



BlueCross BlueShield
of North Carolina

University of North Carolina – Chapel Hill

Student **Blue**SM

Your student health insurance plan

Effective August 15, 2009
through August 14, 2010

To enroll, please visit
bcbsnc.com/unc

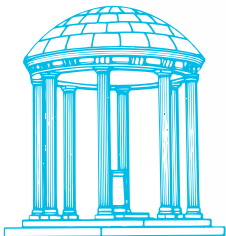


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Important numbers

Campus Health Services for health and wellness

The Campus Health Service has been accredited by the Joint Commission on Accreditation of Healthcare Organizations since 1986.

Campus Health Services

A Division of Student Affairs committed to promote, restore and maintain the optimal health of students through a commitment to an inclusive environment and to excellent, affordable, confidential and compassionate service.

Need more information? Visit our Web site for complete descriptions of our services – and more!

campushealth.unc.edu

Appointments, Health Information, Immunizations
966-2281

Women's Health
966-3650

Counseling and Wellness Services
966-3658

Sports Medicine
966-3655

Pharmacy
966-6554

Student Blue
967-5900

After Hours Nurse Advice
"HealthLink"
966-2281

This brochure is only a partial description of the Student BlueSM 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 UNC Campus Student Health Services.

How your plan works

You always have a choice

Student BlueSM 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 BlueSM doctor

It's your responsibility to confirm that your provider is in network. A list of the in-network providers is available at bcbsnc.com/unc. 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[®] network, which means you're insured on and off campus, at home and worldwide, 24 hours a day.¹ You even receive in-network Student Blue benefits when you travel outside of North Carolina, if you visit an in-network provider.

Campus Health Services benefit

When you pay your Campus Health Fee, many procedures at Campus Health Services (CHS) are provided to you at no charge. Benefits covered by your CHS fee are available at campushealth.unc.edu.

However, certain CHS services, do have a cost associated with them. But, by purchasing the Student Blue plan, the following additional outpatient services will be covered at 100%, with no deductible or coinsurance requirement: Dermatology, GYN, orthopedic and ancillary services.

Prescription drug benefit

Prescription drugs purchased at CHS will be paid at 100% after a \$10 copayment per 30-day supply. If the drug costs less than \$10 you'll pay the lesser amount. All prescriptions purchased at retail pharmacies are subject to a tiered copayment. Present your Student Blue ID card at network pharmacies for in-network benefits and automatic claim filing.

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

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

If you're not in the Chapel Hill area, CHS is closed, or CHS 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.

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



A complete summary of benefits and online enrollment is available at bcbsnc.com/unc

Benefit highlights

For services received outside of Campus Health Services.

Student Blue SM 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*)
Policy Year Deductible (Applies to all medical services)	You pay: \$200 per person	You pay: \$400 per person
Policy Year Coinsurance Maximum	You pay: \$2,000 per person	You pay: \$4,000 per person
Lifetime Maximum Basic Catastrophic	BCBSNC pays: \$250,000 per lifetime maximum BCBSNC pays: Unlimited lifetime maximum	
Office Services Office Surgery, Consultation, X-Rays and Labs	BCBSNC pays: 80% • You pay: 20%	BCBSNC pays: 60% • You pay: 40%
Preventive Care Includes Vision	BCBSNC pays: 80% • You pay: 20%	Not Available ²
Emergency Room[†] Doctor & Hospital Care	BCBSNC pays: 80% You pay: \$100 copayment and 20%	BCBSNC pays: 80% You pay: \$100 copayment and 20%
Inpatient and Outpatient Hospital Services	BCBSNC pays: 80% • You pay: 20%	BCBSNC pays: 60% • You pay: 40%
Prescription Drugs^Δ	Tier 1 - \$25 copayment per 30-day supply Tier 2 - \$35 copayment per 30-day supply Tier 3 - \$50 copayment per 30-day supply Tier 4 - 25% of cost with a minimum of \$50 and a maximum of \$100 per 30-day supply	
Mental Health Services³ 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%
NOTE: For Inpatient/Outpatient Mental Health and Substance Abuse services certification must be provided by Magellan Health Services at 1-800-359-2422.		
Substance Abuse Services Office Visits Inpatient/Outpatient Benefit Period Maximum Lifetime Maximum	BCBSNC pays: 80% • You pay: 20% BCBSNC pays: 80% • You pay: 20%	BCBSNC pays: 60% • You pay: 40% BCBSNC pays: 60% • You pay: 40% \$8,000 \$16,000
Other Services Ambulance, Skilled Nursing Facility, Home Health Care, Durable Medical Equipment and Hospice	BCBSNC pays: 80% • You pay: 20%	BCBSNC pays: 60% • You pay: 40%
Vision	BCBSNC will reimburse you up to \$100 for glasses or contact lenses (hard, soft or disposable).	
<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>Notice: 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>		
Complete Summary of Benefits is available at bcbsnc.com/unc		

² Certain mandated preventive care services are available out of network.

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

Eligibility & enrollment

Eligibility

All registered students of UNC who have paid the Campus Health Fee are eligible to enroll. Dependents of enrolled students are also eligible for coverage. Only students and covered spouses are eligible for medical services at Campus Health Services. Continuing Education students are not eligible for medical services at Campus Health Services, nor are they eligible for the UNC Student Blue plan.

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/unc, or contact Student Blue for an application.

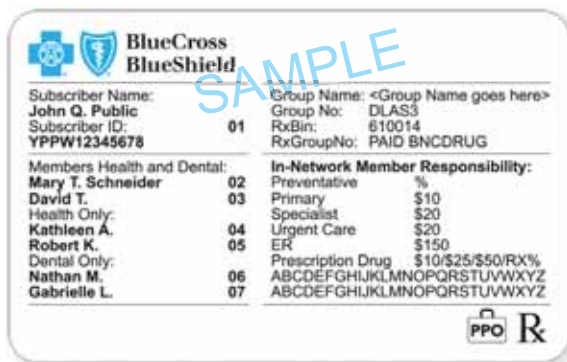
Levels of coverage

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 \$250,000 Lifetime Maximum
- Catastrophic – Provides an unlimited Lifetime Maximum

Upon enrollment, you'll receive an ID Card

Visit bcbsnc.com/unc to view a full benefit summary.



How to enroll

- Visit bcbsnc.com/unc 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 15, 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 14, 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/unc.

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

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/unc

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



Contact us:

bcbsnc.com/unc

email@studentbluenc.com

phone: (919) 967-5900

out of area: (800) 579-8022

fax: (919) 313-2020

Student Blue

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