



BlueCross BlueShield
of North Carolina

BlueOptions®



QUICK START GUIDE | For employees





1

INSIDER TIPS and more

In this guide, you'll find information about:

- + 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



Don't pay too much for your health care!
Look for insider tips throughout this guide.

Welcome to Blue Options®

UNDERSTAND your plan ²

With Blue Options, you can visit any doctor and hospital in our network and you'll be covered by your plan. You can also go out-of-network, but your coverage levels will change. Visit [BlueConnectNC.com](https://www.blueconnectnc.com) or check your benefit booklet for complete details.

- + **Office visits** – You can see any primary care doctor or specialist in our network for just a copayment.¹ And you may be covered for preventive care like physical exams, immunizations and screenings.¹
- + **Primary care provider (PCP)** – A doctor, nurse practitioner or physician assistant who treats common illnesses and injuries. This health care provider may coordinate any care you need.
- + **Specialist** – A health care professional who focuses on a specific area of medicine.
- + **Copayment** – A fixed dollar amount you may pay for a covered service at the time you receive it. Copayments can vary by type of service.
- + **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.



INSIDER TIP!

You receive coverage at no charge for a broad range of preventive services in a wide variety of in-network settings (inpatient and emergency room settings not included). For a list of covered preventive care services, visit [BlueCrossNC.com/Preventive](https://www.bluecrossnc.com/preventive).

- + **Prescription drug coverage** – You have access to our large network of pharmacies. Use them and pay only a copayment or coinsurance. Prescription drugs are covered at different levels, depending on the type of drug you purchase. For more details, check your benefit booklet, or log in to [BlueConnectNC.com](https://www.blueconnectnc.com), click on Find a Drug then select Find a Pharmacy.
- + **Hospitalization and outpatient care** – When you're hospitalized or when you have outpatient procedures performed, you'll typically pay a deductible and coinsurance. Coinsurance will apply after you've met your deductible.



INSIDER TIP! Finding a provider

To find information about our network providers, log in to [BlueConnectNC.com](https://www.blueconnectnc.com).²



KNOW before you go 3

Understanding these four things will make a big difference in how much you pay for your care:

1. Primary care

Visit your primary care doctor for most medical treatments and services. When you do, you may save money. You can also see specialists at a higher copayment or coinsurance.¹

2. Location makes a difference

Make sure you know what type of doctor or facility you are using before you go. Is it a doctor or outpatient clinic that's associated with a hospital in a certain location? If so, their costs may be different from those who are not associated with hospitals.¹

3. In-network vs. out-of-network

You can visit any doctor or hospital in the network and you will be covered by your plan. You can also visit out-of-network doctors and hospitals. But your coverage levels will be different, meaning you have higher out-of-pocket costs. Check your benefit booklet for complete details.

Our reach goes way beyond North Carolina, too. With the BlueCard® program, your coverage extends worldwide, which means you have coverage at home and when you travel.³

To find health care when you travel, just call the Find Non-NC Provider number on the back of your Blue Cross NC ID card.

4. Prior review

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 Blue Cross NC ID card.



LEARN more 4

Call us

Should you have questions about your plan, you can call the customer service number located on your ID card.

Save time online

You can also visit [BlueConnectNC.com](https://www.blueconnectnc.com) or Blue Connect MobileSM – your gateway and guide to tools to manage your health and make smart health care decisions. Register today to:

- + Locate a doctor or urgent care facility, read patient reviews and compare costs for procedures or drugs
- + See your deductible, claims and benefits in an instant so you know exactly where you stand
- + View and share your virtual member ID card
- + Send secure messages when you have questions about your plan
- + View up-to-date benefits information and download forms
- + Get health tips, articles and videos on everything from weight loss to prescription costs to dental health



INSIDER TIP! Understanding your bills

If you go to the hospital, you may receive multiple bills. Check your Explanation of Benefits (EOB) online by logging in to [BlueConnectNC.com](https://www.blueconnectnc.com). You'll see the amount you owe and the amount Blue Cross NC pays.



Limitations & Exclusions

Like most health plans, Blue Options has some limitations and exclusions. Once you're enrolled, you will receive access to your benefit booklet, which 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.

- 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. Some Blue Options plans are available with deductible and coinsurance only. Information contained in this brochure does not apply to those plans. Certain preventive care services are only covered in-network.
- 2 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 Blue Cross and Blue Shield Association (BCBSA): <https://www.bcbs.com/learn/glossary#B> (Accessed October 2018).
- 4 Blue Cross NC Provider Internal Data; Percentages indicated represent Blue Cross NC's PPO network as of May 11, 2017.
- 5 Brand Tracking and Image Study, March 2018. Maru Group.



BlueConnect™

Blue Cross NC is making health care simpler and more personalized. Blue Connect is your gateway and guide to tools and information about your health plan. You can use it on any mobile device wherever and whenever.

- ✓ Find a Doctor, Facility or Medical Costs
- ✓ Compare Drug Options & Costs
- ✓ Wellness Programs
- ✓ Member Discounts
- ✓ Account Information

To get started, visit BlueConnectNC.com. You can be confident knowing that your plan offers you all of these services, plus:

- + Access to a large provider network with coverage in all 100 counties in North Carolina⁴
- + Coverage when you travel across the country and around the world through the BlueCard program³
- + The security of working with North Carolina's most trusted and preferred health insurer⁵

Blue Cross NC complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-206-4697 (TTY: 1-800-442-7028).

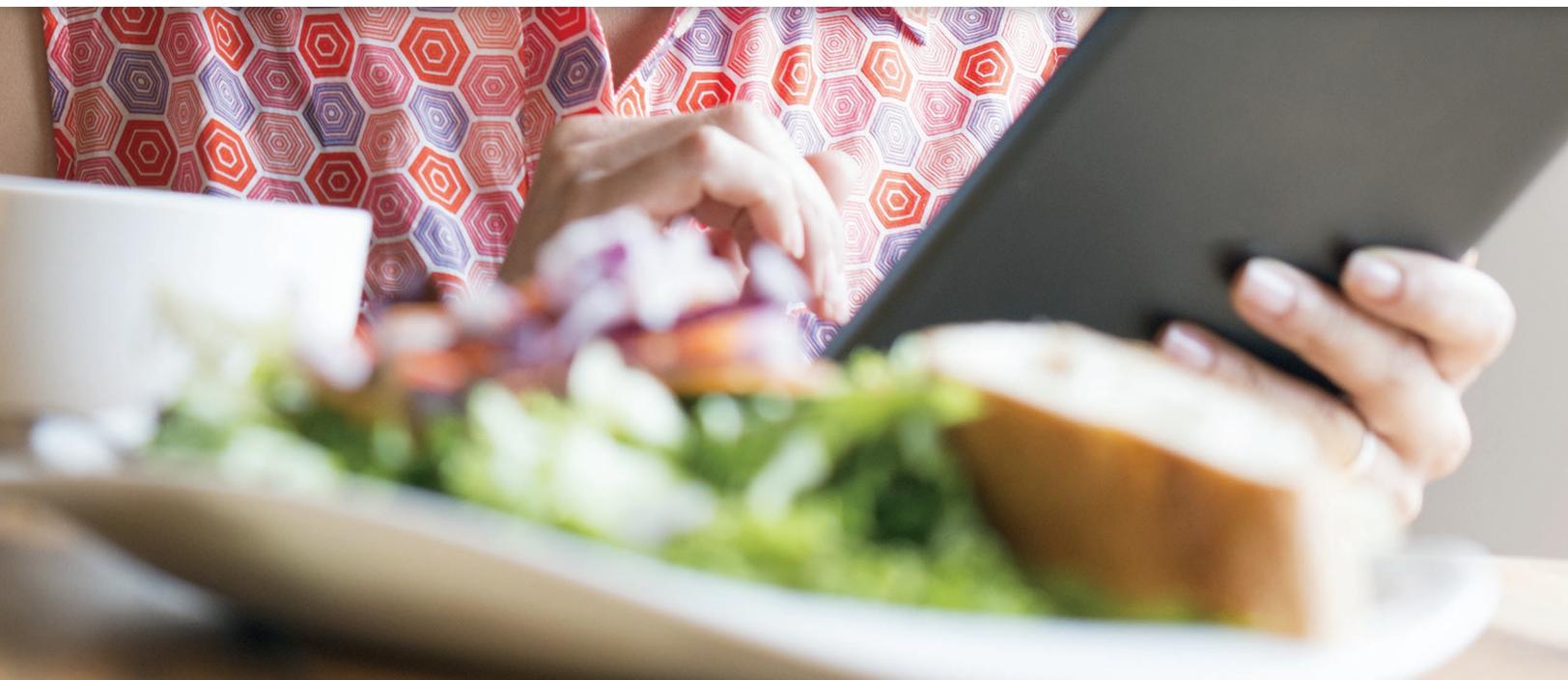
注意：如果您講廣東話或普通話，您可以免費獲得語言援助服務。請致電 1-888-206-4697 (TTY:1-800-442-7028)。

BLUE CROSS®, BLUE SHIELD®, the Cross and Shield Symbols, registered marks and service marks are marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans. Blue Cross and Blue Shield of North Carolina is an independent licensee of the Blue Cross and Blue Shield Association. U4689, 10/18





BLUE CONNECT | Your Health In Your Hands



CONTENTS

GET TO KNOW
BLUE CONNECT
your personal health plan...2

BLUE CONNECT
a better experience.....3

EXPLORE YOUR OPTIONS
for quality care.....4

THE RIGHT TOOLS
when and where you
need them.....5

MORE HEALTH & WELLNESS
Blue Connect puts the focus
on you.....8



GET TO KNOW BLUE CONNECT

your personal health plan information in your hands

The personal way to manage your health care

Blue Connect is far more than a member services website; it's a personal guide to the tools you need to manage your health plan and health care. With Blue Connect, you can:

- + See your deductible, claims and benefits in an instant so you know exactly where you stand.
- + Finish tasks quickly; find HRA and HSA details and other financial tools you need.
- + Get health tips, articles and videos on everything from weight loss to prescription costs to dental health.

Available whenever and wherever you need it

Health questions, issues and concerns don't always happen when you're near your computer. Fortunately, with the Blue Connect MobileSM app you have 24/7 access to the information you need to answer specific questions or complete various transactions. Go to BlueCrossNC.com/Mobile for details, or search for Blue Connect on iTunes or Google Play.

You're in the driver's seat – the Blue Connect dashboard helps you take control

Learn more about your own health – from preventive care to getting and staying fit to managing illness – faster and easier than ever before.



BLUE CONNECT

a better experience

When you need answers now, Blue Connect makes finding them really simple

Your Blue Connect dashboard provides quick access to check on claims and accumulated expenses.

The Blue Connect dashboard means less searching and frustration for you

When it's easy to find the right information about your health plan, making better decisions about your health is easier, too.

Let us show you where to get what you need

When you register on Blue Connect, you can take a virtual tour to see how it works and see answers to members' Frequently Asked Questions (FAQs). Log in or register at BlueConnectNC.com.

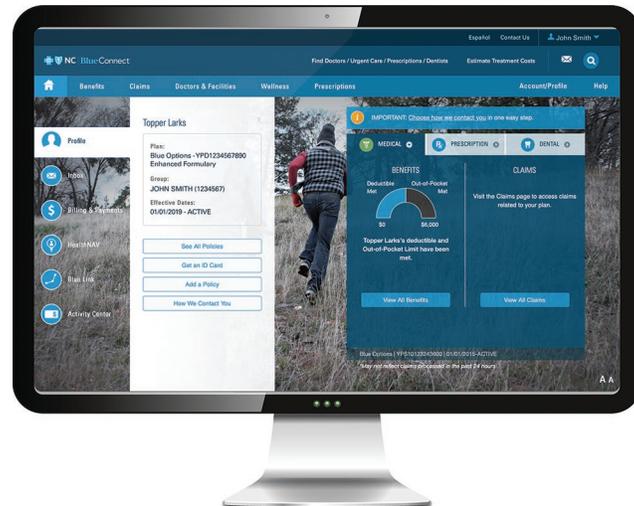
Blue Connect dashboard provides access to check on claims and accumulated expenses.

FIND THE ACCOUNT

information you need

Through Blue Connect you can see your account details and health plan start date.

- + Get member ID cards.
- + See the policies you have now.
- + Add or link another policy to your Blue Connect account (like a dental policy).
- + Tell us what information you want to get from us and how you want to get it; choose postal mail, email or text messaging.



EXPLORE YOUR OPTIONS

for quality care

Take the mystery out of health care¹

It isn't always easy to be an informed consumer when it comes to medical care. How do you know you're making the right choices? Getting the best care? Not paying too much?

Our suite of online search tools, puts the answers right in your hands.

- + Find doctors, specialists, hospitals and pharmacies based on where you are, whether that's around the corner or across the state.
- + Compare doctors; see their title, quality and performance ratings, and experience; or find one that speaks your language.
- + Compare the cost of doctors, hospitals, drugs and treatments before you go with our Medical Cost Estimator tool.
- + Search for urgent care centers near you, even while you're on the go.
- + Read nationwide reviews to see how others feel about the doctors you're thinking of using. Then, submit anonymous reviews of your own.



Our tools go where you go...

Smart phone, tablet or computer. Get the information you need through Blue Connect no matter where you are.



THE RIGHT TOOLS

when and where you need them

Compare the costs

Did you know the cost of a service or procedure can vary widely? Same holds true for prescription drugs. Blue Connect has the tools to help you see your potential costs before you go.

Our Medical Cost Estimator helps you find 400+ low-cost, high-quality services and procedures covered by your plan

- + Search for the costs of specific treatments like back or knee surgery, or for broader categories like wellness or women's health.
- + The Medical Cost Estimator's online assistant will reveal options with lower costs if they are available.
- + The estimates break down what you might pay versus what your plan might pay, including information about deductibles and coinsurance.

Find a Pharmacy searches for local and national chains to help you save money

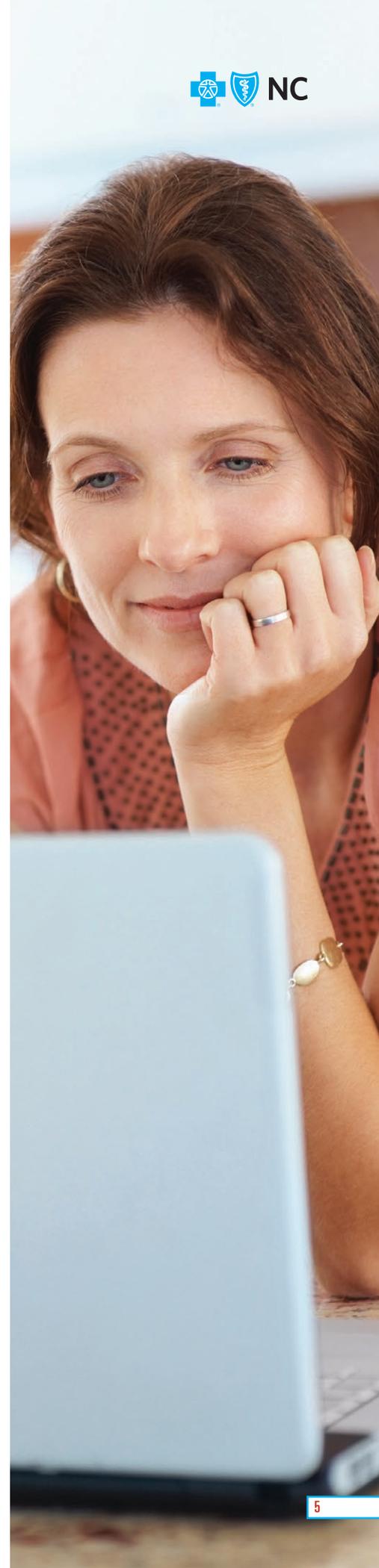
- + Search for a drug store or pharmacy in your Blue Cross NC network by name, ZIP Code, city, state or home address.
- + Find prices for the drugs you need at the store or pharmacy you want to use.
- + Filter results by what the pharmacy has in stock, open hours and preferred status.

Our Drug Cost Estimator gives you more choices to help you lower your drug costs

- + See what's covered, the possible cost to you and find new ways to save.
- + Search by drug name or your medical condition.
- + See drugs you can get delivered to your home.
- + Learn what can happen when different drugs are taken together so you can speak with your doctor.

Urgent Care Centers save you money and give you high-quality care fast

- + Find a center based on GPS or ZIP Code with our Blue Connect app.
- + Get fast, one-touch dialing with the click-to-call feature.
- + Find centers across the United States; you can search even while you're away from home.
- + Get many of the same medical services, including X-rays and treatment for allergies, asthma attacks, bone fractures, burns and more that you'd get at your family doctor or local emergency room.



NON-DISCRIMINATION AND ACCESSIBILITY NOTICE

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) provides:

- + Free aids and services to people with disabilities to communicate effectively with us, such as: qualified interpreters and/or written information in other formats (large print, audio, accessible electronic formats, other formats.)
- + Free language services to people whose primary language is not English, such as: qualified interpreters and/or information written in other languages

If you need these services, contact:

Customer Service

Call: 1-888-206-4697, 1-800-442-7028 (TTY and TDD)

If you believe that Blue Cross NC has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with:

Blue Cross NC, P.O. Box 2291, Durham, NC 27702

**Attention: Civil Rights Coordinator-Privacy,
Ethics & Corporate Policy Office**

Call: 919-765-1663, 1-888-291-1783 (TTY)

Fax: 919-287-5613

E-mail: civilrightscordinator@bcbsnc.com

You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, the Civil Rights Coordinator-Privacy, Ethics & Corporate Policy Office is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at:

Online: <https://ocrportal.hhs.gov/ocr/smartscreen/main.jsf>

**Mail: U.S. Department of Health & Human Services
200 Independence Avenue, SW Room 509F
HHH Building Washington, D.C. 20201**

Call: 1-800-368-1019, 1-800-537-7697 (TDD)

Complaint forms are available online at:

<http://www.hhs.gov/civil-rights/filing-a-complaint/index.html>

This notice and/or attachments may have important information about your application or coverage through Blue Cross NC. Look for key dates. You may need to take action by certain deadlines to keep your health coverage or help with costs. You have the right to get this information and help in your language at no cost. Call **Customer Service: 1-888-206-4697**.

Discrimination is Against the Law

Blue Cross NC complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.

Blue Cross NC does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

ATTENTION: If you speak another language, language assistance services, free of charge, are available to you. Call 1-888-206-4697 (TTY: 1-800-442-7028).

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-206-4697 (TTY: 1-800-442-7028).

注意: 如果您講廣東話或普通話, 您可以免費獲得語言援助服務。請致電 1-888-206-4697 (TTY: 1-800-442-7028)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-888-206-4697 (TTY: 1-800-442-7028).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-888-206-4697 (TTY: 1-800-442-7028) 번으로 전화해 주십시오.

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-888-206-4697 (ATS: 1-800-442-7028).

ملحوظة: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-888-206-4697. المبرقة الكاتبة: 1-800-442-7028.

LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-888-206-4697 (TTY: 1-800-442-7028).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-888-206-4697 (телетайп: 1-800-442-7028).

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-888-206-4697 (TTY: 1-800-442-7028).

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:સુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-888-1-888-206-4697 (TTY: 1-800-442-7028).

ចំណាំ: ប្រសិនបើលោកអ្នកនិយាយជាភាសាខ្មែរ សេវាកម្មជំនួយផ្នែកភាសាមានផ្តល់ជូនសម្រាប់លោកអ្នកដោយមិនគិតថ្លៃ។ សូមទំនាក់ទំនងតាមរយៈលេខ: 1-888-206-4697 (TTY: 1-800-442-7028)។

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-888-206-4697 (TTY: 1-800-442-7028).

ध्यान दें: यदि आप हिन्दी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-888-206-4697 (TTY: 1-800-442-7028) पर कॉल करें।

ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັງຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 1-888-206-4697 (TTY: 1-800-442-7028).

注意事項: 日本語を話される場合、無料の言語支援をご利用いただけます。1-888-206-4697 (TTY: 1-800-442-7028)まで、お電話にてご連絡ください。



MORE HEALTH & WELLNESS

Blue Connect puts the focus on you

Blue Connect brings you more great health and wellness tools

Blue Cross NC wellness tools and programs support healthy living and may help you control a number of health conditions. Try one or more of these great programs to bring better health and wellness to your life:

- + Blue Cross NC offers learning tools, programs and videos to help you learn about and control chronic health conditions and live a healthier life. You'll find condition care, health seminars, preventive care and a health encyclopedia.²
- + **Blue365**[®] gives you special savings on health products and services, including gym memberships, laser eye surgery, eye care, healthy eating and family activities.³
- + **Health Line Blue**SM lets you call a nurse 24 hours a day, 7 days a week, to get answers to your health and wellness questions.⁴

Log in or register at BlueConnectNC.com. Then click Wellness.

Blue Connect . . . so much more than member services

Blue Connect goes well beyond member services, beyond giving you details about your health plan. It's a personal online dashboard that puts the power of good health in your hands.

Get Connected

Log in or register at BlueConnectNC.com

1 Blue Cross and Blue Shield of North Carolina offers several decision support tools, such as HealthNAV and Blue Link, 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.

2 Blue Cross and Blue Shield of North Carolina (Blue Cross NC) provides these programs for your convenience and is not liable in any way for the goods or services received. Blue Cross NC has contracted with third-party vendors independent of Blue Cross NC to bring you some of these programs. Benefits available are subject to a member's current health plan benefits and some benefits may be different for members of Blue Cross NC's high-deductible health plans. These programs provide tools to aid in health improvement, and results are not guaranteed. Decisions regarding your care should be made with the advice of your doctor. Blue Cross NC reserves the right to discontinue or change these programs at any time without prior notification.

3 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. Any disputes regarding these products and services may be subject to Blue Cross NC's grievance process. Blue Cross and Blue Shield Association (BCBSA) may receive payments from Blue365 vendors. BCBSA does not recommend, endorse, warrant or guarantee any specific Blue365 vendor or item. This program may be modified or discontinued at any time without prior notice.

4 Blue Cross NC provides the Health Line Blue 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 your benefits administrator or 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 Health Line Blue.

©, SM Marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans. SM1 is a mark of Blue Cross and Blue Shield of North Carolina. All other marks are the 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. U10723, 3/19





MEMBER SERVICES

quick reference

Resource	Getting the most out of your plan
BLUE CONNECT	Your online source for tools and information about your health plan. Access Blue Connect from any mobile device at BlueConnectNC.com .
BLUE CONNECT MOBILE APP	Our free Blue Connect Mobile app helps you manage your health plan and includes features such as Fingerprint/Touch ID Sign-In, click-to-call and in-app messaging with customer service, digital ID card and is available in Spanish.
HEALTH LINE BLUE®	Receive 24/7 telephone support from our nurses: 1-877-477-2424
BLUE365	Find exclusive member discounts from top retailers with Blue365. Visit bcbsnc.com/blue365 .
HEALTHY OUTCOMES WELLNESS	Access health and wellness resources that address a wide range of health needs. Visit BlueConnectNC.com and click on Wellness.
BLUE DISTINCTION CENTERS & BLUE DISTINCTION CENTERS+	Find a center near you at BlueConnectNC.com . Click on HealthNAV and select Find a Doctor, Facility or Medical Costs. Narrow your search results by clicking "Blue Distinction Recognition" under "Refine your results".
BLUE CARD PROGRAM	Find in-network care away from home at BlueConnectNC.com . Click on HealthNAV and select Find a Doctor, Facility or Medical Costs or call Blue Cross Blue Shield Global Core at 1-800-810-BLUE (2583) .
HEALTHNAV	Find the right doctor, find the right health care facility, read patient reviews and get cost estimates for care with HealthNAV. Visit BlueConnectNC.com and click on HealthNAV.
NURSE SUPPORT	Our registered nurses can help you understand benefits and recommend programs designed to meet your specific needs. Visit bcbsnc.com/advocate. If you need support for a complex condition, please call 1-800-218-5295, press # and then dial extension 55547.

BLUE CROSS®, BLUE SHIELD®, the Cross and Shield symbols, registered marks, service marks, and trademarks are marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield plans. SM1 is a service mark of Blue Cross NC. Touch ID is a trademark of Apple Inc. Blue Cross NC is an independent licensee of the Blue Cross and Blue Shield Association. U8799, 12/17





Visit us anytime at [BlueCrossNC.com/SmartShopper](https://www.BlueCrossNC.com/SmartShopper) or call **1-877-702-6661**
Monday through Thursday from 8:00 a.m. to 8:00 p.m. EST or Friday from 8:00 a.m. to 6:00 p.m. EST

Welcome to SmartShopper! Top 10 Frequently Asked Questions

1. What is SmartShopper?

SmartShopper is a health care shopping and savings program that works with your medical benefits. With SmartShopper, you and your covered family members shop for different medical procedures and tests via phone, web or mobile device. When you choose to have your procedure at a facility on the SmartShopper list, you earn cash. You also save money on what you pay out-of-pocket for the procedure. Shopping with SmartShopper is completely confidential.

2. How do I use SmartShopper?

First, register by calling the SmartShopper Personal Assistant Team or going online. Then, when you need a medical procedure or routine screening, call a Personal Assistant, who will give you the most reasonably priced options where the procedure is performed in your area. If you go online or shop on your mobile device, enter the procedure you're shopping for and those options pop up. If you have your procedure at a SmartShopper option, you'll earn a cash reward.

3. What kind of medical procedures qualify for the cash reward?

You can use SmartShopper to shop for routine, non-emergency procedures. For example, screenings such as mammograms and colonoscopies; diagnostic tests such as CT scans, MRIs and Ultrasounds; and even surgeries including knee or shoulder surgery. You can call the SmartShopper Personal Assistant Team to see if the procedure you need qualifies for a cash reward, or shop for it on the web site.

4. How much money could I potentially earn with SmartShopper?

Cash rewards vary from \$25 to \$500, depending on the procedure and where you have it and there's no cap on how much cash you could earn. If you earn \$600 or more in a calendar year, SmartShopper sends you a 1099 form to file with the IRS.

5. Does using SmartShopper mean any changes to my benefit plan or my primary doctor?

No. Your benefit plan and your primary doctor are not affected in any way, whether you choose to use SmartShopper to earn cash rewards or not.

6. Do I have to use one of the facilities SmartShopper identifies?

No. SmartShopper is a completely voluntary program and the decision about where to have your procedure is up to you. If you do not want to earn cash when you have a routine medical procedure, it is always your choice.

7. What if my doctor already scheduled my procedure at a facility not on the SmartShopper list?

You can call the SmartShopper Personal Assistant Team. If you'd like to have the procedure at one of the SmartShopper options and earn the cash reward, the Personal Assistant will be happy to change your appointment and help you get a new referral from your doctor if needed.

8. What if the place where I am already scheduled is a SmartShopper option?

If you are already scheduled at a SmartShopper facility, congratulations! You still need to shop either on the phone or online to get a confirmation number, but you'll receive the cash reward.

9. I know that the SmartShopper options are less expensive, but how do I know they are high quality?

All health centers and facilities on the SmartShopper list are fully vetted as part of your health plan's network and have met the plan's strict quality standards.

10. Should I shop on the phone or online?

Whether you're on the phone or online, SmartShopper provides a simple and convenient shopping experience just like you've come to expect in other areas of your life. However, when you shop with the Personal Assistant Team, you do get the benefit of a friendly and professional personal assistant who can answer questions, make changes, set appointments and support you every step of the way.



Visit [BlueCrossNC.com/SmartShopper](https://www.BlueCrossNC.com/SmartShopper) for more information!

The SmartShopper program is provided by Vitals, an independent company. Incentives available for select procedures only. Payments are a taxable form of income. Rewards may be delivered by check or an alternative form of payment. Members with coverage under Medicaid or Medicare are not eligible to receive incentive rewards under the SmartShopper program.

Your health plan benefit coverage conditions apply. Some limitations and exclusions for the SmartShopper program may apply. Blue Cross®, Blue Shield® and the Cross and Shield Symbols are registered marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans. Blue Cross NC is an independent licensee of the Blue Cross and Blue Shield Association.



Welcome to SmartShopper!

It's exciting! We're up and running with a great new program that saves money and helps you earn a cash reward when you have a routine medical procedure.

Get the most from SmartShopper. Call a Personal Assistant to help you:

- Find a quality, convenient location for your procedure
- Schedule the procedure at the location of your choice
- Save money on out-of-pocket costs
- Earn cash rewards for your choices

"I had two procedures done and it was quick and easy to get my reward checks. Great experience and I definitely recommend."

- Alexis, SmartShopper Member

How it works



1. SHOP

by phone or online



2. GO

to a cost-effective location



3. EARN

up to \$500 in cash rewards

Don't miss out on this great program you already have.

Call your Personal Assistant at 1-877-702-6661
or log in to BlueCrossNC.com/SmartShopper

The Personal Assistant Team is available M-Th 8am-8pm and F 8am-6pm



smartshopper®

The SmartShopper program is offered by Vitals, an independent company. Incentives available for select procedures only. Payments are a taxable form of income. Rewards may be delivered by check or an alternative form of payment. Members with coverage under Medicaid or Medicare are not eligible to receive incentive rewards under the SmartShopper program.

Your health plan benefit coverage conditions apply. Some limitations and exclusions for the SmartShopper program may apply. Consult with your legal or tax advisor on the tax treatment of any rewards.

Blue Cross®, Blue Shield® and the Cross and Shield Symbols are registered marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans. Blue Cross NC is an independent licensee of the Blue Cross and Blue Shield Association.

GET THE MOST **out of your plan**

Health & wellness resources



Count on the name trusted for over 80 years





A PERSONALIZED WAY to manage your health care

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) is making health care simpler, convenient and personalized. Blue Connect is your source for tools and information about your health plan, health management and health care options.

Blue Connect is designed to make health care easier, with the tools and information you need only one click away. And with the Blue Connect mobile app, you have on-the-go access to tools, resources and support when, where and how you want it.

Register today to:

- + Access HealthNAV^{SM1} to locate the right provider, read patient reviews and compare costs and options for health care procedures and drugs¹
- + View current and past claims
- + Request an ID card
- + Get up-to-date benefits information and download forms
- + Take advantage of member health programs, resources and discounts

Blue Connect MobileSM is a free app that's available for Apple and Android mobile devices. Key features include:

- + Fingerprint/Touch IDTM Sign-In²
- + Connect with a customer service representative through click-to-call and in-app messaging
- + Access to your Digital Member ID card whenever you need it
- + Available in English and Spanish

Log in or register

at BlueConnectNC.com. Download the free app from the App Store (iOS) and Google Play (Android).



DEALS AND DISCOUNTS for healthier living

Staying healthy means more than just seeing the doctor once or twice a year. And Blue Cross NC is committed to helping its members find savings wherever they can. Blue365 offers exclusive member-only discounts on healthy products and services at no extra cost.³

Get deals, discounts & more:

- + Fitness: Gym memberships & fitness gear
- + Personal Care: Vision & hearing care
- + Healthy Eating: Weight loss & nutrition programs
- + Lifestyle: Travel & family activities
- + Wellness: Mind/body wellness

You'll also get special weekly deals from well-known companies – delivered right to your email inbox. From sports gear to personal care, you'll always find healthy savings with Blue365.

Joining is easy

Simply visit bcbsnc.com/blue365 to register.





NEED CARE? Don't guess

A misstep while jogging. An odd rash with no other symptoms. The intersection of the car door and your thumb. It hurts, but is it serious?

We know: it's tough to tell. So whether you need tips on symptom relief at home, guidance on finding immediate medical care in urgent situations or information about your overall health, Health Line Blue is there for you.⁴

When you have a question, all you have to do is dial our toll-free number to speak to a member of the Health Line Blue team. Our trained nurses are available 24/7 to weigh in on minor conditions like:

- + Stomach aches
- + Headaches
- + Sore throats
- + Cuts and scrapes
- + Rashes
- + Possible strains or sprains
- + Insect bites
- + Minor allergic reactions

Whether the best course of action is urgent care, watching and waiting or a trip to the E.R., we'll help you decide what to do next.

Remember: *If you're facing an issue that threatens your life or health, never hesitate to go straight to the emergency room!*

Get help day or night

Call Health Line Blue at 877-477-2424 (Spanish-speaking nurses are available). To learn how to choose the right place for care, visit bcbsnc.com/rightcare.

How Health Line Blue makes the difference		
	Avg. Member Wait Time	Avg. Member Cost
HEALTH LINE BLUE	 16 seconds ⁵	 \$0
URGENT CARE	 60 minutes ⁶	 \$59.00 ⁸
EMERGENCY ROOM	 28 minutes ⁷	 \$667.00 ⁹



ASSISTANCE FROM A NURSE when you need it most

Let one of our qualified nurses provide support when you're dealing with a complex or ongoing medical condition. They can help you understand benefits and recommend programs to meet your specific medical needs.

You may receive a phone call from one of our registered nurses if you have just been discharged from the hospital, have a complex medical condition or suffer from one of these chronic conditions:

- + Asthma
- + Coronary artery disease
- + Chronic obstructive pulmonary disease (COPD)
- + Heart failure
- + Diabetes

Our goal is to provide you with the tools and information you need to boost your quality of life and to help you navigate the health care system when you need extra support. It's personal. It's private. And it's available at no additional cost.

We also offer ongoing educational support through a variety of clinical and lifestyle programs. These programs offer you access to a number of educational tools and resources to help you manage your condition and improve your overall health.

Learn more

Visit bcbsnc.com/advocate.

If you need support for a complex condition, please call 1-800-218-5295, press # and then dial extension 55547.



BLUE DISTINCTION® CENTERS & BLUE DISTINCTION® CENTERS+ Quality health care – now even better

Not all hospitals are the same. Even the most prestigious facilities may specialize in one treatment over another – which means you might need a hand finding the right hospital for you.

The Blue Distinction designation gives patients and their doctors an objective look at medical facilities providing a high level of specialty care within seven specialty areas.¹⁰ Designation is a rigorous process, with criteria established with input from expert physicians and medical organizations. There are currently two designations: Blue Distinction Centers and Blue Distinction Centers+.

Both Blue Distinction Centers and Blue Distinction Centers+ have proven results in quality care, treatment expertise and overall patient outcomes:

- + Staff is expert in their specialties, with hundreds of hours of experience
- + Patients receive the highest level of support at all stages of treatment
- + Patients who receive surgery or other procedures have fewer complications

Blue Distinction Centers+ must also meet cost-efficiency measures. This means higher quality care at lower costs. Blue Distinction Center+ designations began in 2013 in these specialty areas: Spine Surgery, Knee and Hip Replacement, Cardiac Care, Bariatric Surgery, Transplant Surgery and Maternity Care.

Find one near you

Log in to [BlueConnectNC.com](https://www.BlueConnectNC.com), click on HealthNAV and select **Find a Doctor, Facility or Medical Costs.**¹



CENTER



CENTER



**Blue Distinction Centers
are currently available in
North Carolina for:**

- ✓ Complex and Rare Cancers (4)
- ✓ Transplants (3)

**Blue Distinction Centers+
are currently available in
North Carolina for:**

- ✓ Spine Surgery (14)
- ✓ Knee and Hip Replacement (21)
- ✓ Cardiac Care (13)
- ✓ Maternity Care (41)
- ✓ Bariatric Surgery (16)
- ✓ Transplants (1)



THE BLUE CARD PROGRAM

Home is where the card is

When traveling, the one thing you don't want to have to worry about is getting sick. But sometimes it happens. And if it does, you don't want to be without your health coverage.

With Blue Card, your coverage travels with you. We've partnered with doctors and hospitals around the country to ensure that Blue Cross NC is with you wherever you go.¹¹

For an easy way to find the doctor, clinic or hospital that's right for you log in to [BlueConnectNC.com](https://www.blueconnectnc.com). Then click on HealthNAV and select Find A Doctor, Facility or Medical Costs. You'll find maps and directions there, too. And with Blue Cross Blue Shield Global™ Core, you'll avoid extra paperwork or upfront fees.^{1,12}

With Blue Card, your
coverage travels
with you.

Call for care

If you need medical assistance, call 1-800-810-BLUE (2583) or call collect at 1-804-673-1177, 24 hours a day, seven days a week.



Footnotes

- 1 Blue Cross NC offers several decision support tools, such as Blue Connect and HealthNAV, 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.
 - 2 Only certain devices are eligible for fingerprint sign-on on compatible devices.
 - 3 Blue365 is an exclusive discount program, administered by the Blue Cross and Blue Shield Association (BCBSA), that enables Blue Cross NC to offer members access to savings on a wide array of health and wellness products and services, family care, financial services and healthy travel. 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. 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.
 - 4 Blue Cross NC provides the Health Line Blue 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. Decisions regarding your care should be made with the advice of your doctor. Depending on your plan, selected programs may not be available to you at this time.
 - 5 Nurse24 Detail/Nurse Line Performance Report (Optum, Q1 2016).
 - 6 "2016 Benchmarking Report Summary." Urgent Care Association of America. Online: www.ucaa.org/resource/resmgr/benchmarking/2016BenchmarkReport.pdf (accessed June 2017).
 - 7 Average for emergency departments in North Carolina. Source: <https://projects.propublica.org/emergency> (accessed November 2017).
 - 8 Average cost to Blue Cross NC members across commercial group plans. Based on Blue Cross NC internal data for 12 months ending December 2016. Emergency room costs include both facility and professional charges – and combine copayment, deductible and coinsurance.
 - 9 Average cost to Blue Cross NC members across commercial group plans. Based on Blue Cross NC internal data for 12 months ending December 2016. Emergency room costs include both facility and professional charges – and combine copayment, deductible and coinsurance.
 - 10 Blue Distinction® Centers (BDC) met overall quality measures for patient safety and outcomes, developed with input from the medical community. Blue Distinction® Centers+ (BDC+) also met cost measures that address consumers' need for affordable health care. Individual outcomes may vary. Check with your benefits administrator or Blue Cross NC Customer Service to determine your eligibility.
 - 11 Blue Cross and Blue Shield Association (BCBSA): <https://www.bcbs.com/learn/glossary#B> (accessed June 2017).
 - 12 This is only applicable to inpatient care when arranged by the Blue Cross Blue Shield Global Core Service Center. Our members are responsible for paying and filing claims for reimbursement for all other services received outside of the US.
- National criteria is displayed on www.bcbs.com. A Local Blue Plan may require additional criteria for facilities located in its own service area. For details on Local Blue Plan criteria, a provider's in-network status or your own policy's coverage, contact your Local Blue Plan. Each hospital's Cost Index is calculated with data from its Local Blue Plan. Hospitals in CA, ID, NY, PA and WA may lie in two Local Blue Plans' areas, resulting in two Cost Index figures; and their own Local Blue Plans decide whether one or both Cost Index figures must meet BDC+ national criteria. Neither Blue Cross and Blue Shield Association nor any Blue Plans are responsible for damages or non-covered charges resulting from Blue Distinction or other provider finder information or care received from Blue Distinction or other providers.
- The information provided in this material has been consolidated for your convenience from various health resources. The information should not be viewed as medical advice from Blue Cross NC. If you have any questions concerning your medical condition or any drugs, treatment plans or new symptoms, consult your health care provider.



NON-DISCRIMINATION AND ACCESSIBILITY NOTICE

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) provides:

- + Free aids and services to people with disabilities to communicate effectively with us, such as: qualified interpreters and/or written information in other formats (large print, audio, accessible electronic formats, other formats.)
- + Free language services to people whose primary language is not English, such as: qualified interpreters and/or information written in other languages

If you need these services, contact:

Customer Service

Call: 1-888-206-4697, 1-800-442-7028 (TTY and TDD)

If you believe that Blue Cross NC has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with:

Blue Cross NC, P.O. Box 2291, Durham, NC 27702

**Attention: Civil Rights Coordinator-Privacy,
Ethics & Corporate Policy Office**

Call: 919-765-1663, 1-888-291-1783 (TTY)

Fax: 919-287-5613

E-mail: civilrightscordinator@bcbsnc.com

You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, the Civil Rights Coordinator-Privacy, Ethics & Corporate Policy Office is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at:

Online: <https://ocrportal.hhs.gov/ocr/smartscreen/main.jsf>

**Mail: U.S. Department of Health & Human Services
200 Independence Avenue, SW Room 509F
HHH Building Washington, D.C. 20201**

Call: 1-800-368-1019, 1-800-537-7697 (TDD)

Complaint forms are available online at:

<http://www.hhs.gov/civil-rights/filing-a-complaint/index.html>

This notice and/or attachments may have important information about your application or coverage through Blue Cross NC. Look for key dates. You may need to take action by certain deadlines to keep your health coverage or help with costs. You have the right to get this information and help in your language at no cost. **Call Customer Service: 1-888-206-4697.**

Discrimination is Against the Law

Blue Cross NC complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.

Blue Cross NC does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

ATTENTION: If you speak another language, language assistance services, free of charge, are available to you. Call 1-888-206-4697 (TTY: 1-800-442-7028).

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-206-4697 (TTY: 1-800-442-7028).

注意: 如果您講廣東話或普通話, 您可以免費獲得語言援助服務。請致電 1-888-206-4697 (TTY: 1-800-442-7028)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-888-206-4697 (TTY: 1-800-442-7028).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-888-206-4697 (TTY: 1-800-442-7028) 번으로 전화해 주십시오.

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-888-206-4697 (ATS: 1-800-442-7028).

ملحوظة: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالملجان. اتصل برقم 1-888-206-4697. المبرقة الكاتبة: 1-800-442-7028.

LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-888-206-4697 (TTY: 1-800-442-7028).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-888-206-4697 (телетайп: 1-800-442-7028).

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-888-206-4697 (TTY: 1-800-442-7028).

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:સુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-888-1-888-206-4697 (TTY: 1-800-442-7028).

ចំណាំ: ប្រសិនបើលោកអ្នកនិយាយជាភាសាខ្មែរ សេវាកម្មជំនួយផ្នែកភាសាមានផ្តល់ជូនសម្រាប់លោកអ្នកដោយមិនគិតថ្លៃ។ សូមទំនាក់ទំនងតាមរយៈលេខ៖ 1-888-206-4697 (TTY: 1-800-442-7028)។

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-888-206-4697 (TTY: 1-800-442-7028).

ध्यान दें: यदि आप हिन्दी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-888-206-4697 (TTY: 1-800-442-7028) पर कॉल करें।

ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 1-888-206-4697 (TTY: 1-800-442-7028).

注意事項: 日本語を話される場合、無料の言語支援をご利用いただけます。1-888-206-4697 (TTY: 1-800-442-7028)まで、お電話にてご連絡ください。



AllianceRx WALGREENS PRIME delivers

Prime Therapeutics®, our pharmacy benefits manager, is now using AllianceRx Walgreens Prime to fill mail-order prescriptions while delivering great service, convenience and affordable medicine to you. AllianceRx Walgreens Prime, available to Blue Cross and Blue Shield of North Carolina (Blue Cross NC) members, delivers your maintenance or long-term medicines to you anywhere within the United States. No driving to the drug store. No waiting in line for your prescriptions to be filled.

Getting started is easy

Order your prescriptions online or through the mail. Choose the option you like best!

Online

- + Visit [BlueConnectNC.com](https://www.BlueConnectNC.com) to use your existing Blue Cross NC login – or go directly to [AllianceRxWP.com](https://www.AllianceRxWP.com)
- + Transfer your prescriptions from a retail pharmacy to home delivery
 - Fill out the online form and AllianceRx Walgreens Prime will take care of the rest
 - Be sure to have your Blue Cross NC member ID handy because you'll be prompted to enter your ID number

Through the mail

- + Talk to your doctor
 - Ask for a prescription for a 30-day supply to fill at a retail pharmacy for immediate use if needed
 - Ask for a prescription for a 90-day supply of each of your maintenance medications
- + Complete the AllianceRx Walgreens Prime order form
 - Find AllianceRx Walgreens Prime forms by going to [BlueConnectNC.com](https://www.BlueConnectNC.com) or [AllianceRxWP.com](https://www.AllianceRxWP.com), or call AllianceRx Walgreens Prime at **1-888-274-5180**
 - Mail your prescription, completed order form and payment to AllianceRx Walgreens Prime

Convenience

- + Prescriptions delivered to the address of your choice within the United States
- + Medicines ordered your way – online, over the phone or through the mail
- + Up to a 90-day supply of medicine for each order
- + Plain-labeled packaging protects your privacy

Service

- + Notification through email or over the phone – your choice – when your order is received and when your prescriptions are sent
- + Member-service agents available 24/7
- + Licensed, U.S.-based pharmacists available seven days a week
- + Refill reminder notifications
- + Standard delivery at no additional cost

To learn more

Visit [BlueConnectNC.com](https://www.BlueConnectNC.com) to use your existing Blue Cross NC login – or go directly to [AllianceRxWP.com](https://www.AllianceRxWP.com).



AllianceRx Walgreens Prime will remind you when a refill is due.

Refills are easy

Refill dates are shown on each prescription label, and AllianceRx Walgreens Prime will remind you when a refill is due. You have several options to order prescription refills. Choose the option that best suits you.

Online

+ Visit BlueConnectNC.com to use your existing Blue Cross NC login – or go directly to AllianceRxWP.com

Over the phone

+ Call AllianceRx Walgreens Prime at **1-888-274-5180** (TTY users can dial **711**) – 24 hours a day, seven days a week

Through the mail

+ Complete and mail in the prescription refill form sent with your order

- Send mail requests to:

AllianceRx Walgreens Prime

P.O. Box 29061

Phoenix, AZ 85038-9061

When to expect your medications

Expect your medications in 10 business days on a new prescription, and three to five business days on refills after AllianceRx Walgreens Prime receives approval from your prescriber.

To learn more

Visit BlueConnectNC.com to use your existing Blue Cross NC login – or go directly to AllianceRxWP.com.

If you have a prescription for a controlled drug, federal law prohibits transferring your prescription. If you have a prescription for a compound drug, AllianceRx Walgreens Prime requires a new prescription due to the complex ingredients required to complete the compound. In either case, AllianceRx Walgreens Prime will work with you and your provider(s) to obtain a new prescription. Treatment decisions are always between you and your doctor. Coverage is always subject to the exclusions and limitations noted in your benefit booklet. See your benefit booklet for details.

BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans. Blue Cross NC is an independent licensee of the Blue Cross and Blue Shield Association. Prime Therapeutics is an independent company that is solely responsible for providing pharmacy benefit management services. Prime Therapeutics does not offer Blue Cross or Blue Shield products or services. All other marks and trade names are the property of their respective owners. U8087, 10/18

NON-DISCRIMINATION AND ACCESSIBILITY NOTICE

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) provides:

- + Free aids and services to people with disabilities to communicate effectively with us, such as: qualified interpreters and/or written information in other formats (large print, audio, accessible electronic formats, other formats.)
- + Free language services to people whose primary language is not English, such as: qualified interpreters and/or information written in other languages

If you need these services, contact:

Customer Service

Call: 1-888-206-4697, 1-800-442-7028 (TTY and TDD)

If you believe that Blue Cross NC has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with:

Blue Cross NC, P.O. Box 2291, Durham, NC 27702

**Attention: Civil Rights Coordinator-Privacy,
Ethics & Corporate Policy Office**

Call: 919-765-1663, 1-888-291-1783 (TTY)

Fax: 919-287-5613

E-mail: civilrightscordinator@BlueCrossNC.com

You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, the Civil Rights Coordinator-Privacy, Ethics & Corporate Policy Office is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at:

Online: <https://ocrportal.hhs.gov/ocr/smartscreen/main.jsf>

**Mail: U.S. Department of Health & Human Services
200 Independence Avenue, SW Room 509F
HHH Building Washington, D.C. 20201**

Call: 1-800-368-1019, 1-800-537-7697 (TDD)

Complaint forms are available online at:

<http://www.hhs.gov/civil-rights/filing-a-complaint/index.html>

This notice and/or attachments may have important information about your application or coverage through Blue Cross NC. Look for key dates. You may need to take action by certain deadlines to keep your health coverage or help with costs. You have the right to get this information and help in your language at no cost. **Call Customer Service: 1-888-206-4697.**

Discrimination is Against the Law

Blue Cross NC complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.

Blue Cross NC does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

ATTENTION: If you speak another language, language assistance services, free of charge, are available to you. Call 1-888-206-4697 (TTY: 1-800-442-7028).

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-206-4697 (TTY: 1-800-442-7028).

注意: 如果您講廣東話或普通話, 您可以免費獲得語言援助服務。請致電 1-888-206-4697 (TTY: 1-800-442-7028)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-888-206-4697 (TTY: 1-800-442-7028).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-888-206-4697 (TTY: 1-800-442-7028) 번으로 전화해 주십시오.

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-888-206-4697 (ATS: 1-800-442-7028).

ملحوظة: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالجان. اتصل برقم 1-888-206-4697. المبرقة الكاتبة: 1-800-442-7028.

LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-888-206-4697 (TTY: 1-800-442-7028).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-888-206-4697 (телетайп: 1-800-442-7028).

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-888-206-4697 (TTY: 1-800-442-7028).

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:સુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-888-1-888-206-4697 (TTY: 1-800-442-7028).

ចំណាំ: អ្នកនិយាយភាសាខ្មែរ ឬភាសាស្រីលាវ អាចទទួលបានសេវាបន្តិចម្តងៗ ដោយឥតគិតថ្លៃ ដើម្បីជួយអ្នកនិយាយភាសាខ្មែរ ឬភាសាស្រីលាវ ទទួលបានសេវាបន្តិចម្តងៗ ដោយឥតគិតថ្លៃ។ សូមទូរស័ព្ទលេខ: 1-888-206-4697 (TTY: 1-800-442-7028)។

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-888-206-4697 (TTY: 1-800-442-7028).

ध्यान दें: यदि आप हिन्दी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-888-206-4697 (TTY: 1-800-442-7028) पर कॉल करें।

ໂປດຂຽນ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 1-888-206-4697 (TTY: 1-800-442-7028).

注意事項: 日本語を話される場合、無料の言語支援をご利用いただけます。1-888-206-4697 (TTY: 1-800-442-7028)まで、お電話にてご連絡ください。