



QUICK START GUIDE | For employees





1

INSIDER TIPS and more

In this guide, you'll find information about:

- + 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.

UNDERSTAND your plan ²

Blue Options HSA is an HSA-powered health plan: a high-deductible health plan (HDHP) and a health savings account (HSA) for medical expenses.¹ Here's how it works:

- + **The health plan** – You pay 100% of all your medical expenses until you meet your deductible. This includes visits to your primary care provider, hospital stays and prescription drugs.² After you've met your deductible, you'll pay either coinsurance or copays if you have a "copay-after-deductible" plan.³
- + **Preventive care** – You are covered for certain preventive care services, like annual routine physical exams, even before you've met your deductible.⁴ Visit [bcbssc.com/preventive](https://www.bcbssc.com/preventive).
- + **Primary care provider** – A physician, nurse practitioner, clinical nurse specialist or physician assistant who provides, coordinates or helps you access a range of health care services.
- + **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.
- + **Total out-of-pocket limit** – The maximum amount you will pay (including copayments, deductible and coinsurance) before your plan begins to pay 100% of the allowed amount. This limit never includes your premium, balance-billed charges or health care your plan doesn't cover.
- + **The HSA** – You can use the money in your HSA to pay for qualified medical expenses.² So, even though you are paying for 100% of the cost of services, the money can come out of your HSA. And all of this is tax-free.

Using your HSA debit card* – You can pay for medical expenses at the doctor or pharmacy using the HSA debit card that you'll receive in the mail.

Contributing to your HSA – Anyone can contribute to your HSA account, including your employer, your family members and you.

Using your HSA long-term – Your HSA rolls over from year to year. It also goes with you from job to job and can be used after you retire.

It's all tax-free! – The money in your HSA account is "triple tax-free." It goes into the account tax-free, earns interest tax-free and it can be used for qualified medical expenses tax-free.⁵

Your HSA Welcome Kit* – When you enroll in Blue Options HSA, you'll receive a Welcome Kit from the savings account administrator to help you get started.

Dedicated HSA customer service** – HSA experts are available to answer your questions every hour of every day. And there's an online HSA member portal and a mobile app for when you're on the go. Visit [ExperienceHSA.com](https://www.experiencehsa.com).

* Not all HSAs have a debit card for medical purchases or come with a Welcome Kit. If you have any questions, contact your administrator.

** [ExperienceHSA.com](https://www.experiencehsa.com) provides information specifically intended for members utilizing an HSA that is administered through HealthEquity®.



INSIDER TIP! Making contributions

Your HSA works like a 401(k) for medical expenses. So use it like one! Just remember, there are IRS penalties for contributing too much to your HSA. And the maximum contribution limit changes annually. Visit www.irs.gov so you aren't surprised.

Make the most of your health savings

Unlike traditional savings accounts, your HSA earns interest that is tax-free.⁵ But did you know that you can also invest your HSA dollars as an effective way to save for retirement? Once your account balance meets a certain threshold, you can invest in mutual funds to maximize your HSA earning potential. If you have questions about investing your HSA dollars, speak with your tax advisor.

KNOW before you go 3

Understanding these three things will make a big difference in how much you pay:

1. Primary care visits

Primary care doctors can provide many of the health care services you need on a regular basis. And you'll typically pay less when you visit a primary care doctor than if you visit a specialist.

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. In-network vs. out-of-network

Blue Cross NC has a broad network of doctors and hospitals. And we have negotiated discounts with those within our network. That means you pay a lot less if you visit someone in-network – even if you haven't met your deductible! Check your benefit booklet for complete details.

Our reach goes way beyond North Carolina, too. If you need to see a doctor while outside the state, no need to worry. With the BlueCard® program, your coverage extends worldwide, which means you have coverage at home and when you travel.⁶

To locate health care when you travel, just call the Non-NC Provider number on the back of your Blue Cross NC ID card.

3. Prior review for services

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.



INSIDER TIP! Understanding your bills

If you go to the hospital, you may receive multiple bills. Check your Explanation of Benefits (EOB) online by logging in to [BlueConnectNC.com](https://www.blueconnectnc.com). You'll see the amount you owe and the amount Blue Cross NC pays.



LEARN **more** 4

Call us

Call the Customer Service number on your Blue Cross NC ID card if you have questions about your plan.

Save time online

Visit [BlueConnectNC.com](https://www.blueconnectnc.com) or [Blue Connect MobileSM](#) – your gateway for tools to manage your health plan and find information to make health care decisions. Register today to:

- + Access HealthNAV^{SM1} to locate a doctor or urgent care facility, read patient reviews and compare costs for treatments or drugs⁷
- + View current and past claims
- + Request an ID card
- + Get up-to-date benefits information
- + Use Blue LinkSM to connect all your lifestyle data for a snapshot of your current health⁷
- + Send and receive secure messages about your plan
- + View your current HSA balance and get direct access to manage your account⁸
- + Take advantage of member health programs, resources and discounts

Learn more about your HSA plan

Visit [ExperienceHSA.com](https://www.experiencehsa.com) to make the best use of the funds in your HSA and get the most out of your Blue Options HSA health coverage.*

* [ExperienceHSA.com](https://www.experiencehsa.com) provides information specifically intended for members utilizing an HSA that is administered through HealthEquity.



INSIDER TIP! Using your funds

Did you know that you can also use your HSA funds to pay for laser eye surgery, dental care and acupuncture? For a complete list of items that you can purchase with your HSA funds, visit www.irs.gov and search Publication 502.

Limitations & Exclusions

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

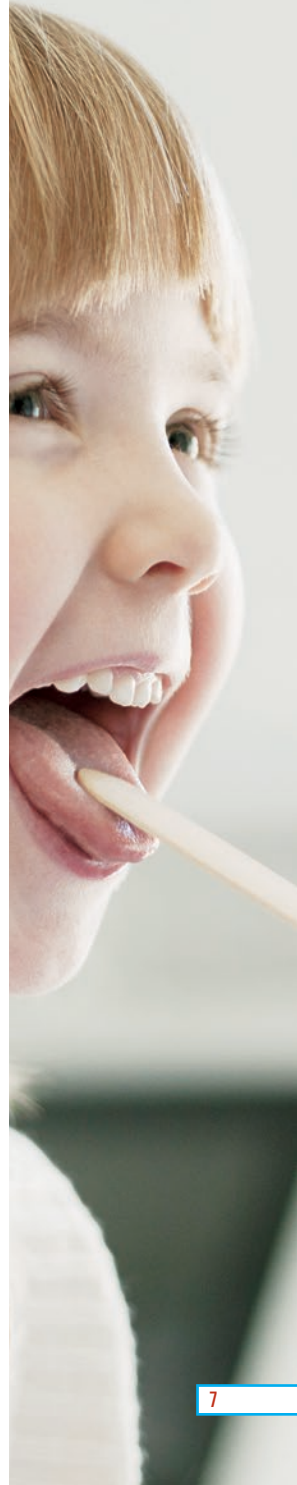
This is a partial list of benefits that are not payable:

- + 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 service 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 coverage is limited
- + 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 Options HSA combines a high-deductible health plan and a health savings account (HSA). Blue Cross NC does not administer your HSA and is not affiliated with your HSA custodian or administrator. Your HSA custodian is an independent entity.
- 2 A full list of qualified medical expenses can be found in IRS publication 502, available at www.irs.gov.
- 3 Employees who receive covered services out-of-network may be required to pay the difference between the provider's actual charge and the Blue Cross NC allowed amount, in addition to the coinsurance amount.
- 4 Includes in-network annual routine physical exam, well-baby and well-child care and certain immunizations and screenings. Other covered services may be subject to deductible and coinsurance. Due to Health Care Reform, preventive services have been expanded for some plans and may provide 100% coverage for a broader range of preventive care. See your benefit booklet for your specific preventive care benefits.
- 5 HSAs are never taxed at a federal income tax level when used for qualified medical expenses. Also, most states recognize HSA funds as tax-free with very few exceptions. For more information, see www.irs.gov or speak with your tax advisor.
- 6 Blue Cross and Blue Shield Association (BCBSA): <https://www.bcbs.com/learn/glossary#B> (accessed June 2017).
- 7 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.
- 8 For members utilizing an HSA that is administered through HealthEquity.
- 9 Blue Cross NC Provider Internal Data; Blue Cross NC's network as of May 11, 2017.
- 10 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 Carolina⁹
- + Coverage across the country and around the world through the BlueCard program⁶
- + The security of working with North Carolina's most trusted and preferred health insurer¹⁰

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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