



Blue Cross and Blue Shield of North Carolina  
P.O. Box 2291  
Durham, NC 27702-2291

<Member Name>

<Address 1>

<Address 2>

<Address 3>

<City>, <ST> <XXXXX>

## Welcome to Open Enrollment for 2024.

Your renewal kit includes:

- Plan information
- Changes for next year
- 2024 monthly payment

# HERE'S EVERYTHING YOU NEED

to keep the plan  
that says YES!



# It's time to review and renew

The Open Enrollment period for 2024 is just around the corner. Starting November 1, you'll be able to select your Blue Cross and Blue Shield of North Carolina (Blue Cross NC) health plan for the coming year. Enclosed is important information about your current plan and any changes to expect in 2024. Be sure to review it carefully.



## Your 2024 health plan

Blue Cross NC will continue offering your current **<placeholder plan name>** health plan in 2024. **If you would like to keep your plan, you do not have to take any action. Your plan will renew automatically.**

Your current plan was purchased prior to the Affordable Care Act (ACA) and is not eligible for a federal subsidy. If you change plans, you can check your eligibility and apply for a subsidy starting November 1 at [BlueCrossNC.com/Renew2024](https://BlueCrossNC.com/Renew2024).

If you leave this plan, you cannot return to it later. Any new plan you choose must meet ACA requirements, so pay special attention to how your coverage and costs will be affected before choosing a new plan.

If you are moving to a Marketplace plan, you must cancel your existing Blue Cross NC policy. You can do this by visiting [BlueConnectNC.com](https://BlueConnectNC.com) or calling **1-888-206-4697**.



## Your 2024 monthly payment

Your new monthly payment will be **<\$XXX.XX>**.<sup>1</sup>



## <Deductible update>

<Your plan's in-network deductible is changing; it will now be \$1,600 for an Individual / \$3,200 for a Family in 2024. For more information on your benefits, please visit [BestwithBlueCrossNC.com](https://BestwithBlueCrossNC.com).>

## Key Dates



### November 1

Open Enrollment begins. Go to [BlueCrossNC.com/Renew2024](https://BlueCrossNC.com/Renew2024) to explore your 2024 plan options.

### December 15

Open Enrollment ends.

### January 1

Due date for January payment for plans beginning January 1.



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Visit [Blue Connect](https://BlueConnectNC.com)<sup>SM</sup>



BlueCross BlueShield  
of North Carolina

# Important:

Dear Policyholder,

We are writing to inform you that, consistent with federal guidance, you may keep your existing coverage for the upcoming policy year.

## How Do I Keep My Current Policy?

To keep your current policy, please contact us.

As you think about your options, there are some things to keep in mind. If you choose to renew your current policy, it may NOT provide all of the protections of the Affordable Care Act. These include one or more of the following new protections of the Public Health Service Act (PHS Act) that were added by the health care law and took effect for coverage beginning in 2014. If you choose to renew your current policy, your coverage:

- May not meet standards for fair health insurance premiums, so you might be charged more based on factors such as gender or a pre-existing medical condition, and it might not comply with rules limiting the ability to charge older people more than younger people (PHS Act section 2701).
- May not meet standards for guaranteed availability, so it might exclude consumers based on factors such as a pre-existing medical condition (PHS Act section 2702).
- May not meet standards for guaranteed renewability (PHS Act section 2703).
- If the coverage is an individual market policy, may not meet standards related to pre-existing medical conditions for adults, so it might exclude coverage for treatment of an adult's pre-existing medical condition such as diabetes or cancer (PHS Act section 2704).
- If the coverage is an individual market policy, may not meet standards related to discrimination based on health status (PHS Act section 2705).
- May not meet standards for non-discrimination with respect to health care providers (PHS Act section 2706).
- May not cover essential health benefits or limit annual out-of-pocket spending, so it might not cover benefits such as prescription drugs or maternity care, or might have unlimited cost sharing (PHS Act section 2707).
- May not meet standards for participation in clinical trials, so you might not have coverage for services related to a clinical trial for a life-threatening or other serious disease (PHS Act section 2709).

## How Do I Choose A Different Policy?

You have options for getting quality health insurance. You may shop in the Health Insurance Marketplace, where all policies meet certain standards to help guarantee health care security, and no one who is qualified to purchase coverage through the Marketplace can be turned away or charged more because of a pre-existing medical condition. The Marketplace allows you to choose a private policy that fits your budget and health care needs. You may qualify for tax credits or other federal financial assistance to help you afford health insurance coverage purchased through the Marketplace.

You can also get new health insurance outside the Marketplace. All new policies guarantee certain protections, such as your ability to buy a policy even if you have a pre-existing medical condition. However, federal financial assistance is not available outside the Marketplace.

You should review your options as soon as possible, because you may have to buy your coverage within a limited time period.

## How Can I Learn More?

To learn more about the Health Insurance Marketplace and protections under the health care law, visit **HealthCare.gov** or call **1-800-318-2596** or TTY: **1-855-889-4325**.

If you have questions, please contact us.

## Need help?

If you have questions or want to learn more about your options, please:

- <Reach out to your authorized Blue Cross NC agent: Agent Name at XXX-XXX-XXXX.>
- Call Customer Service at 1-888-206-4697.
- Visit [BlueConnectNC.com](https://www.BlueConnectNC.com) to contact us via secure inbox message or chat.
- Get in-person help at one of the Blue Cross NC Centers in Raleigh, Charlotte or Boone. Learn more at [BlueCrossNC.com/Centers](https://www.BlueCrossNC.com/Centers).

### Getting help in other languages

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 para servicio al cliente que aparece en el reverso de su tarjeta del seguro para obtener ayuda.*

**Important legal information:** This document, together with your original Blue Cross NC product application, constitutes the application for your new selected product.

**Disclosure statement:** If you use a broker or agent to help facilitate your enrollment, their compensation is based on a flat rate per member per month. In addition, your broker/agent may receive a bonus if certain sales thresholds are met. This is paid by Blue Cross NC. Your monthly premium will be the same whether you choose to use a broker/agent or not.

The federal government determines eligibility and subsidy amount for health insurance plans purchased on the federally facilitated Marketplace. Details can be found at [HealthCare.gov](https://www.HealthCare.gov).

<sup>1</sup> Your actual rate is based on the deductible and plan you choose, your age, the number of family members covered, and your county of residence. Deductibles, coinsurance, limitations and exclusions apply to this coverage. Pre-existing condition waiting periods may also apply. Further details of coverage, limitations and exclusions, and terms under which the policy can be continued in force, will be included in your free information package.

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## Limitations & Exclusions

Like most health care plans, Blue Cross NC plans have some limitations and exclusions. Once you're enrolled, a Member Guide will be made available to you. It will contain detailed information about your plan benefits, exclusions and limitations.

This is a partial list of benefits and services that are not covered:

- Services for or related to assisted reproductive technology or for reversal of sterilization
- Treatment of sexual dysfunction not related to organic disease
- Services that are investigational in nature or obsolete, including any service, drug, procedure or treatment directly related to an investigational treatment, except as specifically covered by this health benefit plan
- Side effects and complications of non-covered services, except for emergency services in the case of an emergency
- Services that are not medically necessary
- Dental services provided in a hospital, except as specifically covered by your health benefit plan
- Services or expenses that are covered by any governmental unit except as required by federal law
- Services received from an employer-sponsored dental or medical department
- Services received or hospital stays before (or after) the effective dates of coverage
- Custodial care, domiciliary care or rest cures
- Eyeglasses or contact lenses or refractive eye surgery, except as specifically covered by your health benefit plan
- Routine eye examinations for adults
- Services for cosmetic purposes, except as specifically covered by your health benefit plan
- Services for routine foot care that is palliative or cosmetic
- Travel, except as covered by your health benefit plan
- Inpatient admissions that are primarily for physical therapy, diagnostic studies or environmental change
- Services that are rendered by or on the direction of those other than doctors, hospitals, facility and professional providers
- For any condition suffered as a result of any act of war or while on active or reserve military duty
- Services for which a charge is not normally made in the absence of insurance, or services provided by an immediate relative
- Non-prescription drugs, except as specifically covered by your health benefit plan
- Prescription drugs or refills which exceed the maximum supply
- Personal hygiene, comfort and/or convenience items
- Telephone consultations not provided through telehealth benefits, charges for failure to keep a scheduled visit, charges for completion of a claim form, charges for obtaining medical records and late payment charges
- Services primarily for educational purposes
- Services not specifically listed as covered services

Your coverage may be canceled by Blue Cross NC for fraud or intentional misrepresentation of material fact on your application or for nonpayment of premiums. Coverage for dependent children ends at the end of the month they become age 26. Members will be notified 30 days in advance of any change in coverage. This brochure contains a summary of the benefits only. It is not your insurance policy. Your policy and application are your contract. If there is any difference between this brochure and the policy, the provisions of the policy will control.