

# BlueSelect®

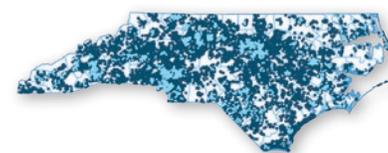
Choose Blue Select if you want savings along with access to our largest network of doctors, specialists and hospitals. This plan offers two tiers of in-network benefits. You may choose from either tier, but for the highest quality and the most savings, choose from Tier 1.

## BLUE SELECT offers:

- + Two tiers of benefits. Tier 1 offers the savings that make this plan a lower-cost option to Blue Advantage.

## How tiers work

- + Tier 1 doctors and hospitals have received our top ratings for quality outcomes, cost-efficiency and accessibility.
- + Tier 2 doctors and hospitals meet our standards for quality outcomes, cost-efficiency and/or accessibility.
- + In-network providers located outside the state are Tier 1 through the BlueCard® program.
- + Doctors and hospitals that are not Tier 1 or Tier 2 will be covered as out-of-network.
- + The following network providers are designated as either Tier 1 or Tier 2: hospital facilities, gastroenterology, cardiology, general surgery, obstetrics/gynecology, orthopedic surgery, neurology, endocrinology. All other providers are designated as Tier 1.



## Availability

Blue Select is available in all North Carolina counties **except**:

- + Alamance
- + Anson
- + Cabarrus
- + Caswell
- + Chatham
- + Durham
- + Franklin
- + Johnston
- + Lee
- + Mecklenburg
- + Orange
- + Person
- + Rowan
- + Stanly
- + Union
- + Wake

IN-NETWORK BENEFIT									
TIERED NETWORK PLANS	Individual Deductible (Family=2x)	Individual Out-of-pocket Max (Family=2x)	Tier 1 Coinsurance	Tier 2 Coinsurance	Primary Care Provider Copay	Tier 1 Specialist/ Urgent Care Copay	Tier 2 Specialist Copay	Prescription Drug Deductible	Prescription Drug Benefit
<b>BLUE SELECT SILVER 7000</b>	\$7,000	\$7,350	30%	50%	\$25	\$75	\$150	\$400	\$10/\$25/\$40/ \$80/25%/35%
<b>BLUE SELECT GOLD 2500</b>	\$2,500	\$7,350	10%	30%	\$5	\$30	\$60	\$200	\$4/\$10/\$35/ \$80/25%/35%

Out-of-network (OON) deductible and OON out-of-pocket maximum (OOPM) are two 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