



1-2-3 Plan

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 (BlueHPNSM) 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 in our Blue PremierSM value-based care program who are committed to, and accountable for, improving care quality while meeting cost goals.

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.¹ Members can easily locate in-network care by using our Find Care tool² at [BlueConnectNC.com](https://www.blueconnectnc.com), and telehealth³ 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.

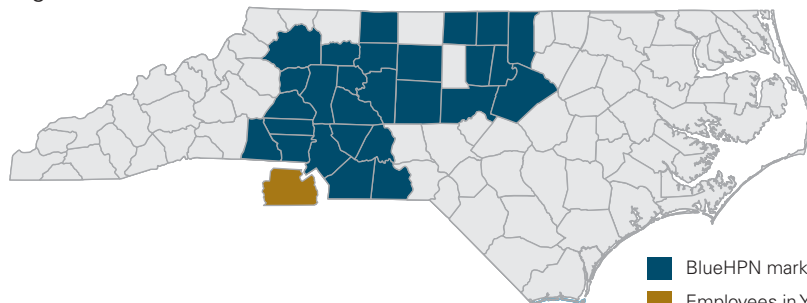
Savings that add up

In the North Carolina market, **savings over our Blue Options[®] PPO are up to:**⁴

- **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.¹



- 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, SC¹

HOW it works

BlueHPN 1-2-3 divides services into three benefit levels. The plan promotes primary and preventive care and encourages shopping for the most cost-efficient solution.

BlueHPN 1-2-3 Benefits (Member Responsibility)

PLAN FEATURE	Level 1	Level 2	Level 3
	Primary and preventive care	Inpatient care	Outpatient and specialty care
WHAT'S INCLUDED IN-NETWORK	<ul style="list-style-type: none"> • Primary care office visits: All covered services, including lab tests and X-rays⁵ • Preventive care: No charge for routine exams, immunizations, diagnostic procedures (Pap test, mammography and colonoscopy screenings, etc.), well-baby and well-child care, well-woman care, prostate exam^{6,7} • Telehealth: Convenient access to doctors and behavioral health practitioners for consultations³ 	<ul style="list-style-type: none"> • Emergency room care (if admitted to the hospital) • Home health care • Hospice care • Inpatient hospital services (admitted hospital stay, including maternity care) • Inpatient mental health services or substance use care • Skilled-nursing facility care 	<ul style="list-style-type: none"> • Ambulance transportation • Ambulatory surgical center: Surgical, laboratory, radiology, imaging and therapeutic services • Emergency room care (if not admitted) • Outpatient hospital: Surgical, laboratory, radiology, imaging and therapeutic services • Outpatient mental health and substance use care • Specialist office visits • Urgent care
IN-NETWORK YOU PAY	<ul style="list-style-type: none"> • Copayment for primary care and \$10 for in-network telehealth services • Most preventive care services like annual exams, immunizations and screenings are covered at no charge 	<ul style="list-style-type: none"> • 20-50% after the deductible is met 	<ul style="list-style-type: none"> • 20% higher coinsurance than Level 2 for Level 3-covered services, after the deductible is met*
OUT-OF-NETWORK YOU PAY [†]	<ul style="list-style-type: none"> • No coverage 	<ul style="list-style-type: none"> • No coverage 	<ul style="list-style-type: none"> • Urgent Care: \$100 copayment* • Emergency Care: Covered at 40-70% coinsurance, after the deductible is met*
IN-NETWORK INDIVIDUAL DEDUCTIBLE	From \$500 to \$8,000		
IN-NETWORK FAMILY DEDUCTIBLE	From \$1,000 to \$16,000		
IN-NETWORK INDIVIDUAL OUT-OF-POCKET LIMIT ^{††}	From \$1,500 to \$9,100		
IN-NETWORK FAMILY OUT-OF-POCKET LIMIT ^{†††}	From \$3,000 to \$18,200		

*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. Out-of-network out-of-pocket costs for Urgent and Emergency care will contribute towards the in-network out-of-pocket limit. No coverage for all other Level 3 services.

† When using out-of-network providers, members may be responsible for the difference between the allowed amount and the provider's actual charge, in addition to out-of-network deductible and coinsurance amounts.

†† The maximum amount a member pays per benefit period including copayments, deductibles and coinsurance.

††† The maximum amount a family pays per benefit period including copayments, deductibles and coinsurance.



WHY Blue?

We're not only North Carolina's preferred health insurer⁸ – 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 price⁹
- 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 products¹⁰

Support and programs for members

- **Blue365[®]**: Offers savings on a wide range of health and wellness products and services¹¹
- **BlueConnectNC.com** and **Blue Connect MobileSM**: Offers members tools to help manage their health and make smart health care decisions²
- **Blue RewardsSM**: Offers members gift cards or HRA/HSA credits for completing specific health-related activities¹²
- **Find Care**: Finds doctors and urgent care centers; offers patient reviews and cost estimates²
- **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 discounts¹³
- **Telehealth**: Provides 24/7 access to doctors and convenient access to behavioral health practitioners via live video consultations^{*,3}

* 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 Irell 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 our members in making decisions around their health care experience. These tools are offered for convenience and should be used only as reference tools. Members should consult their own legal counsel, tax advisor or personal physician as applicable throughout their health care experience.
- 3 Telehealth services are subject to the terms and conditions of the member's health plan, including benefits, limitations and exclusions. Telehealth services are not a substitute for emergency care. Decisions regarding your care should be made with the advice of your doctor.
- 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 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 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.
- 7 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.

- 8 Blue Cross NC Brand Tracking; Ipsos; July 2022.
- 9 Blue Cross Blue Shield Association. (2023). "Blue Facts Sheet 2023" [Fact sheet]. (Accessed August 2023).
- 10 Ancillary products (including Term Life, Short Term Disability [STD], Long Term Disability [LTD], Voluntary and Worksite products) are sold by Mosaic GroupSM 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 and/or Blue Shield products or services.
- 11 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. Blue Cross Blue Shield Association (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.
- 12 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 for full program terms and conditions.
- 13 Blue Cross NC offers wellness programs as a convenience to aid members in improving their health; results are not guaranteed. Blue Cross NC may contract with independent third-party vendors for the provision of certain aspects of our wellness programs and is not liable in any way for goods or services received from them. These vendors do not offer Blue Cross or Blue Shield products or services. Blue Cross NC reserves the right to discontinue or change our wellness programs at any time. These programs are educational in nature. They are intended to help members make informed decisions about their health and comply with their doctor's plan of care. Decisions regarding care should be made with the advice of a doctor.

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