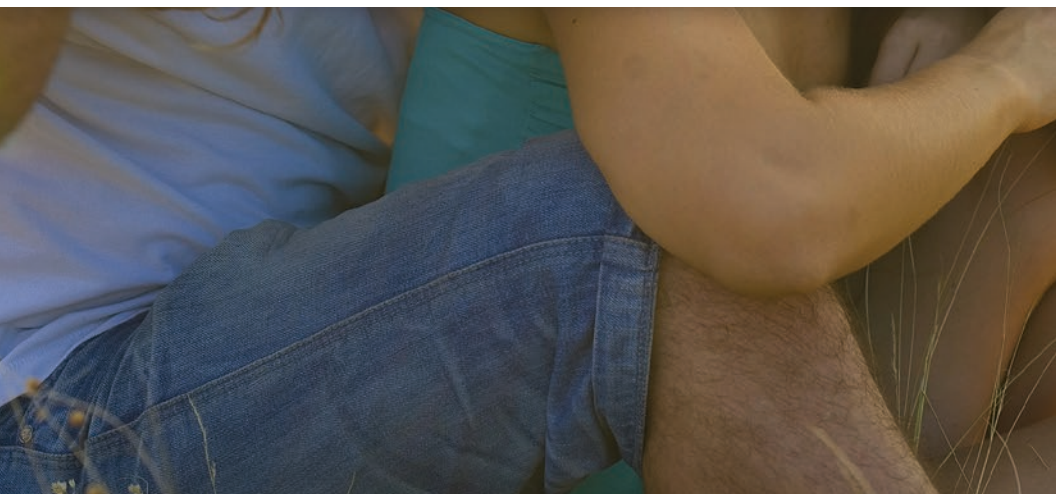




QUICK START GUIDE | For employees





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INSIDER TIPS and more

In this guide, you'll find information on:

- + How your new plan works
- + How to save money on your health care
- + How to get the most out of your health plan
- + Where to get more information



Don't pay too much for your health care!
Look for insider tips throughout this guide.



INSIDER TIP! Primary care providers

Many OB/GYNs are considered primary care providers. You can see them for primary care services and will pay only a copayment. If you're not sure if a doctor is a primary care provider, log in to [BlueConnectNC.com](https://www.blueconnectnc.com), and select Find a Doctor, Facility or Medical Costs.¹

Welcome to Blue Options[®] 1-2-3SM

UNDERSTAND ² your plan

Blue Options 1-2-3 breaks up services into three benefit levels. The type of service and where you get it changes the amount and the way you pay. Here's how it works:

- + **Level 1** – You pay only a copayment for most visits to your primary care doctor's office. Some preventive care services like annual exams, immunizations and screenings are covered at 100%.^{2,3}
- + **Level 2** – Once you meet your deductible, you pay coinsurance. You also pay a copayment each time you are admitted for inpatient care services.
- + **Level 3** – Once you meet your deductible, you pay a higher level of coinsurance for services like hospital care that doesn't require you to be admitted and office visits to specialists.

IMPORTANT TERMS

Primary care provider (PCP) – A doctor, nurse practitioner or physician assistant who treats common illnesses and injuries. This health care provider may coordinate any care you need.

Copayment – A fixed dollar amount you may pay for a covered service at the time you receive it. Copayments can vary by type of service.

Deductible – The amount you pay for covered health care treatment and services before your health insurance begins to pay.

Coinsurance – Once you meet your deductible, Blue Cross and Blue Shield of North Carolina (Blue Cross NC) begins to pay a percentage of your covered services. You are responsible for the remaining percentage. This is called coinsurance.

+ **Prescription drugs** – Prescription drugs are covered at different levels depending on the type of drug. Check your benefit booklet for more details.⁴

+ **Preventive care benefits** – You receive coverage at no charge for a broad range of preventive services in a wide variety of in-network settings.*

For a list of covered preventive care services, visit bcbsnc.com/preventive.

*Inpatient and emergency room settings not included.

Level 1 – Copayment		Level 2 – Copayment	
Primary and preventive care		Inpatient	
TYPE OF SERVICE	+ Primary care + Preventive care ³	TYPE OF SERVICE	+ Inpatient
WHAT'S INCLUDED IN-NETWORK	+ Primary care office visits: All covered services, including lab tests and X-rays ⁵ + Preventive care: Some plans offer coverage at no charge for preventive care benefits, such as routine exams, immunizations, diagnostic procedures (Pap test, mammography and colonoscopy screenings, etc.), well-baby and well-child care, well-woman care, prostate exam ³	WHAT'S INCLUDED IN-NETWORK	+ Inpatient (admitted to hospital) + Home health + Hospice + Skilled-nursing + Inpatient or substitute + Emergency room (if admitted)
YOU PAY	+ Copayments for Level 1 covered services + Some preventive care services like annual exams, immunizations and screenings are covered at 100%. ^{2,3}	YOU PAY	+ A copayment + Coinsurance + Deductible and out-of-pocket maximum

 **INSIDER TIP! Emergency room services**

If you need to visit the emergency room and are admitted to the hospital, you will be covered at Level 2. If you're not admitted, you will be covered at Level 3.

NOTE: The benefits highlighted in the three charts are only a sample of the benefits provided by Blue Options 1-2-3. Amounts for copayments, deductibles and out-of-pocket limits are determined by your employer. For costs and further details of the coverage, including exclusions, reductions or limitations, and terms under which the policy may be continued in force, contact your benefit plan administrator.



Level 3 – Higher Coinsurance	
Outpatient care	
TYPE OF SERVICE	<ul style="list-style-type: none"> + Outpatient care + Specialist care
WHAT'S INCLUDED IN-NETWORK	<ul style="list-style-type: none"> + Outpatient hospital services: Lab tests and X-rays, outpatient surgery, therapeutic services (occupational, rehabilitative, physical, speech) + Emergency room service (if not admitted) + Urgent care services + Ambulatory surgery services + Specialist office visits: Office-based services, including lab tests and X-rays, therapeutic services (occupational, rehabilitative, physical, speech) + Outpatient mental health services or substance abuse care
YOU PAY	<ul style="list-style-type: none"> + 10% – 20% higher coinsurance than Level 2 for Level 3 covered services (after deductible is met)



INSIDER TIP! Inpatient vs. outpatient

Some procedures can be performed on either an inpatient or outpatient basis at a facility or hospital. If you must be hospitalized for these procedures, you will be covered at Level 2. If not, you will be covered at Level 3.

KNOW before you go ³

These four things will make a big difference in how much you pay for your care:

1. Primary care visits

Visit your primary care doctor for most treatments and services. When you do, you only pay a copayment instead of coinsurance.¹ You can also locate the right doctor and see cost estimates by logging in to [BlueConnectNC.com](https://www.blueconnectnc.com) and selecting Find a Doctor, Facility or Medical Costs.

2. Location makes a difference

Make sure you know where you're seeking care. Outpatient clinics and specialist visits are covered at Level 3. Primary care office visits are covered at Level 1.²

3. In-network vs. out-of-network

Save money by seeing doctors in our large network. Out-of-network services are covered at a lower coinsurance rate than in-network services. And you'll have a higher out-of-network deductible.

Our reach goes way beyond North Carolina, too. If you need to see a doctor while outside the state, you don't need to worry. With the BlueCard® program, your coverage extends worldwide, which means you have coverage at home and when you travel.⁶ To find a doctor or hospital near you, just call the Non-NC Provider number on your ID card.

4. Prior review

Some services, like MRIs and CT scans, must be approved by Blue Cross NC before they'll be covered by your plan. This is called "prior review." Before you go, make sure either you or your doctor has requested prior review. That way you won't end up paying unnecessary fees for these services.

You can also find out if a service requires prior review by calling the Customer Service number on the back of your Blue Cross NC ID card.



LEARN more 4

Call the Customer Service number on your ID card if you have questions about your plan. You can also visit [BlueConnectNC.com](https://www.blueconnectnc.com) or [Blue Connect MobileSM](#) – your gateway for tools and information about your health plan, accessible on any device. Register today to:

- + Access HealthNAV^{SM1} to locate a doctor or urgent care facility, read patient reviews and compare costs for procedures or drugs
- + View current and past claims
- + Request an ID card
- + Use Blue LinkSM to connect all your health data for a snapshot of your current lifestyle³
- + Send and receive secure messages about your plan
- + Get up-to-date benefits information and download forms
- + Take advantage of member health programs, resources and discounts

Limitations & Exclusions

Like most health plans, Blue Options 1-2-3 has some limitations and exclusions. Once you're enrolled, you will have access to your benefit booklet. It contains detailed information about plan benefits, exclusions and limitations. Note: Some Administrative Services Only (ASO) groups may choose to cover some of these exclusions.

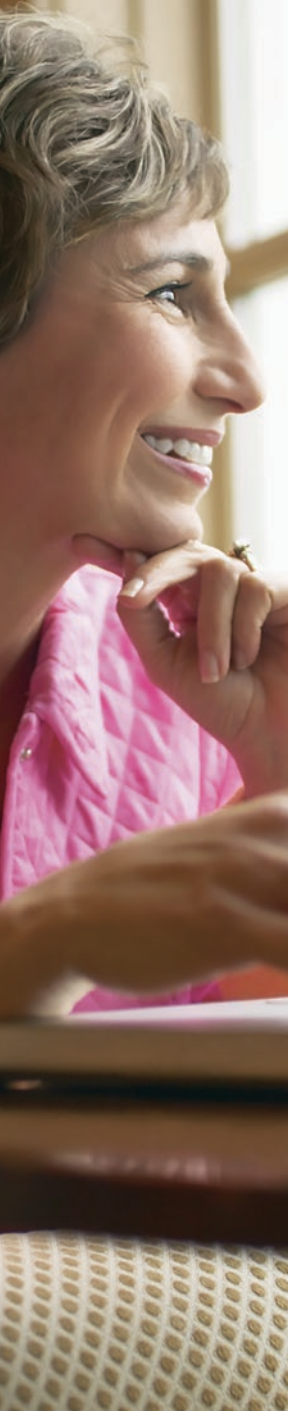
This is a partial list of benefits that are not payable:

- + Services for or related to assisted reproductive technology or for reversal of sterilization
- + Services that are experimental or investigational
- + Services that would not be necessary if noncovered services had not been received, including complications or side effects of noncovered services
- + Dental care except as provided in your benefit booklet
- + Services or supplies that are not medically necessary
- + Custodial care or respite care
- + Vision services are limited
- + Cosmetic services
- + Charges for failure to keep scheduled visits, for completion of any form, obtaining medical records or late payment charges
- + Services that require certification, if it is not obtained
- + Services in excess of any benefit period maximums

Your coverage may be canceled by Blue Cross NC for certain reasons. Coverage for dependent children ends the last day of the month when dependent turns 26. Consult your employer regarding dependent eligibility requirements. Members will be notified 30 days in advance of any change in coverage.

This brochure contains a summary of benefits only. It is not your insurance policy. Your policy is your insurance contract. If there is any difference between this brochure and the policy, the provisions of the policy will control.

- 1 Blue Cross NC 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.
- 2 Some services and supplies received by members in an office setting or in connection with an office visit are in fact outpatient hospital-based services provided by hospital-owned or operated practices. These services and supplies may be subject to your deductible and coinsurance. Please see the Blue Cross NC provider listing to identify these providers.
- 3 Certain preventive care procedures, depending on how or where they are received, may be covered under your Level 3 coinsurance after deductible. Certain preventive care procedures are only covered in-network with no cost sharing. Please consult your benefit booklet for details.
- 4 Please refer to your benefit booklet for details about the formulary.
- 5 If lab work is sent to a hospital or outpatient clinic for processing, it will be considered Level 3 as opposed to Level 1. To learn more, please consult your benefit booklet.
- 6 Blue Cross and Blue Shield Association (BCBSA): <https://www.bcbs.com/learn/glossary/#B> (accessed June 2017).
- 7 Blue Cross NC Provider Internal Data; Blue Cross NC's network as of May 11, 2017.
- 8 Blue Cross NC Brand Tracking; Maru; April 2017.



BlueConnect™

Blue Cross NC is making health care simpler and more personalized. Blue Connect is your gateway for tools and information about your health plan. You can use it on any mobile device wherever and whenever.

- ✓ Find a Doctor, Facility or Medical Costs
- ✓ Compare Drug Options & Costs
- ✓ Wellness Programs
- ✓ Member Discounts
- ✓ Account Information

To get started, visit BlueConnectNC.com. You can be confident knowing that your plan offers you all of these services, plus:

- + Access to a large provider network with coverage in all 100 counties in North Carolina⁷
- + Coverage when you travel across the country and around the world through the BlueCard program⁶
- + The security of working with North Carolina's most trusted and preferred health insurer⁸

Blue Cross NC complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-206-4697 (TTY: 1-800-442-7028).

注意：如果您講廣東話或普通話，您可以免費獲得語言援助服務。請致電 1-888-206-4697 (TTY:1-800-442-7028)。

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