

BlueLocalSM

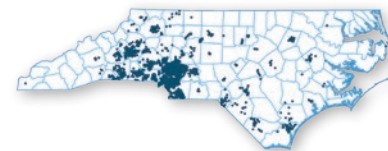
with Carolinas HealthCare System

Blue Local with Carolinas HealthCare System is a good option if you want lower premiums and wish to get care from Carolinas HealthCare System. Since all doctors are in the same system, it's easier for them to work together on your behalf. Just make sure any doctors and hospitals you currently use, or wish to see, are in the Blue Local with Carolinas HealthCare System network.

BLUE LOCAL with Carolinas HealthCare System offers:

- + Lower costs through a smaller, local network
- + Network that includes Carolinas HealthCare System with a children's hospital that's nationally ranked in six specialties, the region's only level 1 trauma center and more than 200 primary care and urgent care locations¹⁴
- + Network that does not include Novant or CaroMont

EMERGENCY CARE WILL BE COVERED AS IN-NETWORK AT ANY LOCATION WITHIN NORTH CAROLINA



Availability

Blue Local with Carolinas HealthCare System is available to residents of these metro-Charlotte area counties:

- + Anson
- + Cabarrus
- + Cleveland
- + Gaston
- + Lincoln
- + Mecklenburg
- + Rowan
- + Stanly
- + Union

IN-NETWORK BENEFIT				
DEDUCTIBLE & COINSURANCE PLAN	Individual Deductible (Family=2x)	Individual Out-of-pocket Max (Family=2x)	Coinsurance	Prescription Drug Benefit
BLUE LOCAL WITH CAROLINAS HEALTHCARE SYSTEM BRONZE 6650¹⁵ (HSA ELIGIBLE)	\$6,650	\$6,650	0%	Integrated

IN-NETWORK BENEFIT							
COPAY PLANS	Individual Deductible (Family=2x)	Individual Out-of-pocket Maximum (Family=2x)	Coinsurance	Primary Care Provider Copay	Specialist/ Urgent Care Copay	Prescription Drug Deductible	Prescription Drug Benefit
BLUE LOCAL WITH CAROLINAS HEALTHCARE SYSTEM SILVER 7000	\$7,000	\$7,350	30%	\$25	\$75	\$400	\$10/\$25/\$40/ \$80/25%/35%
BLUE LOCAL WITH CAROLINAS HEALTHCARE SYSTEM SILVER 4000	\$4,000	\$7,350	30%	\$10	\$40	\$200	\$10/\$25/\$40/ \$80/25%/35%
BLUE LOCAL WITH CAROLINAS HEALTHCARE SYSTEM GOLD 2500	\$2,500	\$7,350	10%	\$5	\$30	\$200	\$4/\$10/\$35/ \$80/25%/35%

Out-of-network (OON) deductible and OON out-of-pocket maximum (OOPM) are four times the in-network deductible and in-network OOPM

Member pays 30% more coinsurance when seeking services out-of-network

Integrated prescription drug benefits subject to the same deductible and coinsurance as other medical services

Prescription drug deductible must be met before receiving benefits

Emergency room copay is \$500 on Gold plans and \$600 or \$1,000 (depending on the plan) on Silver plans after the deductible is met

Emergency room visits are subject to deductible and coinsurance on Bronze plans