BlueCross BlueShield of North Carolina

Blue High Performance Network℠

QUICK START GUIDE | For employees

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 benefit out of your health plan
- Where to get the resources you need to make important decisions about your health care

Save money on your health care! Look for insider tips throughout this guide

INSIDER TIP! Where you go matters

Your Blue High Performance Network (BlueHPN℠) plan requires you to use in-network doctors and facilities. So, be sure to check before you go.

Welcome to

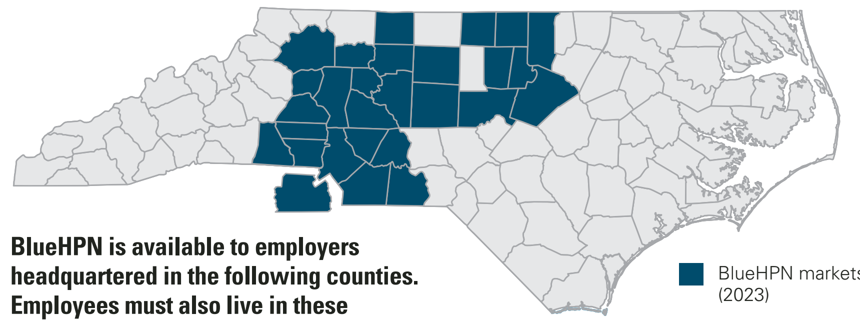
BlueHighPerformance Network℠

UNDERSTAND your plan

Blue High Performance Network (BlueHPN) delivers affordable, high-quality health care through a thoughtfully crafted provider network. It includes doctors and hospitals in your community and nationwide.

North Carolina network coverage

The benefits of BlueHPN start on the local level with in-network access to top providers throughout NC. Participating health systems include Atrium Health, Atrium Health Wake Forest Baptist, Duke Health, Frye Regional Medical Center (a Duke LifePoint Hospital) and Iredell Health.



BlueHPN is available to employers headquartered in the following counties. Employees must also live in these counties to be eligible.

- Alexander
- Anson
- Cabarrus
- Caswell
- Catawba
- Chatham
- Cleveland
- Davidson
- Davie
- Durham
- Forsyth
- Gaston
- Granville
- Guilford
- Iredell
- Lincoln
- Mecklenburg
- Orange
- Person
- Randolph
- Rowan
- Stanly
- Stokes
- Union
- Wake
- Wilkes
- Yadkin
- York, SC

Nationwide network coverage

BlueHPN access extends to 65+ U.S. markets covering all top 10 major cities. Members can easily locate in-network care by using our online Find a Doctor tool[1] at ***BlueConnectNC.com***.

For more information on nationwide coverage areas, visit ***BlueCrossNC.com/BlueHPNmap***.

KNOW before you go

Understanding a few things about BlueHPN coverage will make a big difference in how much you pay and ensure that you are getting high-quality care.

Remember to stay in-network

For a service to be covered under your plan, you must receive the service from a BlueHPN provider. There are two exceptions: 1) emergency care services are covered regardless of whether or not the provider is in-network, and 2) out-of-network urgent care services are covered only if you are outside of a BlueHPN service area. See the map of BlueHPN service areas on the previous page, or visit ***BlueCrossNC.com/BlueHPNmap*** for nationwide services areas.

BLUE HIGH PERFORMANCE NETWORK		
	IN-NETWORK	OUT-OF-NETWORK*
PREVENTIVE	No charge	N/A
OFFICE VISIT (PRIMARY)	From $10 to $125 copay, or 0% to 30% after the deductible	N/A
OFFICE VISIT (SPECIALIST)	From $20 to $200 copay, or 0% to 50% after the deductible	N/A
INPATIENT CARE	From 0% to 50% after the deductible	N/A
TELEHEALTH**	$10 for copay plans, and between 0% to 50% after the deductible for coinsurance plans	N/A
URGENT CARE*	From $20 to $250 copay, or 0% to 30% after the deductible. Note: Visit a BlueHPN urgent care provider if in a BlueHPN area. Visit any urgent care provider if outside BlueHPN area.	
EMERGENCY ROOM*	From $300 to $2,000 copay, or 0% to 50% after the deductible	
INDIVIDUAL DEDUCTIBLE	From $500 to $9,100	N/A
FAMILY DEDUCTIBLE	From $1,000 to $18,200	N/A
COINSURANCE	From 0% to 50%	N/A
INDIVIDUAL OUT-OF-POCKET LIMIT***	From $1,500 to $9,100	N/A
FAMILY OUT-OF-POCKET LIMIT****	From $3,000 to $18,200	N/A

This chart combines offerings between the copay and coinsurance plans and shows the range of coverage available. The benefits referenced are for standard non-grandfathered plans. NOTICE: Actual expenses for covered services may exceed the stated coinsurance percentage because actual provider charges may not be used to determine the health benefit plan's and member's payment obligations.

* When using out-of-network providers, members may be responsible for the provider's actual change unless it's emergency room services or urgent care services when outside of a BlueHPN service area.

** Applies to vendor telehealth solution only. Restrictions apply. Members with deductible and coinsurance only plans are subject to deductible and coinsurance. Reference the member benefit booklet for further details on limitations and exclusions.

*** The maximum amount a member pays per benefit period including copays, deductibles and coinsurance.

**** The maximum amount a family pays per benefit period including copays, deductibles and coinsurance.

INSIDER TIP! FIND A DOCTOR

To see which of your community's doctors, hospitals and specialists participate in BlueHPN, use our convenient Find a Doctor tool[1] online at ***BlueConnectNC.com***. You can search by location, specialty and more.

Care while traveling

You have a few options. First, use the Find a Doctor tool[1] (online at ***BlueConnectNC.com***) to see if BlueHPN is available in your location. Be sure to download the Blue Connect Mobile℠ app for even easier access to your plan while traveling. Also, your provider may offer virtual telehealth appointments via phone or video.

Emergency care is covered in any location. Out-of-network urgent care is covered if you are not in a BlueHPN service area. If you are in a BlueHPN service area, you must see an in-network urgent care provider to be covered.

Prescription drug coverage

Prescription drugs are covered at different levels. You can keep your costs low by making sure your drugs are listed on the covered drug list and filled at an in-network pharmacy. For more details or to find an in-network pharmacy, check your benefit booklet. You can also log in to ***BlueConnectNC.com***, click on Find a Drug, then select Find a Pharmacy.[1]

Telehealth services[2]

Telehealth offers 24/7 access to board-certified doctors for minor health issues, and typically is a lower cost than a trip to urgent care or the emergency room. Behavioral health care may also be available by appointment.

Important terms

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.

Copayment (copay) – 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, health insurance begins to pay a percentage of your covered services. You are responsible for the remaining percentage. This is called coinsurance.

YOUR KEYS to success

Save time and money online

BlueConnectNC.com and Blue Connect Mobile offer tools[1] to manage your plan and make health care decisions. You can:

- View your Blue Cross and Blue Shield of North Carolina (Blue Cross NC) plans (health, prescription, dental and vision) all in one place.
- Search and select an in-network PCP. They are one of the most important people on your health care team. If you have a BlueHPN copay plan, and have selected a PCP in your Blue Connect[SM] account, then your first three office visits with that provider are covered at no charge.
- Find doctors, specialists, hospitals and pharmacies no matter where you are – around the corner or across the state.
- Check claim status, access Explanation of Benefits (EOB) and view accumulation toward deductibles and out-of-pocket limits.
- Access and print an ID card,[3] or request new member cards.
- Communicate with Customer Service via secure inbox messages.
- Update your contact information and preferences.

Contact us

You can call the Blue Cross NC Customer Service number on the back of your member ID card[3] if you have questions about your plan.

INSIDER TIP! Blue365®

Blue365 is a program that brings you exciting offers on a wide range of health and wellness products and services, family care, financial services and healthy travel.[4] You'll find discounts and deals from national brands and local businesses. Visit ***BlueCrossNC.com/Blue365*** to learn more.

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

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

Limitations & Exclusions

Like most health plans, BlueHPN has some limitations and exclusions. Once you're enrolled, you'll have access to your benefit booklet, which contains detailed information about plan benefits, exclusions and limitations.

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

- Services for or related to assisted reproductive technology or for reversal of sterilization except as provided in your benefit booklet
- 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
- Urgent care when seeing an out-of-network provider inside a BlueHPN service area, and non-urgent and non-emergency care when seeing an out-of-network provider

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.

Not all products are available in all markets. Please discuss specific product options with your authorized Blue Cross NC representative.

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 Blue Cross and Blue Shield of North Carolina 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.

2 Telehealth benefits available to all plans either from Blue Cross NC or through the provider network. Blue Cross NC provides the telehealth program for your convenience and is not liable in any way for the goods or services received. Blue Cross NC reserves the right to discontinue or change the program at any time without prior notice. Decisions regarding your care should be made with the advice of a doctor. Depending on your plan, selected programs may not be available to you at this time. Check with Blue Cross NC Customer Service to determine your eligibility. Blue Cross NC has contracted with a third-party vendor independent from Blue Cross NC to bring you telehealth benefits.

3 ID cards are for identification purposes only. They do not guarantee eligibility or payment of your claim.

4 Blue365 offers access to savings on items that members may purchase directly from independent vendors, which are different from items that are covered under the policies with Blue Cross NC. Blue Cross and Blue Shield Association (BCBSA) may receive payments from Blue365 vendors. Neither Blue Cross NC nor BCBSA recommends, endorses, warrants or guarantees any specific Blue365 vendor or item. This program may be modified or discontinued at any time without prior notice.

5 Not all compatible devices can use Touch, Face or Fingerprint Sign-In.

BlueConnect℠

Blue Connect Mobile – your health plan to go

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

- Track your benefits, deductibles, out-of-pocket expenses and spending account balances
- See the status of your open claims and your claims history
- See and share your digital member ID card[3]
- Find a Doctor tool: Finds doctors and urgent care centers; offers patient reviews and cost estimates[1]
- Reach Customer Service via secure message or by initiating a live chat session
- Sign in with AppleTouch ID, Android Fingerprint ID or Apple Face ID[5]

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

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

Atrium Health, Atrium Health Wake Forest Baptist, Duke Health, Frye Regional Medical Center (a Duke LifePoint Hospital) and Iredell Health are independent companies. These independent companies do not offer Blue Cross or Blue Shield products.

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Scan for the Blue Connect Mobile app

BlueCross BlueShield of North Carolina