



# WHICH PLAN IS RIGHT FOR YOU?

Your employer is offering Blue Cross and Blue Shield of North Carolina (Blue Cross NC) health insurance plans. Here is a quick side-by-side comparison of Blue High Performance Network (BlueHPN<sup>SM</sup>) and Blue Options to help you decide which plan might be best for you and your family.

HEALTH INSURANCE PLAN OPTIONS		
	Blue High Performance Network <sup>SM</sup>	Blue Options <sup>®</sup>
OVERVIEW	<p>Uses a thoughtfully crafted network of doctors and hospitals that consistently deliver high-quality care at lower costs.</p> <p><b>Consider if you:</b></p> <ul style="list-style-type: none"> <li>✓ Want lower costs</li> <li>✓ Want high-quality, coordinated care</li> <li>✓ Don't mind switching doctors if your current one is not in the BlueHPN network</li> <li>✓ Live within areas covered by BlueHPN</li> <li>✓ Do not require out-of-network coverage</li> </ul>	<p>Offers full access to a broad network of providers and specialists for maximum convenience.</p> <p><b>Consider if you:</b></p> <ul style="list-style-type: none"> <li>✓ Don't mind spending more</li> <li>✓ Want access to our full network of providers</li> <li>✓ Have a specific doctor or specialist you want to use</li> <li>✓ Need broad national network coverage</li> <li>✓ Need broad international coverage</li> </ul>
IN-NETWORK COVERAGE (NORTH CAROLINA)	<ul style="list-style-type: none"> <li>• <a href="#">Charlotte metro area BlueHPN network participants – Atrium Health</a></li> <li>• <a href="#">Triad metro area BlueHPN network participants – Wake Forest Baptist Health</a></li> <li>• <a href="#">Hickory metro area BlueHPN network participants – Iredell Health and Frye Regional Medical Center (a Duke LifePoint Hospital)</a></li> <li>• <a href="#">Triangle metro area BlueHPN network participants – Duke Health</a></li> </ul>	<ul style="list-style-type: none"> <li>• 95% of all doctors<sup>1</sup></li> <li>• 96% of all hospitals<sup>1</sup></li> </ul>
IN-NETWORK COVERAGE (NATIONAL)	<ul style="list-style-type: none"> <li>• <a href="#">65+ metro areas in and around North Carolina</a></li> </ul>	<ul style="list-style-type: none"> <li>• 85% of all doctors<sup>2</sup></li> <li>• 97% of all hospitals<sup>2</sup></li> </ul>
OUT-OF-NETWORK COVERAGE	<ul style="list-style-type: none"> <li>• Emergency care</li> <li>• Urgent care (In BlueHPN service areas, urgent care must be received from an in-network urgent care provider. Outside of BlueHPN service areas, you can visit any urgent care provider.)</li> </ul>	<ul style="list-style-type: none"> <li>• All providers</li> <li>• Benefit level differs from in-network</li> </ul>
INTERNATIONAL COVERAGE	<ul style="list-style-type: none"> <li>• Emergency care</li> </ul>	<ul style="list-style-type: none"> <li>• Coverage in more than 200 countries and territories worldwide (through the BlueCard<sup>®</sup> network)</li> </ul>
SPECIALIST COVERAGE	<ul style="list-style-type: none"> <li>• BlueHPN in-network specialists</li> <li>• No referrals needed</li> </ul>	<ul style="list-style-type: none"> <li>• All specialists</li> <li>• No referrals needed</li> </ul>

## Thinking about enrolling in BlueHPN?

### THIS PLAN COULD BE A SMART CHOICE IF YOU:

- ✓ Want to lower your premium and out-of-pocket costs
- ✓ Prioritize quality and affordability over a broad network of providers
- ✓ Want higher-quality care that's better coordinated
- ✓ Don't mind switching if your current doctor isn't in the BlueHPN network
- ✓ Want helpful resources to get the most out of your plan
- ✓ Live within areas covered by BlueHPN (including dependents)

### HOWEVER, A DIFFERENT BLUE CROSS NC PLAN MAY BE A BETTER FIT IF YOU:

- ✗ Want a broad network of providers and are willing to pay a higher premium for that access
- ✗ Often travel to areas where BlueHPN isn't available and need routine care while there that can't be addressed by telemedicine from your regular doctor at home
- ✗ Live outside of the BlueHPN service area for most of the year (or have a covered dependent that does)
- ✗ Have a preferred doctor or specialist who is not in the BlueHPN network and you're not willing to switch to a different provider who's in-network

## BlueHPN saves members

In addition to lower premiums, members see more savings when they use the trusted, high-quality providers and hospitals in our BlueHPN network.

	SHOULDER ARTHROSCOPY		CAESAREAN SECTION		GALLBLADDER REMOVAL	
	Blue Options	BlueHPN NC	Blue Options	BlueHPN NC	Blue Options	BlueHPN NC
TOTAL PROCEDURE COST	\$16,800	\$12,000	\$20,700	\$15,300	\$12,200	\$8,800
MEMBER COST SHARE	\$5,300	\$4,400	\$6,100	\$5,000	\$4,400	\$3,700
MEMBER SAVING		<b>\$900</b>		<b>\$1,100</b>		<b>\$700</b>

## Significant savings across common procedures

Costs are an illustrative example of one region in North Carolina.<sup>3</sup>

## Questions?

### Contact your benefit administrator for more information.

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.*

<sup>1</sup> Blue Cross NC Provider Internal Data; percentages indicated represent Blue Cross NC's PPO Network as of June 29, 2020. Note: Not all plans are available in all areas.

<sup>2</sup> Consortium Health Plans, Q3 2021 Network Access Compare Data (Accessed April 2022).

<sup>3</sup> Source: Blue Cross NC Provider Internal Data 2021.

BlueCard coverage varies for each BCBS Plan. For more complete details, including benefits, limitations and exclusions, please refer to your certificate of coverage.

Not all products are available in all markets. Please discuss specific product options with your benefit administrator.

Scenarios described are fictional and are for illustrative purposes only. This information is not a complete description of benefits. Each health care provider is an independent contractor and not our agent. It is up to the member to confirm provider participation in their network prior to receiving services.

Blue Cross NC offers several decision support tools, such as Find a Doctor and Find Medical Cost, to aid members in making decisions around their health care experience. These tools are offered for member convenience and should be used only as reference tools. Members should consult their own legal counsel, tax advisor or personal physician as applicable throughout their health care experience.

Atrium Health, Wake Forest Baptist Health, Duke Health, Iredell Health and Frye Regional Medical Center are independent organizations that are solely responsible for the physicians and medical facilities they own and operate Atrium Health, Wake Forest Baptist Health, Duke Health, Iredell Health and Frye Regional Medical Center do not offer Blue Cross or Blue Shield products or services.

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. All other trade names 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. U35923, 5/22