



BlueCross BlueShield
of North Carolina

BlueOptions¹⁻²⁻³



QUICK START GUIDE | For employees





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



SAVE MONEY on your health care

Look for insider tips throughout this guide.



INSIDER TIP! Primary care providers

Primary care providers (PCPs) are a key part of your team. They are able to monitor your health over time and can coordinate care when it's needed. In addition to lower costs, when you select a PCP in Blue ConnectSM, your first three sick visits to that provider are at no cost.

Welcome to Blue Options¹⁻²⁻³



UNDERSTAND 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 you pay. Here's how it works:

- **Level 1** – You pay only a copayment for your primary care doctor's office visits. Most in-network preventive care services like annual exams, immunizations and screenings are covered at no charge.^{1,2}
- **Level 2** – Includes coverage for inpatient care, home health services and skilled nursing facilities. Depending on your plan, you will pay 10-50% coinsurance, after your deductible is met.
- **Level 3** – Once you meet your deductible, you pay coinsurance for office visits to specialists, outpatient hospital services and urgent care.

Here are some key terms you'll need to know:

- **Primary care provider (PCP)** – A doctor, nurse practitioner or physician assistant who treats common illnesses and injuries. These health care providers are a key part of your team. They are able to monitor your health over time, and can coordinate care when it's needed.
- **Copayment (Copay)** – A fixed dollar amount you may pay for a covered service at the time you receive it.
- **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.
- **Telehealth³** – Provides 24/7 access to board-certified doctors and convenient access to behavioral health practitioners via live consultations.

- **Prescription drugs** – Medications are covered at different levels based on several factors. Your cost is determined by the tier the drug falls into.⁴ For more information, log in to [BlueConnectNC.com](https://www.BlueConnectNC.com) and select Find a Drug.
- **Preventive care benefits**^{1,2,5} – You receive coverage at no charge for a broad range of preventive care services. For a list of covered services, visit [BlueCrossNC.com/Preventive](https://www.BlueCrossNC.com/Preventive).



Level 1 – Copayment		Level 2 – Coinsurance		Level 3 – Higher Coinsurance	
Primary and preventive care		Inpatient care		Outpatient care	
TYPE OF SERVICE	<ul style="list-style-type: none"> • Primary care • Preventive care^{1,2,5} • Telehealth services³ 	TYPE OF SERVICE	<ul style="list-style-type: none"> • Inpatient care 	TYPE OF SERVICE	<ul style="list-style-type: none"> • Outpatient care • Specialist care • Urgent care
WHAT'S INCLUDED IN-NETWORK	<ul style="list-style-type: none"> • Primary care office visits: All covered services, including lab tests and X-rays⁶ • 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 • Telehealth: Convenient access to doctors and behavioral health practitioners for consultations 	WHAT'S INCLUDED IN-NETWORK	<ul style="list-style-type: none"> • Emergency room service (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 	WHAT'S INCLUDED IN-NETWORK	<ul style="list-style-type: none"> • Ambulance transportation • Ambulatory surgical center: Surgical, diagnostic and therapeutic services • Emergency room care (if not admitted to the hospital) • Outpatient hospital: Surgical, diagnostic, and therapeutic services • Outpatient mental health and substance use care • Specialist office visits • Urgent care
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 	YOU PAY	<ul style="list-style-type: none"> • Coinsurance after your deductible is met 	YOU PAY	<ul style="list-style-type: none"> • 20% higher coinsurance than Level 2 for Level 3-covered services (after deductible is met)

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. Out-of-network benefits are not displayed in this chart. Please refer to your booklet for additional information.

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.

INSIDER TIP! Blue365®
 Blue365 is a program that brings you exciting offers on a wide range of health and wellness products and services, family care, financial services and travel.⁷ You'll find discounts and deals from national brands and local businesses. Visit [BlueCrossNC.com/Blue365](https://www.BlueCrossNC.com/Blue365) to learn more

KNOW before you go

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

Make sure you have a primary care provider

Visit your PCP for most treatments and services. When you do, you only pay a copayment.¹ You can also locate the right doctor and see cost estimates by logging in to Blue Connect at BlueConnectNC.com or accessing the mobile app and selecting the Primary Care Provider tab directly on the home page.⁸ Plus, when you select your PCP in Blue Connect your first three sick visits to that provider are at no cost.

Understand the level system

Make sure you know where you're seeking care. Outpatient services and specialist visits are covered at Level 3. Primary care office visits are covered at Level 1.^{1,2}

Stay in-network to save money

Save money by seeing doctors in our large network. Out-of-network services are covered at a less favorable coinsurance rate and could cost you more out of pocket. 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.⁹ To find a doctor or hospital near you, just call the Non-NC Provider number on your member ID card.

Don't assume all services are covered

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 member ID card.¹⁰



LEARN more

Call us

Should you have questions about your plan, you can call the Customer Service number located on your member ID card.

Save time online with Blue Connect

Visit BlueConnectNC.com and download the Blue Connect MobileSM app to manage your health and make smart health care decisions. Register today to:

- View all your Blue Cross NC plans (health, prescription, dental, vision) in one place.
- Search for and select an in-network, primary care provider. They are one of the most important people on your health care team.
- Use the Find Care tool: Find doctors and urgent care centers, as well as patient reviews and cost estimates.⁸
- Check claim status, access Explanation of Benefits (EOB) and view accumulation toward deductibles and out-of-pocket limits.
- Access and print a member ID card or request new member ID cards.
- Communicate securely with Customer Service via secure inbox.
- Update your contact information and preferences.

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) provides free aids to service people with disabilities as well as free language services for people whose primary language is not English. Please contact the Customer Service number on the back of your ID card for assistance.

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) proporciona asistencia gratuita a las personas con discapacidades, así como servicios lingüísticos gratuitos para las personas cuyo idioma principal no es el inglés. Comuníquese con el número que aparece en el reverso de su tarjeta del seguro para obtener ayuda.

The Blue Cross NC Utilization Management (UM) program works to ensure you get the care you need in the appropriate health care setting. Find details about our UM processes and how you can appeal a denied service at BlueCrossNC.com/UMdetails.

Blue Cross NC works to protect the privacy of your health information every day. Learn how information is protected, what information may be shared externally, rights to approve the release of information and access to medical records at BlueCrossNC.com/PrivacyDetails.

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.

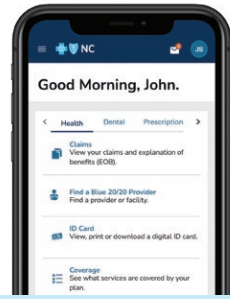
This is a partial list of benefits that are not payable:

- 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.

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.



Blue Connect Mobile – Your Health Plan To Go

The Blue Connect Mobile app is free and easy to use. Here are some key features and functions:



Track your deductibles, out-of-pocket expenses and savings account balances.



See the status of your claims and access digital EOBs.



Access your digital member ID card.¹⁰



Find doctors and urgent care centers; see patient reviews and cost estimates.⁸



Reach Customer Service via click-to-call, secure message or live chat.



Go paperless and be notified when your important documents are available online. It's fast and secure.

- 1 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.
- 2 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.
- 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 Please refer to your benefit booklet for details about the formulary.
- 5 Preventive care services as defined by federal regulations are covered at no charge to you in-network. Federal and state-mandated preventive services are available out-of-network, for which members will pay deductible and coinsurance, plus charges over the allowed amount. Visit BlueCrossNC.com/Preventive for more details.

- 6 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.
 - 7 Blue365 offers access to savings on items that members may purchase directly from independent vendors, which are different from items that are covered under the policies with Blue Cross NC. Blue Cross and 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 or item. This program may be modified or discontinued at any time without prior notice.
 - 8 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.
 - 9 Blue Cross Blue Shield Association (BCBSA): www.bcbs.com/learn/glossary#B (Accessed August 2022).
 - 10 ID cards are for identification purposes only. They do not guarantee eligibility or payment of your claim.
- ©, SM are marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield plans. All other marks and names are property of their respective owners. Blue Cross and Blue Shield of North Carolina is an independent licensee of the Blue Cross and Blue Shield Association. U43510, 9/23



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