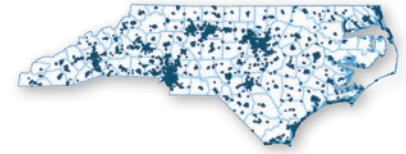


Blue Value is a good fit if you want lower monthly premiums and are flexible about which doctors you see – or if your doctor or hospital is part of this smaller network. The network is statewide, making it easy to get in-network care if you travel or have a child away at college.



BLUE VALUE offers:

- + Network that includes Novant, UNC Health Care and Rex
- + Network that does not include Duke Health, WakeMed or Carolinas HealthCare System

Availability

Blue Value is available to residents of these North Carolina counties:

- + Alamance
- + Alexander
- + Anson
- + Brunswick
- + Burke
- + Cabarrus
- + Caldwell
- + Caswell
- + Catawba
- + Chatham
- + Cleveland
- + Columbus
- + Davidson
- + Davie
- + Duplin
- + Durham
- + Forsyth
- + Franklin
- + Gaston
- + Iredell
- + Johnston
- + Lee
- + Lincoln
- + Mecklenburg
- + New Hanover
- + Onslow
- + Orange
- + Pender
- + Person
- + Rowan
- + Stanly
- + Stokes
- + Surry
- + Union
- + Wake
- + Yadkin

IN-NETWORK BENEFIT				
DEDUCTIBLE & COINSURANCE PLAN	Individual Deductible (Family=2x)	Individual Out-of-pocket Max (Family=2x)	Coinsurance	Prescription Drug Benefit
BLUE VALUE 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 VALUE CATASTROPHIC¹⁶	\$7,350	\$7,350	0%	\$35x3	0%	Integrated	0%
BLUE VALUE SILVER 7000	\$7,000	\$7,350	30%	\$25	\$75	\$400	\$10/\$25/\$40/ \$80/25%/35%
BLUE VALUE SILVER 4000	\$4,000	\$7,350	30%	\$10	\$40	\$200	\$10/\$25/\$40/ \$80/25%/35%
BLUE VALUE 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 and Catastrophic plans