

## Product descriptions

Following is a list of plans offered by Blue Cross and Blue Shield of North Carolina (BCBSNC). Descriptions of these plans follow. In describing BCBSNC specific products and programs, producers must use these descriptions. These descriptions and footnotes cannot be altered or modified in any way.

- Blue Advantage
- Blue Options HSA
- Blue Assurance
- Dental Blue for Individuals
  
- Blue Care
- Blue Options
- Classic Blue
- Dental Blue for Groups
- Group Coverage

### Blue Advantage<sup>®</sup>

Our most popular individual  
Preferred Provider Organization (PPO) plan

With Blue Advantage, you can have access to many of the best doctors, hospitals and specialists in North Carolina. Blue Cross and Blue Shield of North Carolina's (BCBSNC) networks are large and member copayments and coinsurance are predictable.<sup>1</sup> Just visit an in-network provider, show your BCBSNC ID card and pay the copayment. The doctor handles all the administrative details and files the claims. You can go directly to in-network specialists without a referral, and you can go outside the network for most services.<sup>2,3</sup> The only difference is the out-of-pocket cost.

Blue Advantage offers three plans that allow you to choose the benefits and deductible that work best for you, with costs as low as \$15 for copayments and \$10 for generic prescription drugs.<sup>4</sup>

Blue Advantage has you covered across the nation and in more than 200 countries and territories worldwide through the BlueCard<sup>®</sup> network.<sup>5</sup> To find a nearby network provider, call 1-800-810-BLUE (1-800-810-2583) or search the provider directory at ***bcbsnc.com***.

You can also purchase coverage for children. With Blue Advantage, children receive full benefits, including coverage for well-child and well-baby care and immunizations. Maternity coverage is available for an extra charge when you first purchase a policy, renew a policy (if the policy has been in effect for at least six months) or if you have a family status change, like marriage.<sup>6</sup>

Blue Advantage provides you with access to a variety of online resources and programs designed to maximize your health care experience. Resources include Member Health

Partnerships<sup>SM1</sup>, our confidential health management program for adults and children – offered at no additional cost – that can help you better manage health conditions like asthma and diabetes. And, our value-added Rewards and Discounts offer you member discounts on everything from vitamins to gym memberships.<sup>7,8</sup>

To be eligible for Blue Advantage, you must be a North Carolina resident, under age 65, medically eligible, and not eligible for Medicare. Enrollment takes approximately 15-30 days.

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 BCBSNC provider listing to identify these providers.

2 Referrals may be needed for certain mental health and substance abuse services.

3 Preventive care is limited to in-network benefits.

4 Refers to Plan A, Preferred Tier, policy form number M58, 7/07

5 Blue Cross and Blue Shield Association Internal Data, 2007:

[www.bcbs.com/news/press/facts/bluecard.html](http://www.bcbs.com/news/press/facts/bluecard.html). (09/08)

6 Maternity coverage is offered through Blue Advantage at an additional rate.

7 BCBSNC provides the Member Health Partnerships (MHP) program for your convenience and is not liable in any way for the services received. BCBSNC reserves the right to discontinue or change the program at any time. Benefits available through MHP are subject to your current benefit plan and pre-existing waiting periods.

8 Blue Extras<sup>SM</sup> programs may not apply to all health plans. Discounts on certain goods and services may not be provided directly by BCBSNC, but may instead be arranged by BCBSNC for member convenience. Any discounts are outside your health plan benefits. BCBSNC is not liable for problems resulting from goods and services it does not provide directly, such as goods and services not being provided or being provided negligently. BCBSNC may change or discontinue these programs at any time.

Blue Cross and Blue Shield of North Carolina is an independent licensee of the Blue Cross and Blue Shield Association. ®, SM Marks of the Blue Cross and Blue Shield Association. SM1 Mark of Blue Cross and Blue Shield of North Carolina.

## Blue Options HSA<sup>SM</sup>

Our high-deductible health plan  
with a tax-advantaged savings account  
for qualified medical expenses

Blue Options HSA provides lower premiums and savings as much as 34% off Blue Advantage, giving you the ability to take control of your health care costs.<sup>1</sup> Blue Options HSA combines a high-deductible health plan (HDHP) with a health savings account (HSA), which enables you to pay for qualified medical expenses tax-free.<sup>2,3</sup> Out-of-pocket maximums protect you from high-dollar medical costs. And, your HSA is portable. Any unused balance rolls over at the end of the year.

With Blue Options HSA, you can choose your own doctor from our largest provider network in the state. Preventive care services are covered at 100%, including routine physical exams and screening tests, and well-baby and well-child care.<sup>4</sup> Generic drugs coverage is unlimited and brand-name drugs include a \$2,000 combined in- and out-of-network maximum (per person, per benefit period).

The HSA is automatically included with the health plan if you choose Mellon Trust as the fund administrator. Mellon includes a convenient debit card at no charge, and HSA contributions and withdrawals are tax-free.<sup>2,3</sup>

To be eligible for Blue Options HSA, you must be a North Carolina resident, under age 65, medically eligible, and not eligible for Medicare. Individual or family plans are available. You can also select maternity coverage for an extra charge when you first purchase a policy, renew a policy (if the policy has been in effect for at least six months), or if you have a family status change, such as marriage.<sup>5</sup>

1 Blue Cross and Blue Shield of North Carolina Internal Data, 2009: Based on Blue Advantage \$2,500 deductible with 80% coinsurance and Blue Options HSA \$2,000 deductible with 80% coinsurance. Pricing is for a single male, age 40-44, residing in Wake County.

2 BCBSNC does not administer your HSA and is not affiliated with your HSA custodian or administrator. Your HSA custodian is Mellon Trust of New England, N.A.

3 Withdrawals are tax free only if used for qualified medical expenses. See [www.irs.gov](http://www.irs.gov) for specific regulations.

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. Members who receive covered services out-of-network may be required to pay the difference between the provider's actual charge and the BCBSNC allowed amount, in addition to the coinsurance amount.

5 Maternity coverage is offered through Blue Advantage at an additional rate.

Blue Cross and Blue Shield of North Carolina is an independent licensee of the Blue Cross and Blue Shield Association. SM Mark of the Blue Cross and Blue Shield Association. SM1 Marks of Blue Cross and Blue Shield of North Carolina.

## Blue Assurance<sup>SM</sup>

Our comprehensive major medical plan for individuals

Blue Assurance gives you “no-hassle” eligibility with benefits similar to Blue Cross and Blue Shield of North Carolina’s (BCBSNC) standard plans.<sup>1,2</sup> Get the convenience of our large network, plus a wide variety of health benefits and services. Doctor visits, preventive and emergency care, hospital stays, prescription medication, maternity care, inpatient and outpatient surgical care, physical therapy and more are included.<sup>3,4,5</sup>

Blue Assurance offers you three deductible options: \$100, \$500 or \$1,000. When you’ve met the deductible, BCBSNC pays 80 percent of your covered services. Once the individual coinsurance maximum of \$2,500 is met, your benefits are paid at 100 percent of covered services for the rest of the benefit period (up to a \$500,000 lifetime maximum).<sup>6,7</sup> And with BCBSNC’s Family plan, you can have a maximum of three individual deductibles allotted each year.

To be eligible for Blue Assurance, you must be a resident of North Carolina, under 65, and not covered under any other health care coverage, excluding Medicaid.

1 Other individual policies are available. If you feel you may qualify for one of these products, please call your local agent. These programs require a formal health appraisal process known as medical underwriting.

2 Your coverage will be effective at least 30 days, but no more than 60 days, after the date the application is signed.

3 Maternity coverage is available to all adult female members; maternity benefits for dependent children cover only treatment for complications of pregnancy.

4 Inpatient mental health and substance abuse care is covered at 50% after your deductible is met and limited to a \$10,000 lifetime maximum per member, provided in all places of service. Mental health and substance abuse care is also limited to \$2,000 per benefit period, per member, provided in all places of service. Skilled nursing facility care is limited to 60 days per benefit period. Short-term therapy is limited to 30 visits per benefit period for speech therapy and 30 visits per benefit period for combined physical therapy and occupational therapy.

5 Skilled nursing facility care is limited to 60 days per benefits period. Short-term therapy is limited to 30 visits per benefits period for speech therapy and 30 visits per benefits period for combined physical therapy and occupational therapy.

6 Your actual expenses for covered services may exceed the stated coinsurance percentage because actual provider charges may not be used to determine the health benefits plan’s and member’s payment obligations.

7 Your deductible does not apply to your coinsurance maximum. Mental health, substance abuse and prescription drug charges also do not apply to your coinsurance maximum. There is no family coinsurance maximum. Each individual covered under the policy must meet his or her own coinsurance maximum.

Blue Cross and Blue Shield of North Carolina is an independent licensee of the Blue Cross and Blue Shield Association. SM Mark of the Blue Cross and Blue Shield Association.

## **Dental Blue for Individuals<sup>SM</sup>**

### Dental plan for individuals

With Dental Blue for Individuals, members don't pay a deductible for check-ups or diagnostic and preventive services. Check-ups and cleanings are covered twice per benefit period. Plus, members can visit any licensed dentist they choose. There are no "in-network" restrictions.

Members pay a \$75 annual deductible and 50 percent coinsurance and are covered for both basic services like routine fillings and extractions, and major services including crowns, bridges and dentures.

Applicants can choose Dental Blue coverage for themselves, their children or the entire family. There are three convenient payment options: monthly bank draft, semiannual payment or annual payment.

## Blue Care

Health maintenance organization (HMO) plan

With Blue Care, members have access to many of the best doctors, hospitals and specialists in North Carolina. Members visit in-network providers, show their Blue Cross and Blue Shield of North Carolina (BCBSNC) ID card and pay their copayment. The doctor handles the administrative details and files the claims. There's no messy paperwork. It's that easy. Members can even go directly to in-network specialists without a referral.<sup>1</sup>

With Blue Care, members have access to large networks with a wide range of providers and pay predictable copayments.<sup>2</sup> Even when members are outside of North Carolina, they are covered for urgent and emergency care in more than 200 countries and territories worldwide.<sup>3</sup> To find a nearby network provider, members can search the BlueCard<sup>®</sup> provider directory at [bcbsnc.com](http://bcbsnc.com) or call 1-800-810-BLUE (2583).

Blue Care members are covered for preventive care including annual physical exams, annual Ob/Gyn visits, standard immunizations, annual eye exams, as well as mammograms and prostate screenings.<sup>3</sup> Blue Care plans may also include a pharmacy benefit, in which case, members pay only a copayment for prescription drugs.

As BCBSNC members, Blue Care members have access to a variety of resources and programs designed to improve their health and wellness. Resources include the Member Health Partnerships, programs that help members manage health conditions like asthma and diabetes, and Blue Extras, free value-added programs that provide members discounts on everything from vitamins to gym memberships.<sup>4</sup>

® mark, SM marks of the Blue Cross and Blue Shield Association. SM1 mark of Blue Cross and Blue Shield of North Carolina. 1Referrals may be needed for certain mental health and substance abuse services. 2 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. 3 2003 Blue Cross and Blue Shield Association Internal Date. 4 Blue Cross and Blue Shield of North Carolina reserves the right to discontinue or change this program at any time. All plans may not be eligible for these programs.

## **Blue Options**

Preferred provider organization (PPO) Plan

With Blue Options, members have access to many of the best doctors, hospitals and specialists in the state. Members visit in-network providers, show their Blue Cross and Blue Shield of North Carolina (BCBSNC) ID card and pay their copayment. The doctor handles the administrative details and files the claims. There's no messy paperwork. It's that easy. Members can even go directly to in-network specialists without a referral.<sup>1</sup> Members also have the freedom to go outside the network; the only difference is the out-of-pocket costs.

Blue Options features the largest provider networks in North Carolina and predictable member copayments and coinsurance.<sup>2</sup> Members are also covered across the nation and in more than 200 countries and territories worldwide.<sup>3</sup> To find a nearby network provider, members can search the BlueCard<sup>®</sup> provider directory at [bcbsnc.com](http://bcbsnc.com) or call 1-800-810-BLUE (2583).

Blue Options members are covered for preventive care including annual physical exams, annual Ob/Gyn visits, standard immunizations, annual eye exams, as well as mammograms and prostate screenings. Blue Options plans may also include a pharmacy benefit, in which case, members pay only a copayment for prescription drugs. As BCBSNC members, Blue Options members have access to a variety of resources and programs designed to maximize their health care experience. Resources include the Member Health Partnerships, programs that help members manage health conditions like asthma and diabetes, and Blue Extras, free value-added programs that provide members discounts on everything from vitamins to gym memberships.<sup>4</sup>

® mark, SM marks of the Blue Cross and Blue Shield Association. SM1 mark of Blue Cross and Blue Shield of North Carolina. 1Referrals may be needed for certain mental health and substance abuse services. 2 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. 3 2004 Blue Cross and Blue Shield Association Internal Date. 4 Blue Cross and Blue Shield of North Carolina reserves the right to discontinue or change these program at any time. All plans may not be eligible for these programs.

## **Classic Blue**

BCBSNC's Classic Blue Comprehensive Major Medical (CMM) plan provides traditional coverage with flexibility in provider choice. Under Classic Blue, members pay a deductible and coinsurance. Participating providers receive payment directly from BCBSNC, so there are no claims to file. Plan participants who visit a non-participating provider are responsible for reimbursing the provider and it may be necessary to file a claims form. Members are covered for routine physical exams, well-baby and well-child visits, immunizations, gynecological exams and Pap smears, as well as breast and

prostate cancer screenings. Access to a large network of pharmacies is available. If the plan includes prescription coverage.

## **Dental Blue for Groups<sup>SM</sup>**

Dental plan for groups

With Dental Blue, employers have the freedom to decide whether to contribute to their employee's dental coverage. Employers who choose to contribute purchase the True Group plan. Employers who wish not to contribute can still offer their employees coverage with the Voluntary plan.

True Group requires that the employer contribute at least 50% of the employee premium. To take advantage of True Group, at least 75% of a company's employee's must enroll. True Group also allows customization. Employers can design a dental plan by selecting a combination of deductible, annual maximum and coinsurance amounts. In addition to providing diagnostic/preventive, basic and major dental services, the True Group plan offers employees the added benefit of optional orthodontic care. This coverage includes a 50% coinsurance level with a choice of different lifetime maximums.

Employers can also offer voluntary dental benefits to their employees. The Voluntary plan provides dental coverage for employees without incurring expense for the employer. To offer a Voluntary plan, at least 30% of a company's employee's must enroll. Employees can choose to pay the full premium through convenient payroll deductions. Employers can purchase a dental plan in conjunction with a health plan or purchase a dental plan only.

If employers combine a Dental Blue plan with a Blue Cross and Blue Shield of North Carolina health plan, they will pay only one bill and their employees will have only one ID card.

® mark, SM marks of the Blue Cross and Blue Shield Association. SM1 mark of Blue Cross and Blue Shield of North Carolina.

## **Group Coverage**

Designed for companies with up to 50 employees

With Group Coverage, employers can choose from more than 1,000 benefit combinations and make choices based on their particular needs and budget. Employers can customize one of the following plans:

- **Blue Care<sup>®</sup> HMO** – An HMO plan offering direct access to a large network of providers and specialists. Covers worldwide urgent and emergency room services. Includes in-network benefits only.

• **Blue Options<sup>SM</sup> PPO** – A preferred provider organization (PPO) with the largest network of doctors and specialists in the state. Members have the freedom to choose in- or out-of-network care and are covered across the country and in more than 200 countries and territories worldwide.<sup>1</sup>

• **HSA** – Pairs a high-deductible Blue Options plan with a health savings account (HSA) and offers lower premiums than traditional plans. Both employers and employees can make tax-free contributions to the HSA. Members use HSA funds to pay out-of-pocket health care expenses and enjoy negotiated provider rates, even before meeting their deductible.

The Blue Options and Blue Care provider networks include many of the best doctors, hospitals and specialists in North Carolina. The networks are large and the copayments or coinsurance are predictable.<sup>2</sup> In-network doctors handle all the administrative details and file claims automatically. There's no messy paperwork.

Group Coverage plans offer members a variety of preventive care services, including annual physical exams, Ob/Gyn visits, mammograms and prostate screenings, standard immunizations and annual eye exams.

As Blue Cross and Blue Shield members, employees covered by Group Coverage also have access to a variety of resources and programs designed to maximize their health care experience. Resources include the Member Health Partnerships<sup>SM1</sup>, programs that help members manage health conditions like asthma and diabetes, and Blue Extras<sup>SM</sup>, free value-added programs<sup>3</sup> that provide members discounts on everything from vitamins to gym memberships.

®, SM marks of the Blue Cross and Blue Shield Association. SM1 mark of Blue Cross and Blue Shield of North Carolina. <sup>1</sup> Blue Cross and Blue Shield Association Internal Data, 2003. <sup>2</sup> 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. <sup>3</sup> Blue Cross and Blue Shield of North Carolina reserves the right to discontinue or change these program at any time. All plans may not be eligible for these programs.