GET THE MOST out of your plan

Member Benefits and Resources



Count on the name trusted for over 90 years



BlueCross BlueShield of North Carolina



BlueConnect^{**}

A PERSONALIZED WAY to manage your health care

Blue Connect (**BlueConnectNC.com**) is your online source for tools and information about your health plan. Additionally, Blue Cross and Blue Shield of North Carolina (Blue Cross NC) has created the **Blue Connect MobileSM** app to deliver many of the same powerful tools right to your phone or tablet.¹

Blue Connect is designed to make your health care experience simpler. Once you register, you'll be able to:

- Choose your primary care provider, find other in-network providers, read patient reviews and estimate the cost of procedures
- View your benefits, claims and expenses applied toward your deductible and out-of-pocket limits in an instant so you know exactly where you stand
- Access your digital member ID card²
- Connect with a Customer Service representative through chat or in-app messaging
- Access preventive care and wellness resources
- Go paperless to be notified when your important documents are available online



Get started with Blue Connect

Step 1

Visit **BlueConnectNC.com** or scan this QR code to register your account. Keep your username and password in a safe place. If you already have an account, just log in.



Step 2

Go to the App Store, Google Play, or scan this QR code and download the **Blue Connect Mobile** app. Then log in using your Blue Connect username and password.



Whether you're using the **BlueConnectNC.com** website or the **Blue Connect Mobile** app, take some time to explore. Doing so will save you time in the future.

Blue365.



DEALS AND DISCOUNTS for healthier living

Blue Cross NC is committed to helping our members find savings to support a healthy lifestyle outside of the doctor's office. Blue365 offers exclusive member-only discounts on products and services.³

Get deals, discounts and more:

- Apparel & Footwear
- Fitness
- Hearing & Vision
- Home & Family
- Nutrition
- Personal Care
- Travel

You'll also get special weekly deals from well-known companies – delivered right to your email. From sports gear to personal care, you'll always find savings with Blue365.

Joining is easy

Simply visit BlueCrossNC.com/MemberDiscounts to register.



Telehealth⁴ (offered by Teladoc[®]) – acute care and behavioral health

Telehealth is a convenient and effective way for members to get care. With telehealth, board-certified doctors are able to diagnose symptoms, prescribe non-narcotic medication and send e-prescriptions to the patient's pharmacy. Members can consult with a doctor by phone or video 24 hours a day for minor acute care.

Behavioral health and substance use disorder services are available by appointment seven days a week. Members connect by computer, tablet or mobile app to secure sessions with trained, licensed professionals providing counseling and behavioral health services.

You can register for Teladoc services⁵ by visiting Find Care on Blue Connect.

Diabetes support

Even though there is no cure for type 2 diabetes, research shows the disease can be reversed to the point that medication is no longer needed to manage blood sugar levels⁶. Blue Cross NC offers eligible members access to programs designed to fight this serious condition.⁷ Learn more at **BlueCrossNC.com/ Members/Diabetes-Management**.

Tobacco cessation

Blue Cross NC offers members access to two different programs proven to increase the chance of quitting. Both programs include one-on-one support and nicotine replacement therapy at no additional cost. Learn more at **BlueCrossNC.com/Quit-Now**.⁷

Pharmacy programs

Managing, paying for, and picking up prescriptions can be a challenge. That's why Blue Cross NC offers access to programs that can help reduce out-of-pocket costs,[®] provide home delivery,[®] and even remind you when it's time to take or refill a prescription.¹⁰ Learn more about managing your prescription drug costs at **BlueCrossNC.com/YourRxPlan**.

Don't miss out on a thing!

4

Register to receive updates about programs and services at BlueCrossNC.com. Simply visit the Profile section to update your contact and delivery preferences.



ASSISTANCE FROM A NURSE when you need it most

The Nurse Support Program gives you direct access to qualified nurses who can provide support when you're dealing with a complex or ongoing medical condition.¹¹ The goal of the program is to give you the tools and information you need to boost your quality of life and to help you navigate the health care system. It's personal. It's private. And it's available at no additional cost.

If you use the Nurse Support Program be sure to to download the Wellframe mobile app. With the Wellframe app, you can:

- Chat directly with your care support team
- Set up reminders to keep track of your medications and appointments
- Access educational tools and resources to help you manage your condition and improve your overall health
- So much more

Download the Wellframe app at Wellframe.com/download.

You may receive a phone call from one of our Nurse Advocates if you have just been discharged from the hospital, have a complex medical condition or suffer from one of these chronic conditions:

- Asthma
- Chronic Obstructive Pulmonary Disease (COPD)
- Diabetes
- Heart Disease
- Heart Failure
- Hypertension

Learn more

Visit BlueCrossNC.com/Advocate. If you need support for a complex condition, please call 1-800-218-5295, press # and then dial extension 55547.



BlueDistinction. Specialty Care

BLUE DISTINCTION SPECIALTY CARE Better care, better value

The Blue Distinction program helps you find hospitals locally and nationally that deliver superior specialty care. Hospitals earn the distinction by meeting objective quality standards for patient safety and outcomes – standards that have been developed with input from the medical community.¹²

Blue Distinction Centers are hospitals recognized for their specialty care expertise. Blue Distinction Centers+ go a step further. They not only meet all the Blue Distinction quality standards, they also deliver care at significantly lower costs.

Both Blue Distinction Centers and Blue Distinction Centers+ have proven results in quality care, treatment expertise and overall patient outcomes:

- Physicians and support teams are experts in their specialties, with hundreds of hours of experience
- Patients receive the highest level of support at all stages of treatment
- Patients have fewer complications

In other words, you can get higher quality care and lower costs.

The Blue Distinction program is available nationwide.

- 2,600+ providers and facilities
- 100 Metropolitan areas
- 49 states and the District of Columbia

Blue Distinction Centers are currently available in North Carolina for:



Substance use treatment and recovery (3)

Transplants (4)

Blue Distinction Centers+ are currently available in North Carolina for:

- Bariatric surgery (23)
- Cardiac care (9)
- Knee and hip replacement (26)
- Maternity care (15)
- Spine surgery (15)
- 🗸 Transplants (1)

Higher quality, lower cost

In addition to better outcomes and lower costs, you may receive a 10% discount when you use Blue Distinction-designated facilities.* Talk to your benefits coordinator to see if your plan includes lower outof-pocket costs when using a Blue Distinction Specialty Care Center.

*May vary by health plan.

Nationwide, Blue Distinction Centers+ average a medical cost savings of 20% for specialty procedures or treatment.¹³

To learn more

To find a Blue Distinction Center or Blue Distinction Center+ near you: Visit BCBS.com/Blue-Distinction-Center/Facility, or call the Customer Service number on the back of your member ID card. You can also log in to your Blue Connect account and select Find Care.

THE BLUECARD PROGRAM Home is where the card is

When traveling, the one thing you don't want to have to worry about is getting sick. But sometimes it happens. And if it does, you don't want to be without your health coverage.

With BlueCard, your coverage travels with you. We've partnered with doctors and hospitals around the country to ensure that Blue Cross NC is with you wherever you go. And if you need global access, we have you covered in over 190 countries and territories.¹⁴

For an easy way to find the doctor, clinic or hospital that's right for you, log in to Blue Connect at **BlueCrossNC.com**. Then click Find Care. You'll find maps and directions there, too. And with Blue Cross Blue Shield Global[®] Core, you'll avoid extra paperwork or upfront fees.¹⁵

Call for care

If you need medical assistance, call the number on the back of your member ID card, 24 hours a day, seven days a week.

With BlueCard, your coverage travels with you.

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) provides free aids to service people with disabilities as well as free language services for people whose primary language is not English. Please contact the Customer Service number on the back of your ID card for assistance.

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) proporciona asistencia gratuita a las personas con discapacidades; así como servicios lingüísticos gratuitos para las personas cuyo idioma principal no es el inglés. Comuníquese con el número que aparece en el reverso de su tarjeta del seguro para obtener ayuda.

Footnotes

- 1 Blue Cross NC offers several decision support tools to aid you in making decisions around your health care experience. These tools are offered for your convenience and should be used only as reference tools. You should consult your own legal counsel, tax advisor or personal physician as applicable throughout your health care experience.
- 2 ID cards are for identification purposes only. They do not guarantee eligibility or payment of your claim.

TheBlueCard. Now, Home Is Where The Card Is*

- 3 Blue365 offers access to savings on items that members may purchase directly from independent vendors, which are different from items that are covered under the policies with your Blue Cross and/or Blue Shield Company (each a "Blue Company"), its contracts with Medicare, or any other applicable federal health care program. The products and services described herein are neither offered nor guaranteed under your Blue Company's contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to your Blue Company's grievance process. Blue Cross Blue Shield Association (BCBSA) may receive payments from Blue365 vendors. BCBSA does not recommend, endorse, warrant or guarantee any specific Blue365 vendor or item.
- 4 Blue Cross NC provides the telehealth program for your convenience and is not liable in any way for the goods or services received. Blue Cross NC reserves the right to discontinue or change the program at any time without prior notice. Decisions regarding your care should be made with the advice of a doctor. Depending on your plan, selected programs may not be available to you at this time. Check with Blue Cross NC Customer Service to determine your eligibility. Blue Cross NC has contracted with a third-party vendor independent from Blue Cross NC to bring you telehealth benefits.
- 5 Teladoc does not replace your primary care doctor and is not an insurance product. Teladoc is subject to state regulations. Teladoc does not prescribe DEA-controlled substances and may not prescribe nontherapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. Teladoc does not guarantee patients will receive a prescription. Health care professionals using the platform have the right to deny care if, based on professional judgment, a case is inappropriate for telehealth or for misuse of services. Teladoc and the Teladoc logo are registered trademarks of Teladoc, Inc. and may not be used without written permission. For complete terms of use, visit member teladoc.com/terms/terms_of_use. Teladoc is an independent company that is solely responsible for the telehealth services it is providing. Teladoc does not offer Blue Cross or Blue Shield products or services.
- 6 Sherwood, Alison. "Can You Reverse Type 2 Diabetes?", WebMD, 25 April 2023, www.webmd.com/diabetes/can-you-reverse-type-2-diabetes (Accessed September 2023)
- 7 Blue Cross NC provides tobacco cessation and diabetes reversal programs for your convenience. Blue Cross NC is not liable in any way for the

goods or services received through the respective vendors. Blue Cross NC reserves the right to discontinue or change the program at any time without prior notification. Decisions regarding your care should be made with the advice of your doctor. Check with Blue Cross NC Customer Service to determine your eligibility. Blue Cross NC has contracted with a thirdparty vendor independent from Blue Cross NC to bring you these offerings.

- 8 MedsYourWay is a prescription drug discount card, administered by Inside Rx² LLC. MedsYourWay discount card pricing is built into the Amazon Pharmacy shopping experience. You are responsible for the cost of your prescription(s) when using the MedsYourWay card. Limitations apply. Amazon Pharmacy does not dispense controlled substances (Schedule 2 medications). If your medicine has an unfulfilled requirement, the cost may not count toward your (accumulator) out-of-pocket maximum. Typical requirements include prior authorization (PA) needed, quantity limit exceeded or step therapy needed. Inside Rx LLC and Amazon Pharmacy are independent companies that are solely responsible for the services they provide and do not offer Blue Cross or Blue Shield products or services.
- 9 MedsYourWay Home Delivery is offered by Prime Therapeutics, LLC (Prime), which is an independent company solely responsible for providing pharmacy benefit management services on behalf of Blue Cross NC. Prime does not offer Blue Cross or Blue Shield products or services. If your plan has a mandatory mail program, you must use that program for your mail order prescriptions, and you would not be eligible to use Amazon Pharmacy.
- 10 Blue Cross NC has contracted with Sempre Health, Inc., an independent company, to provide select discounted prescription cost to Blue Cross NC members. Savings will vary based on drug, member cost, and program requirements. You will never pay more than your typical cost. Maximum discount limits apply. This discount program is not insurance. Discounts offered via the Sempre Health platform are only valid for individuals using commercial or private health insurance for their medications, including plans available through state and federal health care program, such as Medicare, Medicaid, TRICARE, the Deartment of Defense, or Veterans Affairs. Sempre Health, Inc. does not offer Blue Cross or Blue Shield products or services.
- 11 Blue Cross NC offers the Nurse Support Program for your convenience and is not liable in any way for the goods or services received; results are not guaranteed. Decisions regarding your care should be made with the advice of your doctor. Blue Cross NC reserves the right to change or discontinue this program at any time without prior notification from Blue Cross NC. This specific service may not be offered to ASO groups with more than 1,000 members. Check with your benefits administrator for more information.
- 12 Facilities designated Blue Distinction Centers and Blue Distinction Centers+ met overall quality measures for patient safety and outcomes,

developed with input from the medical community. Blue Distinction Centers+ met those quality measures as well as cost measures that address consumers' need for affordable health care. Individual outcomes may vary. The Blue Cross Blue Shield Association (BCBSA) national criteria are displayed at www.bcbs.com. A Local Blue Plan may require additional criteria for facilities located in its own service area. For details on Local Blue Plan criteria, a provider's in-network status or your own policy's coverage, contact your Local Blue Plan. Each hospital's cost index is calculated with data from its Local Blue Plan. Hospitals in CA, ID, NY, PA and WA may lie in two Local Blue Plans' areas, resulting in two cost index figures; and their own Local Blue Plans' decide whether one or both cost index figures must meet Blue Distinction Centers+ national criteria. Neither the BCBSA nor any Blue Plans are responsible for damages or non-covered charges resulting from Blue Distinction or any other providers.

- 13 BCBSA and registry data (where applicable), BDC/BDC+ eligible providers vs. relevant comparison group. Results based on most recent designation cycle for each specialty. Savings based on BDC/BDC+ total episode cost. Note: Cancer Care, Cellular Immunotherapy, Gene Therapy and Substance Use Treatment and Recovery programs require a value selection criteria.
- 14 BCBSA: www.bcbs.com/learn/glossary#B (Accessed August 2022). BlueCard coverage varies for each Blue Cross Blue Shield Plan. For more complete details, including benefits, limitations and exclusions, please refer to your certificate of coverage.
- 15 This is only applicable to inpatient care when arranged by the Blue Cross Blue Shield Global Core Service Center. Our members are responsible for paying and filing claims for reimbursement for all other services received outside of the United States.
- 16 Blue Cross NC offers health and wellness programs as a convenience to aid members in improving their health; results are not guaranteed. Blue Cross NC reserves the right to discontinue or change these programs at any time. The goal is to help members make better decisions about their health and to help them follow their provider's plan of care. Decisions about care should be made with the advice of the member's provider.

The information provided in this material has been consolidated for your convenience from various health resources. The information should not be viewed as medical advice from Blue Cross NC. If you have any questions concerning your medical condition or any drugs, treatment plans or new symptoms, consult your health care provider.



MEMBER SERVICES quick reference

Resource	Getting the most out of your plan
BLUE CONNECT	Your online source for tools and information to manage your health plan. Access Blue Connect anytime, anywhere at BlueConnectNC.com or download our free mobile app for iOS or Android [™] devices.
BLUE365°	Find exclusive member discounts from top retailers with Blue365. Visit BlueCrossNC.com/MemberDiscounts .
WELLNESS PROGRAMS [®]	Access health and wellness resources that address a wide range of health needs. Log in at BlueCrossNC.com and visit Wellness.
BLUE DISTINCTION CENTERS & BLUE DISTINCTION CENTERS+ ¹²	Find a Center near you at BCBS.com/Blue-Distinction-Center/Facility . Or visit BlueCrossNC.com . Click on Find Care. Narrow your search results by clicking Blue Distinction Centers under Blue Quality Programs.
BLUECARD PROGRAM ^{14,15}	Find in-network care away from home at BlueCrossNC.com . Click on Find Care or call Blue Cross Blue Shield Global Core at 1-800-810-BLUE (2583) .
FIND CARE'	Find the right doctor, find the right health care facility, read patient reviews and get cost estimates for care. Log in to BlueCrossNC.com to search providers and facilities.
NURSE SUPPORT"	Our registered nurses can help you understand benefits and recommend programs designed to meet your specific needs. Visit BlueCrossNC.com/Advocate. If you need support for a complex condition, please call 1-800-218-5295, press # and then dial extension 55547.
TELEHEALTH ⁴	24/7 access to doctors and behavioral health practitioners via live phone or video consultations. Exclusions may apply. Review your plan for details.
RX SUPPORT	If your health insurance plan includes prescription drug coverage, it's important to understand which drugs are covered and at what level. Visit BlueCrossNC.com/umdrug to learn more.
BEHAVIORAL HEALTH	Blue Cross NC Care Navigators help match members with in-network providers to address specific mental health and/ or substance use needs. Call 1-800-755-0798 or use the Self Referral Form at BlueCrossNC.com/CareNavigator .

The Blue Cross NC Utilization Management (UM) program works to ensure you get the care you need in the appropriate health care setting. Find details about our UM processes and how you can appeal a denied service at BlueCrossNC.com/UMdetails.

Blue Cross NC works to protect the privacy of your health information every day. Learn how information is protected, what information may be shared externally, rights to approve the release of information and access to medical records at **BlueCrossNC.com/PrivacyDetails**.

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