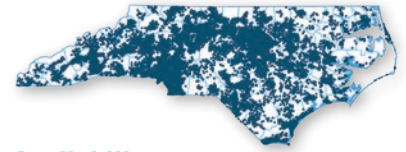


BlueAdvantage®

Blue Advantage gives you access to our largest statewide network. This is a good option if you want a broad choice of in-network doctors, specialists and hospitals.

BLUE ADVANTAGE offers:

- + More than 97% of doctors and 99% of the hospitals in North Carolina are in-network¹



Availability

Blue Advantage 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				
DEDUCTIBLE & COINSURANCE PLAN	Individual Deductible (Family=2x)	Individual Out-of-pocket Max (Family=2x)	Coinsurance	Prescription Drug Benefit
BLUE ADVANTAGE BRONZE 6650¹⁵ (HSA ELIGIBLE)	\$6,650	\$6,650	0%	Integrated

IN-NETWORK BENEFIT							
COPAY 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 ADVANTAGE CATASTROPHIC¹⁶	\$7,350	\$7,350	0%	\$35x3	0%	Integrated	0%
BLUE ADVANTAGE SILVER 7000	\$7,000	\$7,350	30%	\$25	\$75	\$400	\$10/\$25/\$40/ \$80/25%/35%
BLUE ADVANTAGE SILVER 4000	\$4,000	\$7,350	30%	\$10	\$40	\$200	\$10/\$25/\$40/ \$80/25%/35%
BLUE ADVANTAGE 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 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

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

