



North Carolina State University

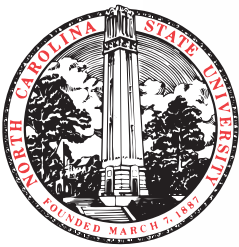
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# Student **Blue**<sup>SM</sup>

Your student health insurance plan

Effective August 16, 2009  
through August 15, 2010

To enroll, please visit  
[bcbsnc.com/ncsu](http://bcbsnc.com/ncsu)



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# Important numbers

## Student Health Services

On-campus specialists in college health

**919-515-2563**  
**[ncsu.edu/student\\_health](http://ncsu.edu/student_health)**

Appointments

**515-7107**

Women's Health appointments

**515-7762**

Clinics: Urgent Care, Allergy, International Travel,  
Physical Therapy  
Immunizations

**515-7233** or fax **515-6303**

Health Promotion (4 Health Educators)

**515-9355**

Pharmacy **515-5040**

Laboratory & X-ray services

Confidential Medical Records

Charge for some services

Billing questions

**513-3266**

Routine doctor and nurse visits at no charge

*This brochure is only a partial description of the Student Blue<sup>SM</sup> Medical Insurance Plan and is not to be considered a contract or policy of insurance. You will find a complete listing of limitations and exclusions in your benefits booklet. The Master Contract is on file at the NC State Student Health Services.*

# How your plan works

## You always have a choice

Student Blue<sup>SM</sup> is a Preferred Provider Organization (PPO) from Blue Cross and Blue Shield of North Carolina (BCBSNC), a leader in health care for 75 years. Since it's a PPO, you have a choice of in- or out-of-network providers.

You can choose to visit a doctor who is in network or a doctor who isn't in network, but you pay a lower deductible and coinsurance if you visit a doctor who is in network.

## How to choose a Student Blue<sup>SM</sup> doctor

It's your responsibility to confirm that your provider is in network. A list of the participating providers is available at [bcbsnc.com/ncsu](http://bcbsnc.com/ncsu). If you have any questions, please contact Student Blue.

## No matter where you go, you're covered

When you enroll, you can take advantage of the BlueCard<sup>®</sup> network, which means you're insured on and off campus, at home and worldwide, 24 hours a day.<sup>1</sup> You even receive in-network Student Blue benefits when you travel outside of North Carolina, if you visit an in-network provider.

## Student Health Services benefit

When you pay your Student Health Fee, many procedures at Student Health Services (SHS) are provided to you at no charge. However, certain SHS services, such as X-rays and lab work, do have a cost associated with them. But, by purchasing the Student Blue plan, these charges will be covered at 100%, with no deductible or coinsurance requirement.

## Prescription drug benefit

Prescription drugs purchased at SHS will be paid at 100% after a \$20 copayment per 30-day supply. If the drug costs less than \$20 you'll pay the lesser amount. All prescriptions purchased at retail pharmacies are subject to a separate annual \$100 drug deductible and are payable at 60%.

## What should I do if I need to see a doctor?

If you're in the Raleigh area, and have paid your Student Health Fee for the current semester, you should first visit SHS. If you need to see a doctor outside of SHS, you'll be referred to one.

If you're not in the Raleigh area, SHS is closed, or SHS isn't available to you, see an in-network provider.

## What if the doctor is in-network?

You pay a \$200 policy year deductible and a 20% coinsurance amount. This means you pay the full amount of the doctor's charges up to \$200. After that, you pay 20% and Student Blue pays 80% of the allowed amount. Your doctor will file all claims forms.

## What if the doctor is NOT in-network?

You pay a \$400 policy year deductible. After that, Student Blue pays 60% of the allowed amount. You are responsible for 40% coinsurance and any amount in excess of the allowed amount. Please refer to the benefit booklet for a definition of "allowed amount."

You may be responsible for filing your own claim forms.

*You receive a higher level of benefits if you visit a doctor who is in network, but you always have the choice to visit a doctor who is not in network.*

<sup>1</sup> Covered in more than 200 countries and territories worldwide through the BlueCard<sup>®</sup> program. Blue Cross and Blue Shield Association, 2008. [www.bcbs.com/coverage/bluecard/](http://www.bcbs.com/coverage/bluecard/) (Accessed June 2009).



A complete summary of benefits and online enrollment is available at [bcbsnc.com/ncsu](http://bcbsnc.com/ncsu)

# Benefit highlights

For services received outside of Student Health Services.

Student Blue <sup>SM</sup> Benefit Highlights	If you visit a doctor in the Student Blue Network: (In-network Provider)	If you visit a doctor NOT in the Student Blue Network: (Out-of-network Provider*)
<b>Policy Year Deductible</b> (Applies to all medical services)	You pay: \$200 per person	You pay: \$400 per person
<b>Policy Year Coinsurance Maximum</b>	You pay: \$2,000 per person	You pay: \$4,000 per person
<b>Lifetime Maximum</b> Basic Catastrophic	BCBSNC pays: \$100,000 per lifetime maximum BCBSNC pays: Unlimited lifetime maximum	
<b>Office Services</b> Office Surgery, Consultation, X-rays, and Labs	BCBSNC pays: 80% • You pay: 20%	BCBSNC pays: 60% • You pay: 40%
<b>Preventive care</b>	BCBSNC pays: 80% • You pay: 20%	Not available <sup>2</sup>
<b>Emergency Room<sup>†</sup></b> Doctor & Hospital Care	BCBSNC pays: 80% • You pay: 20%	BCBSNC pays: 80% • You pay: 20%
<b>Inpatient and outpatient hospital services</b>	BCBSNC pays: 80% • You pay: 20%	BCBSNC pays: 60% • You pay: 40%
<b>Prescription Drugs<sup>Δ</sup></b> The prescription drug benefit applies after you meet a separate drug deductible of \$100	BCBSNC pays: 60% • You pay: 40%	BCBSNC pays: 60% • You pay: 40%
<b>Mental Health Services<sup>3</sup></b> Office Visits: 40-visit limit Inpatient/Outpatient: 30-day limit	BCBSNC pays: 80% • You pay: 20% BCBSNC pays: 80% • You pay: 20%	BCBSNC pays: 60% • You pay: 40% BCBSNC pays: 60% • You pay: 40%
<b>NOTE:</b> For Inpatient/Outpatient Mental Health and Substance Abuse services, certification must be provided by Magellan Health Services at 1-800-359-2422.		
<b>Substance Abuse Services</b> Office Visits Inpatient/Outpatient Benefit Period Maximum Lifetime Maximum	BCBSNC pays: 80% • You pay: 20% BCBSNC pays: 80% • You pay: 20% \$8,000 \$16,000	BCBSNC pays: 60% • You pay: 40% BCBSNC pays: 60% • You pay: 40%
<b>Other Services</b> Ambulance, Skilled Nursing Facility, Home Health Care, Durable Medical Equipment and Hospice	BCBSNC pays: 80% • You pay: 20%	BCBSNC pays: 60% • You pay: 40%
<p>† Medical emergency is defined as the sudden and unexpected onset of a condition of such severity that a prudent layperson, who possesses an average knowledge of health and medicine, could reasonably expect the absence of immediate medical or surgical care to result in any of the following: placing the health of a Member, or with respect to a pregnant woman, the health of the woman or her newborn child, in serious jeopardy, serious physical impairment to the bodily functions, serious dysfunction of any bodily organ or part, or death.</p> <p>* All out-of-network percentages are based on the allowed amount.</p> <p>Δ Does not apply to Coinsurance Maximum.</p> <p><b>Notice:</b> If you go out of network, your actual out-of-pocket expenses for covered services may exceed the stated coinsurance percentage or copayment amount because the actual provider charges may not be used to determine the payment obligations for BCBSNC and its members.</p>		
<b>Complete Summary of Benefits is available at <a href="http://bcbsnc.com/ncsu">bcbsnc.com/ncsu</a></b>		

<sup>2</sup> Certain mandated preventive care services are available out of network.

<sup>3</sup> Certain mental health conditions do not have visit limits. For a list of these conditions, please refer to the benefit booklet.

# Eligibility & enrollment

## Eligibility

In order to be eligible for the Student Blue Medical Insurance Plan, you must be a student paying the Student Health fee. Additionally, you must be taking at least nine hours for the fall semester or be classified as a degree-seeking student. Dependents of enrolled students are also eligible for coverage, but only students are eligible for medical services at SHS. Insured spouses may fill prescriptions at the SHS.

## Dependents

An insured student's spouse and each unmarried dependent child up to age 26 are eligible to enroll. Online enrollment and application forms are available at [bcbsnc.com/ncsu](http://bcbsnc.com/ncsu), or contact Student Blue for an application.

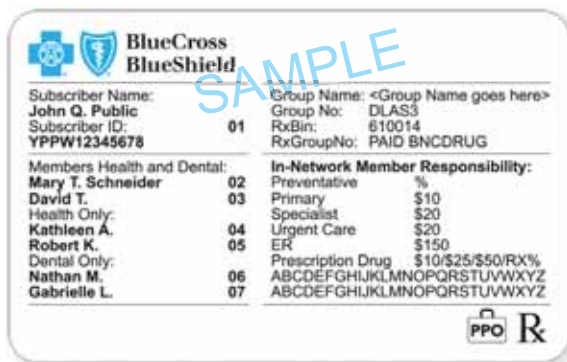
## Levels of coverage

Please note that you may select between two levels of coverage. The two levels have identical benefits, except for the Lifetime Maximum.

- Basic – Provides a \$100,000 Lifetime Maximum
- Catastrophic – Provides an unlimited Lifetime Maximum

## Upon enrollment, you'll receive an ID Card

Visit [bcbsnc.com/ncsu](http://bcbsnc.com/ncsu) to view a full benefit summary.



## How to enroll

- Visit [bcbsnc.com/ncsu](http://bcbsnc.com/ncsu) to enroll online or print an application form.
- Contact us via e-mail, phone, fax or mail to request an application. Contact information is on the back of this brochure.

## When to enroll

Open Enrollment Period: 7/1/2009 – 9/30/2009

All students seeking coverage must apply during the open enrollment period. All valid applications received during the open enrollment period will have an effective date of August 16, 2009. No applications postmarked after September 30, 2009 will be accepted.

## Late enrollment due to life qualifying event

Enrollment outside of the open enrollment period is not possible, unless one of the following events occurs:

- A student is no longer eligible for a current group medical plan because of marriage or age
- A student, spouse or dependent becomes ineligible for another group plan, including government-sponsored health care
- Birth, foster or legal adoption of a child to an insured student
- Within 30 days of marriage to an insured student, a spouse can be added.
- Matriculate as a new student for the Spring semester or Summer term

In each of the above cases, a complete application and payment must be submitted within 30 days of the qualifying event. Please contact Student Blue to determine Late Enrollment eligibility.

## Termination of coverage

All benefits will terminate on August 15, 2010. It's the student's responsibility to reapply in order for coverage to continue.

# Limitations & exclusions

## What Is Not Covered?

The following are summaries of some of the coverage restrictions. A full explanation and listing of restrictions can be found in your benefit booklet at [bcbsnc.com/ncsu](http://bcbsnc.com/ncsu).

Your health benefit plan does not cover services, supplies, drugs or charges that are:

- Not medically necessary
- For injury or illness resulting from an act of war
- For personal hygiene and convenience items
- For inpatient admissions that are primarily for diagnostic studies
- For palliative or cosmetic foot care
- For investigative or experimental purposes
- For hearing aids or tinnitus maskers
- For cosmetic services or cosmetic surgery
- For custodial care, domiciliary care or rest cures
- For treatment of obesity, except for surgical treatment of morbid obesity, or as specifically covered by your health benefit plan
- For reversal of sterilization
- For treatment of sexual dysfunction not related to organic disease
- For conception by artificial means
- For self-injectable drugs in the provider's office
- For vision care
- For injuries sustained during the play or practice of NCAA-sanctioned sports or related travel

A waiting period for coverage of pre-existing conditions may apply to your coverage. BCBSNC defines pre-existing conditions as those conditions for which medical advice, diagnosis, care or treatment was received or recommended within 6 months of the date that your [BCBSNC] coverage begins. You may receive credit toward the 12-month waiting period if your enrollment date is within 63 days of the termination of your previous health coverage.

Coverage policy form StdGrp 5/09



Available at [bcbsnc.com/ncsu](http://bcbsnc.com/ncsu)

- + Online enrollment
- + Printable application forms
- + Complete summary of benefits
- + Comprehensive member guide
- + Network provider search
- + Rates



Contact us:

[bcbsnc.com/ncsu](http://bcbsnc.com/ncsu)

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**Student Blue**

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