

CHOOSE your plan



BlueLocal™

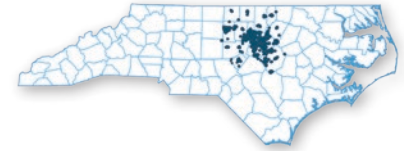
with Duke Health and WakeMed

If you want lower premiums and wish to get care from Duke Health and WakeMed (and their affiliated doctors and hospitals), then this could be the right plan for you. 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-network.

BLUE LOCAL with Duke Health and WakeMed offers:

- + A primary care provider (PCP) who oversees all of your care for a better overall experience
- + Lower costs through a smaller, local network
- + Network that includes top-ranked Duke Health,¹² WakeMed hospitals and more than 1,200 physicians through WakeMed Key Community Care¹³
- + Network that does not include UNC Health Care or Rex

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



Availability

Blue Local with Duke Health and WakeMed is available to residents of these Triangle-area counties:

- + Alamance
- + Caswell
- + Chatham
- + Durham
- + Franklin
- + Granville
- + Johnston
- + Lee
- + Orange
- + Person
- + Vance
- + Wake

| IN-NETWORK BENEFIT | | | | |
|--|-----------------------------------|--|-------------|---------------------------|
| DEDUCTIBLE & COINSURANCE PLAN | Individual Deductible (Family=2x) | Individual Out-of-pocket Max (Family=2x) | Coinsurance | Prescription Drug Benefit |
| BLUE LOCAL WITH DUKE HEALTH AND WAKEMED BRONZE 6650 ¹⁵ (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 DUKE HEALTH AND WAKEMED SILVER 7000 | \$7,000 | \$7,350 | 30% | \$25 | \$75 | \$400 | \$10/\$25/\$40/ \$80/25%/35% |
| BLUE LOCAL WITH DUKE HEALTH AND WAKEMED SILVER 4000 | \$4,000 | \$7,350 | 30% | \$10 | \$40 | \$200 | \$10/\$25/\$40/ \$80/25%/35% |
| BLUE LOCAL WITH DUKE HEALTH AND WAKEMED 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