



BlueCross BlueShield  
of North Carolina

BlueOptions®



## QUICK START GUIDE | For employees





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# 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**<sup>®</sup>

## UNDERSTAND your plan <sup>2</sup>

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.<sup>1</sup> And you may be covered for preventive care like physical exams, immunizations and screenings.<sup>1</sup>
- + **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).<sup>2</sup>





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## 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.<sup>1</sup>

### 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.<sup>1</sup>

### 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.<sup>3</sup>

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 Mobile<sup>SM</sup> – 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](http://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 Carolina<sup>4</sup>
- + Coverage when you travel across the country and around the world through the BlueCard program<sup>3</sup>
- + The security of working with North Carolina's most trusted and preferred health insurer<sup>5</sup>

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)。

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