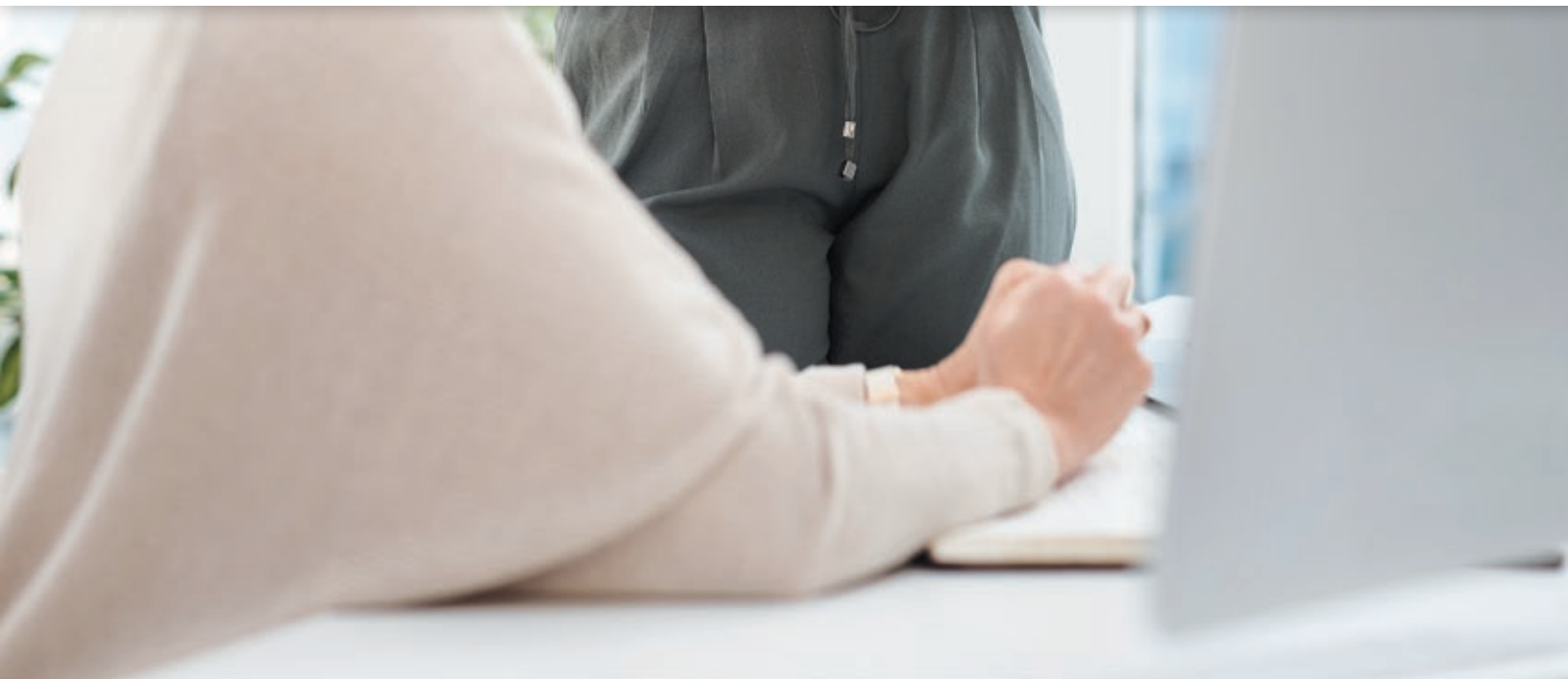




**2024 GROUP HEALTH PLAN** | For fully insured employers with 1-50 employees





# Blue High Performance Network™



## LOWERING COSTS while raising the bar on quality

Blue High Performance Network (BlueHPN<sup>SM</sup>) is designed to deliver both outstanding care and cost savings using carefully crafted local and national provider networks. In North Carolina, we achieve this by partnering with providers who are committed to, and accountable for, improving care quality while meeting cost goals. Blue Premier<sup>SM</sup> providers are the foundation of this network.

### Local and national access

The benefits of BlueHPN start on the local level with in-network access to top providers including Atrium Health, Atrium Health Wake Forest Baptist, Duke Health, Frye Regional Medical Center (a Duke LifePoint Hospital) and Iredell Health. The network is additionally strengthened by value-based independent primary care providers.

Network access extends to 65+ U.S. markets covering all top 10 major cities.<sup>1</sup> Members can easily locate in-network care by using our Find Care tool<sup>2</sup> at [BlueConnectNC.com](https://www.blueconnectnc.com), and telehealth<sup>3</sup> services are also available. Out-of-network coverage is for medical emergencies only, and includes visits to urgent care centers when outside of the BlueHPN service area.

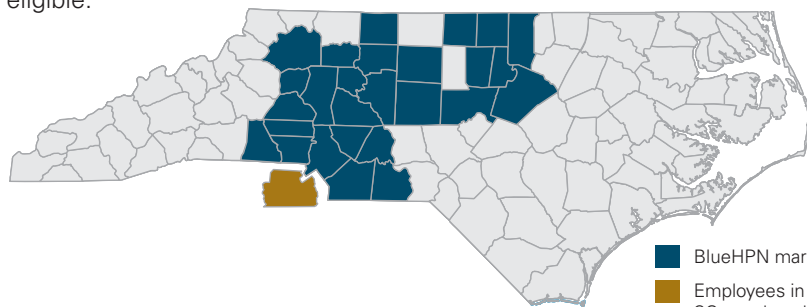
### Savings that add up

In the North Carolina market, **estimated savings over our Blue Options<sup>®</sup> PPO are up to:**<sup>4</sup>

- **19.6%** in the Raleigh/Durham/Chapel Hill market
- **19.1%** in the Charlotte/Concord/Gastonia/York, SC market
- **18.9%** in the Winston-Salem/Greensboro/High Point market
- **16.2%** in the Hickory/Statesville market

### Eligibility

BlueHPN is available to employers headquartered in the following North Carolina counties. Employees must live in these counties or in York County, SC to be eligible.<sup>1</sup>



- Alexander
- Anson
- Cabarrus
- Caswell
- Catawba
- Chatham
- Cleveland
- Davidson
- Davie
- Durham
- Forsyth
- Gaston
- Granville
- Guilford
- Iredell
- Lincoln
- Mecklenburg
- Orange
- Person
- Randolph
- Rowan
- Stanly
- Stokes
- Union
- Wake
- Wilkes
- Yadkin
- York, SC<sup>1</sup>

## Performance assessments in four quality areas

BlueHPN providers are evaluated using nationally consistent clinical measures and industry-recognized standards. This, combined with market-specific clinical measures that address local care gaps, means quality remains high. Here are the four areas we continually review:

1. **Appropriate care** that is patient-centric and reduces waste
2. **Best practices** that use evidence-based medicine to effectively treat your employees
3. **Better health management** to prevent illness and better manage chronic conditions
4. **Improved outcomes**, such as lower readmissions, to deliver better employee health

To ensure consistently high performance from providers, BlueHPN quality criteria and measurement will evolve continually. This results in a health plan that will only grow stronger over time.

## Summary of Benefits

BLUE HIGH PERFORMANCE NETWORK		
	IN-NETWORK	OUT-OF-NETWORK*
PREVENTIVE	No charge	N/A
OFFICE VISIT (PRIMARY)	From \$10 to \$125 copay, or 0% to 30% after the deductible	N/A
OFFICE VISIT (SPECIALIST)	From \$20 to \$200 copay, or 0% to 50% after the deductible	N/A
INPATIENT CARE	From \$1,000 to \$7,500 copay, or 0% to 50% after the deductible	N/A
TELEHEALTH**	\$10 to \$90 copay, or 0% to 50% after the deductible	N/A
URGENT CARE*	From \$20 to \$250 copay, or 0% to 30% after the deductible. Note: Visit BlueHPN urgent care provider if in a BlueHPN area. Visit any urgent care provider if outside BlueHPN area.	
EMERGENCY ROOM*	From \$300 to \$2,000 copay, or 0% to 70% after the deductible	
INDIVIDUAL DEDUCTIBLE	From \$0 to \$9,450	N/A
FAMILY DEDUCTIBLE	From \$0 to \$18,900	N/A
COINSURANCE	From 0% to 50%	N/A
INDIVIDUAL OUT-OF-POCKET LIMIT***	From \$1,500 to \$9,450	N/A
FAMILY OUT-OF-POCKET LIMIT****	From \$3,000 to \$18,900	N/A

This chart combines offerings between the copay and coinsurance plans and shows the range of coverage available. The benefits referenced are for standard non-grandfathered plans. NOTICE: Actual expenses for covered services may exceed the stated coinsurance percentage because actual provider charges may not be used to determine the health benefit plan's and member's payment obligations.

\* When using out-of-network providers, members may be responsible for the provider's actual charge unless it's emergency room services or urgent care services when outside of a BlueHPN service area.

\*\* Applies to vendor telehealth solution only. Restrictions apply. Members with deductible and coinsurance only plans are subject to deductible and coinsurance. Some ASO plans exclude vendor telehealth. Reference the member benefit booklet for further details on limitations and exclusions.

\*\*\* The maximum amount a member pays per benefit period including copays, deductibles and coinsurance.

\*\*\*\* The maximum amount a family pays per benefit period including copays, deductibles and coinsurance.





# WHY Blue?

We're not only North Carolina's preferred health insurer<sup>5</sup> – we're also a leader in delivering innovative products, services and tools designed to improve the health care experience, offering:

- Access to more than 1.8 million doctors and hospitals nationwide to provide high-quality care at the best possible price<sup>6</sup>
- Local support for both employers and employees
- Hands-on support and tools for easy plan transition
- Premium savings and a simplified experience when you add our dental or vision benefits or other worksite products<sup>7</sup>

## Support and programs for members

- **Blue365<sup>®</sup>**: Offers savings on a wide range of health and wellness products and services<sup>8</sup>
- **BlueConnectNC.com** and **Blue Connect Mobile<sup>SM</sup>**: Offers members tools to help manage their health and make smart health care decisions<sup>2</sup>
- **Blue Rewards<sup>SM</sup>**: Offers members gift cards or HRA/HSA credits for completing specific health-related activities<sup>9</sup>
- **Find Care**: Finds doctors and urgent care centers; offers patient reviews and cost estimates<sup>2</sup>
- **Health and Well-Being Programs**: A suite of wellness programs and services to help members achieve or maintain a healthy lifestyle, providing support related to pregnancy, stress, weight, chronic conditions and behavioral health; tobacco cessation programs; and exclusive member health and wellness discounts<sup>10</sup>
- **Telehealth**: Provides 24/7 access to doctors and convenient access to behavioral health practitioners via live video consultations\*

\* Check your benefits to confirm they include access to vendor telehealth.

Atrium Health, Atrium Health Wake Forest Baptist, Duke Health, Frye Regional Medical Center (a Duke LifePoint Hospital) and Iredell Health are independent companies, and are solely responsible for the facilities they manage and services they offer. They do not offer Blue Cross or Blue Shield products or services.

NOTICE: Deductibles, coinsurance, limitations and exclusions apply to this coverage. Further costs and details of coverage, limitations and exclusions, and terms under which the policy can be continued in force will be provided in your free information package.

Availability, pricing and savings are subject to change or may be discontinued.

- 1 Anticipated market footprint for 1/1/2024. Urgent and emergent care benefits available in non-BlueHPN markets. Small Group Fully Insured 1–50 employers must be headquartered within North Carolina and the North Carolina BlueHPN market to be eligible (this excludes employers headquartered in York, SC). Employees must live within the North Carolina BlueHPN market, which includes York County, SC, to be eligible.
- 2 Blue Cross and Blue Shield of North Carolina (Blue Cross NC) offers several decision-support tools 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.
- 3 Telehealth benefits available to all plans either from Blue Cross NC or through the provider network. Blue Cross NC provides the telehealth program for your convenience and is not liable in any way for the goods or services received. Blue Cross NC reserves the right to discontinue or change the program at any time without prior notice. Decisions regarding your care should be made with the advice of a doctor. Depending on your plan, selected programs may not be available to you at this time. Check with Blue Cross NC Customer Service to determine your eligibility. Blue Cross NC has contracted with a third-party vendor independent from Blue Cross NC to bring you telehealth benefits.
- 4 Fully Insured savings based on Blue Cross and Blue Shield of North Carolina analysis, (August, 2023) "BlueHPN 2024 Discount Rates." Fully Insured savings are premium savings which include medical, Rx, administration, premium taxes, and more. Results will vary based on employer funding type,

employer location and plan selection.

- 5 Blue Cross NC Brand Tracking; Ipsos; July 2022.
- 6 Blue Cross Blue Shield Association. (2023). "Blue Facts Sheet 2023" [Fact sheet]. (Accessed August 2023).
- 7 Ancillary products (including Term Life, STD, LTD, Voluntary and Worksite products) are sold by Mosaic Group and underwritten by Principal Life, The Hartford, Unum, USABLE Life or Symetra. Mosaic Group is an authorized agent of Blue Cross NC, Blue Cross NC, Principal Life, The Hartford, Unum, USABLE Life and Symetra are not affiliated companies. Principal Life, The Hartford, Unum, USABLE Life and Symetra do not offer Blue Cross or Blue Shield products or services.
- 8 Blue365 offers access to savings on items or services that members may purchase directly from independent vendors, which are different from items that are covered by Blue Cross NC plans. BCBSA may receive payments from Blue365 vendors. Neither Blue Cross NC nor BCBSA recommends, endorses, warrants or guarantees any specific Blue365 vendor, item or service. This program may be modified or discontinued at any time without prior notice.
- 9 Members must be at least 18 years old to participate in Blue Rewards activities. Participation restrictions apply based on plan type. Blue Cross NC reserves the right to change or discontinue Blue Rewards at any time, including changing dollar amounts and available rewards, without prior notification. Visit [BlueCrossNC.com/BlueRewards](https://BlueCrossNC.com/BlueRewards) for full program terms and conditions.
- 10 Blue Cross NC offers these wellness programs to help you improve your health; results are not guaranteed. Blue Cross NC contracts with Optum<sup>®</sup>, a separate third-party vendor, for certain parts of our wellness programs and is not liable for goods or services received from Optum. Blue Cross NC can change or stop our wellness programs at any time. The program's goal is to help you make better decisions about your health and to help you comply with your doctor's plan of care. Decisions about your care should be made with the advice of your doctor.

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