

BlueHomeSM

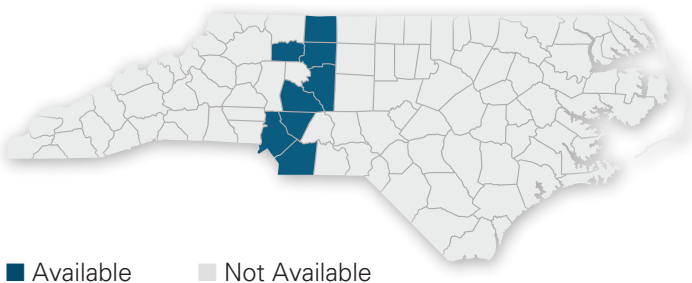
with Novant Health

Blue Home with Novant Health¹ is a good option if you wish to get care from Novant Health’s provider network and its affiliated doctors and hospitals. Since the majority of doctors in this plan are in the same network, it’s easier for them to work together on your behalf.

BLUE HOME with Novant Health offers:

- Novant Health’s network of hospitals and providers including over 1,800 physicians.²
- A provider network that includes more than 800 locations, including Novant Health’s not-for-profit integrated system of 15 medical centers.²
- All doctors outside the Novant Health provider network are considered out-of-network and not covered for Blue Home with Novant Health, including: Atrium Health, Atrium Health Wake Forest Baptist, CaroMont Health and Cone Health. Out-of-network benefit coverage is not available except for emergency services, urgent care and for medically necessary covered services when an in-network provider is not reasonably available per Blue Cross NC’s access to care standards. Services from non-participating urgent care providers inside the Blue Home with Novant Health product area are not covered.
- Out-of-state providers are also out-of-network and not covered. When traveling outside of North Carolina or the United States, only emergency services and urgent care will be covered at the in-network benefit level. All other non-emergency services will be out-of-network and not covered.

Product Availability



Blue Home with Novant Health is available on and off Marketplace to residents of these North Carolina counties:

- Cabarrus
- Davidson
- Forsyth
- Mecklenburg
- Rowan
- Stokes
- Union
- Yadkin

IN-NETWORK BENEFIT				
DEDUCTIBLE & COINSURANCE PLANS [†]	INDIVIDUAL DEDUCTIBLE* (Family=2x)	INDIVIDUAL OUT-OF-POCKET MAX* (Family=2x)	COINSURANCE*	PRESCRIPTION DRUG BENEFIT**
BLUE LOCAL CATASTROPHIC 9100 3 PCP \$35 INTEGRATED WITH NOVANT HEALTH[‡]	\$9,100	\$9,100	0%	Integrated
BLUE LOCAL BRONZE 9100 INTEGRATED WITH NOVANT HEALTH	\$9,100	\$9,100	0%	Integrated
BLUE LOCAL BRONZE 7500 HSA ELIGIBLE INTEGRATED WITH NOVANT HEALTH[‡]	\$7,500	\$7,500	0%	Integrated

[†] All covered services are subject to the deductible and coinsurance, unless otherwise noted.
[‡] Catastrophic plans have three primary care provider visits at a \$35 copay. Catastrophic plans are NOT eligible for a federal subsidy.
^{*}Out-of-network benefit coverage is not available except for emergency services, urgent care and for medically necessary covered services when an in-network provider is not reasonably available per Blue Cross NC’s access to care standards. Services from non-participating urgent care providers inside the Blue Home with Novant Health product area are not covered.
^{**}Prescription drug costs applied to medical deductible and coinsurance.

IN-NETWORK BENEFIT							
COPY PLANS	INDIVIDUAL DEDUCTIBLE (Family=2x)	INDIVIDUAL OUT-OF-POCKET MAX (Family=2x)	COINSURANCE	PRIMARY CARE PROVIDER COPAY	SPECIALIST / URGENT CARE COPAY	PRESCRIPTION DRUG DEDUCTIBLE [†]	PRESCRIPTION DRUG BENEFIT
BLUE LOCAL BRONZE 7000 3 FREE PCP \$20 TIER 1 Rx INTEGRATED WITH NOVANT HEALTH	\$7,000	\$9,100	50%	3 x \$0 / \$100	\$150	Integrated	\$20* / 50% / 50% / 50% / 50% / 50%
BLUE LOCAL BRONZE STANDARD 7500 WITH NOVANT HEALTH	\$7,500	\$9,000	50%	\$50	\$100 / \$75	Integrated	\$25* / \$25* / \$50 / \$100 / \$500 / \$500
BLUE LOCAL BRONZE 5500 \$60 PCP \$20 TIER 1 Rx WITH NOVANT HEALTH	\$5,500	\$9,100	50%	\$60	\$120	\$1,000	\$20* / \$25 / \$75 / \$150 / 50% / 50%
BLUE LOCAL SILVER ACCESS 2300 3 FREE PCP \$15 TIER 1 Rx WITH NOVANT HEALTH (OFF ONLY)⁵	\$2,300	\$9,100	50%	3 x \$0 / \$25	\$150	\$500	\$15* / \$25 / \$60 / \$120 / 50% / 50%
BLUE LOCAL SILVER PREFERRED 3100 3 FREE PCP \$10 TIER 1 Rx INTEGRATED WITH NOVANT HEALTH	\$3,100	\$9,100	50%	3 x \$0 / \$60	\$120	Integrated	\$10* / 50% / 50% / 50% / 50% / 50%
BLUE LOCAL SILVER STANDARD 5800 WITH NOVANT HEALTH	\$5,800	\$8,900	40%	\$40	\$80 / \$60	Integrated	\$20* / \$20* / \$40* / \$80 / \$350 / \$350
BLUE LOCAL SILVER CHOICE 4000 3 FREE PCP \$15 TIER 1 Rx WITH NOVANT HEALTH	\$4,000	\$9,100	50%	3 x \$0 / \$50	\$100	\$500	\$15* / \$30 / \$40 / \$80 / 50% / 50%
BLUE LOCAL SILVER SECURE 1900 \$15 PCP \$15 TIER 1 Rx WITH NOVANT HEALTH	\$1,900	\$9,100	50%	\$15	\$150	\$1,900	\$15* / 50% / 50% / 50% / 50% / 50%
BLUE LOCAL SILVER SIMPLE 3 FREE PCP WITH NOVANT HEALTH	\$0	\$9,100	50%	3 x \$0 / \$75	\$150	\$1,300	\$15* / \$50 / \$250 / \$400 / 50% / 50%
BLUE LOCAL SILVER TOTAL 3500 3 FREE PCP \$15 TIER 1 Rx WITH NOVANT HEALTH	\$3,500	\$9,100	50%	3 x \$0 / \$25	\$80	\$450	\$15* / \$25 / \$40 / \$80 / 50% / 50%
BLUE LOCAL GOLD STANDARD 2000 WITH NOVANT HEALTH	\$2,000	\$8,700	25%	\$30	\$60 / \$45	\$0	\$15* / \$15* / \$30* / \$60* / \$250* / \$250*
BLUE HOME GOLD 1800 3 FREE PCP \$10 TIER 1 Rx WITH NOVANT HEALTH	\$1,800	\$9,100	30%	3 x \$0 / \$10	\$40	\$450	\$10* / \$25 / \$40 / \$80 / 50% / 50%

[†] Prescription drug deductible must be met before your plan begins to pay for prescriptions except when indicated otherwise.

* Prescription drugs costs are not subject to the deductible.

Out-of-network benefit coverage is not available except for emergency services, urgent care and for medically necessary covered services when an in-network provider is not reasonably available per Blue Cross NC's access to care standards. Services from non-participating urgent care providers inside the Blue Home with Novant Health product area are not covered.

Primary care provider (PCP) step down benefits: 3 x \$0 for any combination of PCP office and/or telehealth visits, followed by standard PCP benefit (at the member level); 3 x \$0 mental health (MH)/substance use (SU) for any combination of MH/SU office and/or telehealth visits, followed by standard benefit (at the member level). PCP/telehealth cannot be combined with MH/SU visits.

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

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

The Blue Cross and Blue Shield of North Carolina (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](https://www.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](https://www.bluecrossnc.com/PrivacyDetails).

1 Blue Cross NC has collaborated with Novant Health to bring you Blue Home with Novant Health. Blue Home with Novant Health is a health insurance plan offered by Blue Cross NC that provides access to a limited network of providers. Novant Health is an independent company that is solely responsible for the physicians and medical facilities it owns and operates. Novant Health does not offer Blue Cross or Blue Shield products or services.

2 Novant Health, www.novanthealth.org/home/about-us/company-information.aspx (Accessed August 2022).

3 You must be under 30 years of age when the plan begins or qualify for a hardship exemption through the federal government to be eligible for a Catastrophic plan. Visit www.healthcare.gov/choose-a-plan/catastrophic-health-plans/ for more details.

4 Members on a family HSA plan will have a family member deductible and a family total deductible. Any member of the family will only have to pay the family member amount to meet their deductible.

5 BLUE HOME SILVER ACCESS 2300 WITH NOVANT HEALTH + 3 FREE PCP + \$15 TIER 1 Rx available off Marketplace only.

Atrium Health, Atrium Health Wake Forest Baptist, CaroMont Health and Cone Health are independent companies that are solely responsible for the services they provide. These companies do not offer Blue Cross or Blue Shield products or services.

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