change terms and benefits of the *Plan* at any time in the future. Duke University has the right to cancel your coverage.

**Blue Cross and Blue Shield of North Carolina is an independent licensee of the Blue Cross and Blue Shield Association.**

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