



BlueCross BlueShield  
of North Carolina

Visit us at [bcbsnc.com](https://www.bcbsnc.com)

# Welcome aboard

---

Getting to know your health insurance



Thank you for trusting us with your health insurance needs.

A lot has changed in health care recently, so we created this guide\* to make sure you understand your policy and take advantage of all the benefits available to you as a valued Blue Cross and Blue Shield of North Carolina (BCBSNC) member.

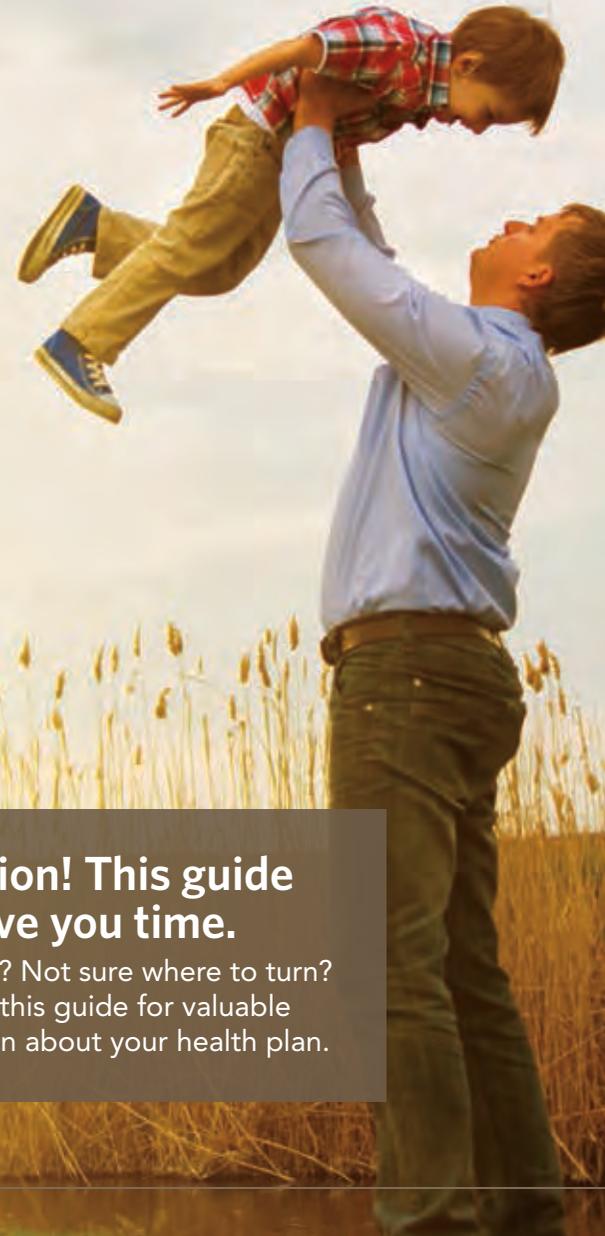
## Using this guide

While this document can be read cover-to-cover, we think you will find its real value as a reference tool – something you can refer to when questions arise. This guide has been broken into five color-coded sections to help you easily find the information you're looking for. And because no single document can contain all the answers, we also suggest the best ways to find additional information.



### **Attention! This guide can save you time.**

Questions? Not sure where to turn? Start with this guide for valuable information about your health plan.





|  |                              |         |
|--|------------------------------|---------|
|   | <b>Tips and Terms</b>        | page 4  |
|   | <b>Getting Care</b>          | page 8  |
|   | <b>Managing Your Health</b>  | page 14 |
|   | <b>Managing Your Account</b> | page 16 |
|  | <b>Billing and Payment</b>   | page 18 |

\* This guide is for informational and educational purposes only and does not supersede or replace your benefit booklet. All benefit determinations will be based on the terms described in your benefit booklet. Availability of the programs described in this guide is determined by the benefit plan in which you are enrolled.

  
Tips and  
Terms

  
Getting  
Care

  
Managing  
Your Health

  
Managing  
Your Account

  
Billing and  
Payment



# Tips and Terms

## Tips

BCBSNC is constantly working to provide value to members. Whether it's discounts on wellness programs or easy access to powerful online tools, our goal is to be viewed as your preferred partner in health care. So take a few minutes to review the tips on these pages because they were created to help you save time and money.

## Use our online tools

[mybcbsnc.com](https://mybcbsnc.com) and the HealthNAV<sup>SM1</sup> mobile app – both easily accessible with your smartphone – may be the fastest way to get the answers you need. More information about these tools can be found on page 16 of this guide.



Access your account online at [mybcbsnc.com](https://mybcbsnc.com). If you did not purchase your plan through [bcbsnc.com](https://bcbsnc.com), you will need to register first.

## Good health starts in the kitchen

Did you know that BCBSNC offers a nutritional counseling benefit? Working with a registered dietitian can help you plan menus, develop healthy and affordable eating habits, and create a diet for specific health conditions.



## Use PrimeMail for your prescriptions

PrimeMail<sup>®</sup> is the mail service pharmacy chosen by BCBSNC that gives members an easy way to manage their prescriptions. With PrimeMail, you can order refills, check the status of your order and save money. All without waiting in line. Sign up at [mybcbsnc.com](http://mybcbsnc.com).

## Participate in Healthy Outcomes Wellness<sup>1</sup>

BCBSNC wants you to be an active participant in leading a healthy life. So we've created a member wellness program called Healthy Outcomes. Answer a 15-minute online health assessment within the first 150 days of your plan's 2014 effective date and earn a \$50 gift card.<sup>2</sup> If you missed the opportunity to earn \$50, don't worry – you can still receive a \$50 gift card for completing the Healthy Outcomes program.<sup>\*\*</sup> Learn more by visiting [bcbsnc.com/starttoday](http://bcbsnc.com/starttoday).

## Consider generic drugs when possible

Generic drugs are approved by the U.S. Food and Drug Administration (FDA) as equivalent to their brand name counterparts. They provide the same health benefits, consist of the same active ingredient, offer the same strength and dosage form, and are usually much less expensive. Talk to your doctor to see if a generic is right for you before making any substitutions. Use the Find a Drug tool at [mybcbsnc.com](http://mybcbsnc.com).

## Know before you go – Health Line Blue<sup>SM,3</sup>

Health Line Blue is a 24/7 service that lets you speak directly with a specially trained nurse and ask questions before you decide to go to the doctor. After all, sometimes a little reassurance is all you need. Just call **1-877-477-2424**.

## Save money with Blue365<sup>®,4</sup>

Blue365 offers members exclusive savings on products and services that keep you healthy and happy. Discounts for items such as healthy eating, wellness, fitness gear and family activities – including travel – change frequently. Visit [bcbsnc.com/blue365](http://bcbsnc.com/blue365) to learn more and sign up to receive email updates.



Understand your rights and responsibilities as a member, and get information about benefit coverage and obtaining care at [bcbsnc.com/guide](http://bcbsnc.com/guide).

\* 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.  
\*\* Must complete the wellness program components between Jan. 1, 2014, and Sept. 30, 2014 and earn at least 120 points in the program to qualify.



# Tips and Terms (continued)

## Terms\*

**Annual Enrollment Period** – An established period of time during the calendar year in which you can purchase a health insurance plan. While there are a few exceptions to this rule – such as losing a job, getting married or moving to a new state – if you don't buy your health insurance during the Annual Enrollment Period you will have to wait until the next year.

**Benefit period** – The specified period of time during which charges for covered services provided to a policy member must be incurred in order to be eligible for payment.

**Brand name drug** – A prescription drug that has been patented and is only available through one manufacturer.

**Coinsurance** – Your share of the costs of covered services, after you've met your deductible. Coinsurance is usually stated as a percentage of the allowed amount. For example, if BCBSNC lists coinsurance at 20% of covered medical expenses after you've met your deductible, then BCBSNC pays 80% of covered services, and you pay 20% until you reach your out-of-pocket limit.

**Copayment** – A fixed dollar amount you may pay for a covered service at the time you receive it. Copayments can vary depending on the service.

**Deductible** – The amount you owe for certain covered services during a benefit period before your health insurance begins to pay.

**Explanation of Benefits (EOB)** – After you visit a doctor, hospital or other health care provider you may receive an EOB. This document provides a summary of your benefits applied to your claims. For more information, visit [bcbsnc.com/eob](http://bcbsnc.com/eob).

**Generic drug** – A non-brand name drug which has the same active ingredient, strength and dosage form, and which is determined by the FDA to be therapeutically equivalent to the brand-name drug specified in your prescription.

**In-network provider** – A provider that has been designated as a participating or contracted provider by BCBSNC for the member's specific health insurance product. Using an in-network provider is less expensive than an out-of-network provider.

**Network** – A group of physicians, hospitals and other health care providers working with a health care plan to offer care at negotiated rates and at other agreed upon terms.

\* This guide is for informational and educational purposes only and does not supersede or replace your benefit booklet. All benefit determinations will be based on the terms described in your benefit booklet.



**Out-of-network provider** – A provider that has not been designated as a participating or contracted provider by BCBSNC for your specific health insurance plan. Using an out-of-network provider is more expensive than an in-network provider.

**Out-of-pocket limit** – The maximum you will pay from your own funds for covered services in a benefit period. Once you have met this amount, BCBSNC will pay 100% of your remaining covered services. Deductibles, copayments and coinsurance for covered medical and drug benefits apply to this limit. Premiums and non-covered services as well as out-of-network charges beyond the allowed amount do not apply to the out-of-pocket limit.

**Premium** – The amount paid, typically on a monthly basis, to keep an insurance policy active.

**Prescription** – A written order or refill notice issued by a licensed medical professional for drugs, which are only available through a pharmacy.

**Preventive care** – Medical services related to the prevention of disease, provided by or upon the direction of a doctor or other provider. Visit [bcbsnc.com/preventive](https://bcbsnc.com/preventive).

**Primary care physician** – A doctor selected by the enrollee to be the first physician contacted for any medical problem. The doctor acts as the patient's regular physician and coordinates any other care the patient needs, such as a visit to a specialist or hospitalization.

**Qualifying Life Event** – A change in your life that can make you eligible to enroll or change your health coverage outside of the standard annual enrollment period. Examples include a change in family size, moving to a new state, or a change in income.

**Specialist** – Providers whose practices are limited to treating a specific disease (e.g., oncologists), specific parts of the body (e.g., ear, nose and throat), or specific procedures (e.g., oral surgery).



Getting  
Care



Managing  
Your Health



Managing  
Your Account



Billing and  
Payment



# Getting Care – Where to Go

If you're experiencing a serious or life-threatening medical emergency, please call 911 or seek care at your nearest hospital emergency room. If your health issue is less serious, it may be faster – and cost less – to visit your physician's office or go to an urgent care center.

We make locating an in-network clinic, hospital or physician easy through one of these three ways:

- + Use our Find a Doctor tool on [mybcbsnc.com](http://mybcbsnc.com)
- + Use the Urgent Care Finder on our HealthNAV app
- + Call Health Line Blue at **1-877-477-2424**

## TIP

Preventive care, such as a routine physical, is a great way to stay informed about your health. And catching potential problems early is one of the best ways to keep health care costs down. For this reason, a number of preventive services are offered at no cost to you. For more information, visit [bcbsnc.com/preventive](http://bcbsnc.com/preventive).

## Health Line Blue 24/7 Access to Answers

**Is my child's fever serious?**

**I've got a bad case of poison ivy, what are my options?**

**How do I find a Primary Care Physician who's in my network?**

All valid questions. And all can be answered by our specially-trained nurses. So the next time you have a question related to your health and don't know where to turn, call the experts at Health Line Blue.

Day or night, call **1-877-477-2424**





**TIP**

It's important to establish a relationship with a Primary Care Physician. In addition to handling routine procedures and preventive care, they will monitor your health over time and let you know if potential concerns arise. You can use our Find a Doctor tool on [mybcbsnc.com](http://mybcbsnc.com).



## Knowing where to go can save time and money

|   | Average Wait Time   | Average Member Cost             | Examples of Conditions Addressed   |
|---|---|---------------------------------|--|
|  <p><b>Health Line Blue</b></p> | <br>18.7 seconds*        | \$0                             | <i>Call for answers to questions about:</i><br>Cuts and scrapes<br>Headaches<br>Insect bites<br>Rashes<br>Anytime you are unsure of where to go<br>Sore throat<br>Stomach aches<br>Minor allergic reactions<br>Minor fevers              |
| <b>Convenience Care Centers</b>   | <br>15 minutes           | \$24.00**                       | Allergy symptoms<br>Flu shots<br>Minor burns or cuts<br>Possible sprains or strains  |
| <b>Urgent Care</b>  | <br>11-20 minutes***     | \$\$\$<br>\$60.00**             | Back pain<br>Broken fingers or toes<br>Digestive discomfort<br>Ear or eye infections<br>Flu-like symptoms<br>Migraines or headaches<br>Minor burns or injuries<br>Nausea and vomiting<br>Sinus or allergy symptoms<br>Sprains or strains |
| <b>Emergency Room</b>   | <br>4 hours, 7 minutes† | \$\$\$\$\$\$\$\$<br>\$582.00**‡ | Any life threatening issue<br>Broken bones<br>Chest pain<br>Difficulty breathing<br>Excessive bleeding<br>Head injuries<br>Loss of consciousness<br>Seizures or convulsions<br>Sudden loss of vision                                     |

\* Nurse24 Detail/Nurse line Performance Report (Alere, Q1 2013).  
 \*\* Average cost to BCBSNC members across commercial group and individual business. Based on BCBSNC internal data for 12 months ending December 2012.  
 \*\*\* Urgent Care Benchmarking Study Results. Journal of Urgent Care medicine. January 2012.  
 † Emergency Department Pulse Report 2010 Patient Perspectives on American Health Care. Press Ganey Associates. [http://www.pressganey.com/Documents\\_secure/Pulse%20Reports/2010\\_ED\\_Pulse\\_Report.pdf?viewFile](http://www.pressganey.com/Documents_secure/Pulse%20Reports/2010_ED_Pulse_Report.pdf?viewFile) (Accessed February 2014).  
 ‡ Emergency room costs include both facility and professional charges and combine copayment, deductible and coinsurance.





# Getting Care – Preparing for Your Visit

## Treatment Cost Estimator

BCBSNC has created the Treatment Cost Estimator\* tool to help you plan for and compare the cost of various medical procedures. In general, the payment amount you are responsible for depends on several things:

- + The type of benefit plan that you have
- + The type of provider you are seeing (for example: primary care physician versus a specialist)
- + The place of service (for example: office visit versus hospital)
- + The level of care you need

## Do I need to get pre-approval?

Getting pre-approval is a great way to know which services are covered, and which are not.

**For Doctor Visits** – While most doctor visits do not require pre-approval, some of the treatments and services that doctors perform during the visit may require pre-approval.

**For Prescriptions** – If you need a prescription, you should always check if pre-approval is required before you go to the pharmacy. An easy way to find out if your prescription requires a pre-approval is to use the Find a Drug tool available at [mybcsnc.com](http://mybcsnc.com) and on the HealthNAV app.

## Did you know?

The same surgery can vary by as much as **\$10,000** between hospitals in the same town.\*\*



---

Be sure to consult our Treatment Cost Estimator tool at [mybcsnc.com](http://mybcsnc.com).

---

\* The cost ranges described in the Treatment Cost Estimator tool are based on average costs as collected by Blue Cross and Blue Shield of North Carolina and are provided for informational purposes only. While these ranges should give you a good idea of the relative costs of certain services, your actual costs may exceed this range depending on your chosen provider and the particular services rendered.

\*\* Internal BCBSNC data, 2012, Accessed December 2012.



For a comprehensive list of questions you may want to ask your doctor, visit [choosingwisely.org/doctor-patient-lists](http://choosingwisely.org/doctor-patient-lists).



## Helpful steps

The following steps will help you prepare for your visit to the doctor:

- + Before your visit, think about how you are feeling and write down any questions you may have.
- + Check with the doctor's office or facility to see if there is any paperwork you need to fill out in advance of your visit (for example: your medical history, a list of medications you're taking, family health history, etc.).
- + Be sure you have your Member ID card before you go. Once there, provide your card when you check in. The card has your subscriber number, which is how your service provider will check with BCBSNC to verify your coverage and available benefits.

If you can't find your ID card, you can easily access a temporary card in one of two ways:

- + Visit Member Services at [mybcbsnc.com](http://mybcbsnc.com)
- + Click the Temporary ID Card link on your HealthNAV smartphone app



As a member, you can access up to the last two years of BCBSNC claims and prescription information on [mybcbsnc.com](http://mybcbsnc.com). This information may be helpful for filling out your medical history.

**Know your network!** Depending on the procedure, using an in-network provider can save you thousands of dollars versus a comparable out-of-network provider. Other reasons to choose an in-network provider include:

### In-Network



- + Contracted rates often result in lower costs
- + Lower deductible
- + Lower out-of-pocket costs
- + Preventive services are covered at 100%

### Out-of-Network



- + No contracted rates
- + Higher deductible
- + Higher out-of-pocket costs
- + Preventive services are not covered at 100%



Managing Your Health



Managing Your Account



Billing and Payment



# Getting Care – Paying for Services

While at your doctor visit, if you did not make a payment (such as a deductible or copayment), then you will get a bill from the doctor.

## When will I know how much I owe?

If a copayment is due, you will typically be asked to pay that amount at the time of your visit.

If your visit was subject to a deductible, you may be asked to pay this while at your visit or after the visit. If a deductible or coinsurance payment is due, then after your claim has been processed, BCBSNC will mail you an Explanation of Benefits (EOB) document. Be sure to refer to this amount when making payment to your provider.

### TIP

To see if a claim has been paid, refer to the EOB you will receive by mail after your visit. You can also view your claims and EOBs at [mybcbsnc.com](http://mybcbsnc.com). Mobile users have access to claims only.





**TIP**

If you receive an Explanation of Benefits (EOB) statement, be sure to review it carefully. An EOB shows how much your service cost, how much BCBSNC paid towards the service, and how much, if any, you owe. An EOB is not a bill.

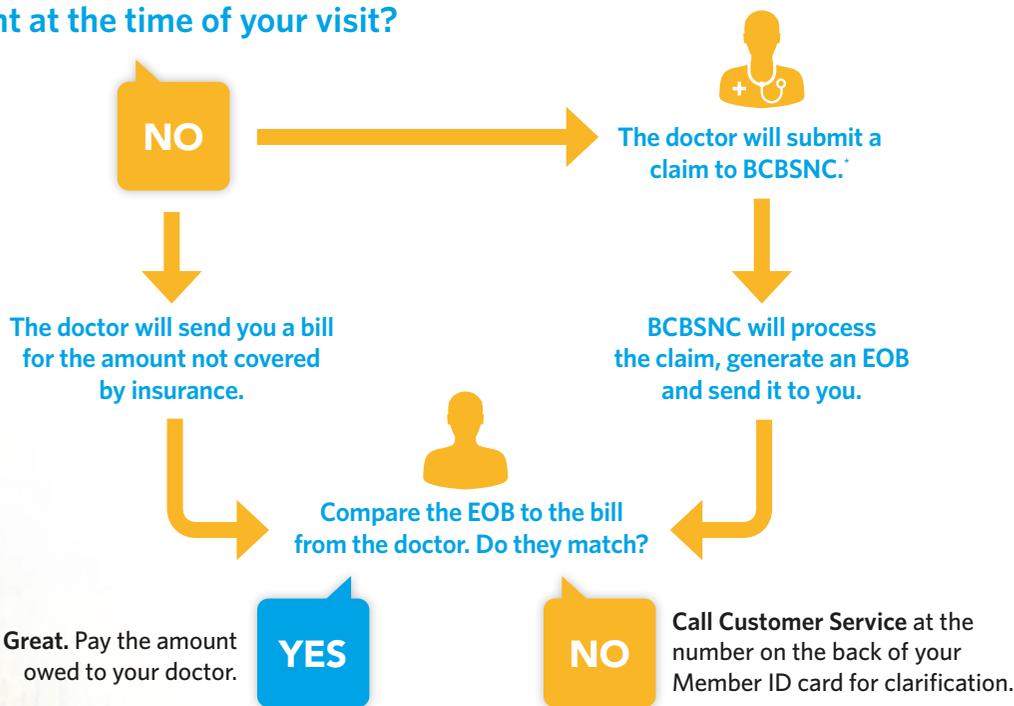


## Will I receive a bill from my doctor?

### Did you pay a copayment at the time of your visit?

You may be all set. Oftentimes, your copay is all that is required. However, depending on the services, you may still be subject to other charges such as deductibles and coinsurance.

**YES**



\* If your doctor does not submit claims directly to BCBSNC, you may receive reimbursements for claim payments by accessing claim submission forms directly at [mybcbsnc.com](http://mybcbsnc.com).



Managing Your Health



Managing Your Account



Billing and Payment



# Managing Your Health

At BCBSNC, we believe managing your health is a team effort. That's why we offer access to wellness programs, nutritional counseling and a wide range of discounts on healthy activities. We also provide members a direct line to knowledgeable health care professionals who can answer specific questions about your health, and help you manage the reality of living with a chronic condition like asthma or diabetes.

## Preventive care

Just as your car needs oil changes and routine checkups, you should work with a medical professional to have routine physicals and monitor your overall health. Here are several ways you can assess your health status:

- + Visit [mybcbsnc.com](http://mybcbsnc.com) and log in to your Member Services account to take an Online Health Assessment
- + Be sure to get your annual checkup
- + If you have specific concerns about your health, you can:
  - Contact your physician
  - Access BCBSNC's Health Line Blue – nurses available 24/7 to answer your questions, by phone at **1-877-477-2424**, and through live chat at [mybcbsnc.com](http://mybcbsnc.com), click on the Wellness tab.

## Discounts

BCBSNC is committed to helping its members find great savings to help maintain their health. Blue365 gives members access to exclusive discounts on healthy products and services at no additional cost, including:

- + Gym memberships
- + Laser eye surgery
- + Vision services
- + Healthy eating
- + Family activities

To view available discounts, visit [blue365deals.com](http://blue365deals.com).

## Wellness

BCBSNC offers access to a number of programs to help manage your health. Visit [mybcbsnc.com](http://mybcbsnc.com) and click on Wellness to access the following:

- + Health Assessment
- + Guidance on applicable preventive care activities
- + Interactive tutorials on various wellness topics
- + Online seminars
- + Tracking tools for weight, nutrition and more



**TIP**



Enjoy the benefits of our Healthy Outcomes program. You can earn up to \$100. Go to [bcbsnc.com/starttoday](https://www.bcbsnc.com/starttoday). More information can be found on page 5.

## Care Management – Support when you need it most

BCBSNC knows dealing with a complex medical or disease-related condition isn't easy, which is why we offer support through our Care Management programs.\*

If you have recently been discharged from the hospital, have a complex medical condition or suffer from a chronic condition, you may receive a phone call from one of our Care Management specialists. Alternatively, you may receive a package of educational materials in the mail. 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're in need of extra support. This service is confidential and available for those who qualify at no additional cost.

To learn more about Condition Care and Wellness programs available from BCBSNC, log in to [mybcbsnc.com](https://www.mybcbsnc.com) and click on the Wellness tab. If you have a complex condition, and would like support, please call **1-800-218-5295**, press #, and then dial extension **55547**.

\* Blue Cross and Blue Shield of North Carolina (BCBSNC) provides these programs (online programs, Condition Care) for your convenience and is not liable in any way for the goods or services received. BCBSNC has contracted with third-party vendors independent of BCBSNC 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 BCBSNC'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. BCBSNC reserves the right to discontinue or change these programs at any time without prior notification.



Managing Your Health



Managing Your Account



Billing and Payment



# Managing Your Account

## Get connected with Member Services

BCBSNC makes it easy for you to manage your account online. Simply log in to Member Services at [mybcbsnc.com](http://mybcbsnc.com) to access:

- + General benefit information, including your billing profile
- + Status of your claims and corresponding EOBs
- + The current balance of your deductible
- + Out-of-pocket cost estimates for specific medical services, hospitals and doctors<sup>5</sup>
- + Temporary member ID card
- + BCBSNC contact information
- + Nearby service providers

### TIP

Always on the go? Access many of the same features by downloading the HealthNav app, or visit [mybcbsnc.com](http://mybcbsnc.com) on your mobile device.





Be sure to keep your mailing address up-to-date. You can update your address on the back of your monthly bill, or through your Member Services account at [mybcbsnc.com](http://mybcbsnc.com).



## Need to make a change?

Whether you have a new phone number, are preparing to move, or are getting married, we understand that change happens. So when it does, be sure to let us know.

When it is time to make a change, you need to answer the following two questions:

- 1) Where did I purchase my benefit plan?
- 2) Is this a Routine Change or a Qualifying Life Event Change?

If you bought your plan on the Health Insurance Marketplace<sup>6</sup>, also known as the Exchange, you will need to contact the Marketplace for assistance at **1-800-318-2596**.

If you purchased your benefit plan through BCBSNC, the easiest way to make changes to your account is at [mybcbsnc.com](http://mybcbsnc.com).



### Qualifying Life Event Changes\*

- + Adding a dependent
- + Moving to a new state
- + Getting married

\* This is not a comprehensive listing of everything that falls under Qualifying Life Event Changes.

## Qualifying Life Event Changes versus Routine Changes

Generally speaking, there are two types of changes you can make to your health insurance plan. Qualifying Life Event Changes and Routine Changes. While you can make Routine Changes at any time, you can only make Qualifying Life Event Changes in certain situations.

For more information about Qualifying Life Events, refer to your Member Guide.

Routine changes can be made at any time by:

- + Clicking on Account Information at [mybcbsnc.com](http://mybcbsnc.com)
- + Sending mail to  
BCBSNC  
PO Box 580012  
Charlotte, NC 28258-0012
- + Calling the number on the back of your Member ID card



### Routine Changes\*\*

- + Changing method of payment
- + Updating address, unless it's a change in your zip code
- + Updating contact information

\*\* This is not a comprehensive listing of everything that falls under Routine Changes.



Managing  
Your Account



Billing and  
Payment



# Billing and Payment

## Key facts about your monthly bill

Bills are sent out approximately three weeks prior to the due date. For example, your bill for coverage in April will be sent around March 10th.

Viewing your bill is easy:

- + **Mail** We automatically mail your bill each month. You can opt out of this at any time and view your bills only online.
- + **Online** You can view your bill at [mybcbsnc.com](http://mybcbsnc.com) by logging in to your Member Services account.
- + **Email** We send you a monthly reminder that your bill is ready to view online.

Your payment is due on the first day of the month. Please note: You will not receive a bill reminder from BCBSNC. Your bill is the first and final notice.

### TIP

If you qualify for financial assistance, and you purchased your plan through the Health Insurance Marketplace, your monthly bill will automatically show the reduced amount you owe.

## Paying your bill is easy

You may pay your bill in one of the following ways:

- + **Online** Visit [mybcbsnc.com](http://mybcbsnc.com) and log in to your Member Services account to pay with a credit or debit card.
- + **Bank Draft** To set up automatic monthly bank drafts:
  - Complete the Easy Pay Blue Form on the back of your bill, or
  - Visit [mybcbsnc.com](http://mybcbsnc.com), log in to Member Services, click Account Information and then Manage Billing & Payments.
- + **Mail** Pay with a personal check, money order or certified check. Include your account number and mail to:  
BCBSNC  
PO Box 580012  
Charlotte, NC 28258-0012
- + **Phone** Call the number on the back of your Member ID card for our automated payment system.  
*(Note: The automated phone payment system only accepts payments from checking or savings accounts. Please have your routing and account numbers ready.)*
- + **In Person** Visit our customer service center located at:  
1965 Ivy Creek Boulevard  
Durham, NC 27707



## Reinstating your plan

If your plan is terminated because of a missed payment, there are two ways to proceed:

- + If you bought your plan on the Health Insurance Marketplace, you will need to contact the Marketplace for assistance by calling **1-800-318-2596**.
- + If you did not buy your plan on the Health Insurance Marketplace, you can reinstate your policy by logging in to Member Services or calling the number found on the back of your Member ID card within 30 days of the date the policy was terminated.



- 1 Blue Cross and Blue Shield of North Carolina (BCBSNC) offers Healthy Outcomes as a convenience to aid you in improving your health; results are not guaranteed. BCBSNC contracts with Alere Health Improvement Company, an independent third party vendor, for the provision of certain aspects of Healthy Outcomes and is not liable in any way for goods or services received from Alere. BCBSNC reserves the right to discontinue or change Healthy Outcomes programs at any time. The programs are educational in nature, and are intended to help you make informed decisions about your health, and to help you comply with your doctor's plan of care. Decisions regarding your care should be made with the advice of your doctor. The Healthy Outcomes Wellness program is only available to those individuals who purchase an individual market health insurance policy; however it does exclude Blue Assurance policy holders. It is not available to those with any type of BCBSNC dental only policy or members of a group policy.
- 2 Members must be 18 years of age or older to participate. Health Assessment must be completed within the first 150 days of your plan's 2014 effective date. After completing the Health Assessment, you will receive your \$50 gift card reward within 5 to 9 weeks. All rewards under the Healthy Outcomes Wellness program may be deemed taxable. Consult your tax advisor for tax reporting requirements. Other eligibility requirements may apply.
- 3 BCBSNC has contracted with Health Dialog Services Corporation to bring you information and services offered through the Health Line Blue program. Health Dialog Services Corporation is a separate or independent company not affiliated with BCBSNC.
- 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 BCBSNC. Any disputes regarding these products and services may be subject to BCBSNC'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.
- 5 Estimates may not take into account all claims filed with respect to deductibles, out-of-pocket limits, and other accumulators. Cost estimate and provider quality information is not available to the following groups: Blue Medicare®, Blue Medicare Supplement™, Federal Employee Program® members and dental-only plan members.
- 6 The Health Insurance Marketplace is an independent entity run by the federal government.

STAY  
IN  
TOUCH

Visit [bcbsnc.com](http://bcbsnc.com) and click on the social media links at the bottom of our homepage to stay connected.



PrimeMail is a registered trademark of Prime Therapeutics, LLC. Prime Therapeutics is an independent company providing pharmacy benefit management services for certain Blue Cross and Blue Shield of North Carolina members. ©, SM Marks of the Blue Cross and Blue Shield Association. SM1 Mark of Blue Cross and Blue Shield of North Carolina. Blue Cross and Blue Shield of North Carolina is an independent licensee of the Blue Cross and Blue Shield Association. U9434, 5/14

