



In the example below, a member had no other expenses applied to her \$2,500 deductible Blue Advantage plan and became pregnant just three months after her effective date. The additional premium for the maternity rider costs \$214 per month.

	Example ²
Total Maternity Charges (NC average) ³	\$20,015
BCBSNC's PPO Providers Discount (average)	56%
Net Charge (Allowed) Amount	\$8,835
You Pay Your Deductible First	\$2,500
Your Balance Subject to Coinsurance	\$6,335
Your Coinsurance (20% of \$6,355)	\$1,267
BCBSNC Pays The Rest (80% of 6,355)	\$5,068
Total Expenses You Pay	
Maternity Premium (\$214/month for 12 months)	\$2,568
Your Deductible	\$2,500
Your Coinsurance	\$1,267
Your Total Maternity Costs w/ Rider	\$6,335

This is just one example but may help show you the overall value of the maternity option. In this case, the member ended up paying 72% of the allowed charges when you include the premium cost of the maternity rider.

If you do not have the rider, providers could charge you the full (i.e. retail) amount of \$20,015. However, some providers may offer you the BCBSNC allowed amount as a courtesy. The “real cost” to you in this case would be \$8,835 less your premium “savings” of \$2,568.

² This example is for a 30 year-old-female in Wake County who is on our most popular plan, Blue Advantage Plan A with a \$2500 deductible.

³ Average charges submitted to BCBSNC for maternity services, professional and hospital etc. in 2007. Your charges may vary.