



BlueCross BlueShield
of North Carolina

StudentBlue™



THE UNIVERSITY OF
NORTH CAROLINA SYSTEM



QUICK START GUIDE | For UNC System Students



INSIDER TIPS ¹ and more

In this guide, you'll find information about:

- + How the Student Blue plan works
- + How to save money on your health care
- + How to get the most out of your student health plan
- + Where to get more information



*Don't pay too much for your health care!
Look for insider tips throughout this guide.*



Welcome to StudentBlueSM

UNDERSTAND your plan ²

With Student Blue, you can visit any doctor or hospital in our network and you'll be covered. This includes 100% coverage for medical services at your Student Health Center and a \$15 copayment on prescriptions. Visit [StudentBlueNC.com](https://www.studentbluenc.com) and select your school for more details.

- + **Student Health Centers** – This plan provides 100% coverage for most medical services and a \$15 copayment on prescriptions at your Student Health Center. Please contact your health center for location and hours.
- + **Office visits** – You can see any primary care doctor or specialist in our network for just a copayment.¹ And you may be covered for preventive care like physical exams, immunizations and screenings.¹
- + **Primary care provider (PCP)** – A doctor, nurse practitioner or physician assistant who treats common illnesses and injuries. This health care provider may coordinate any care you need.
- + **Specialist** – A health care professional who focuses on a specific area of medicine.
- + **Copayment** – A fixed dollar amount you may pay for a covered service at the time you receive it. Copayments can vary by type of service.
- + **Deductible** – The amount you pay for covered health care treatment and services before your health insurance begins to pay.



INSIDER TIP!

You receive coverage at no charge for a broad range of preventive services in a wide variety of in-network settings (inpatient and emergency room settings not included). For a list of covered preventive care services, visit [BlueCrossNC.com/Preventive](https://www.bluecrossnc.com/preventive).

- + **Coinsurance** – Once you meet your deductible, Blue Cross and Blue Shield of North Carolina (Blue Cross NC) begins to pay a percentage of your covered services. You are responsible for the remaining percentage. This is called coinsurance.
- + **Prescription drug coverage** – Remember that you'll just pay a \$15 copayment on prescriptions at your Student Health Center. And you also have access to our large network of pharmacies. Use them and pay only a copayment or coinsurance. Prescription drugs are covered at different levels, depending on the type of drug you purchase. For more details, check your benefit booklet, or log in to [BlueConnectNC.com](https://www.BlueConnectNC.com), click on Find a Drug then select Find a Pharmacy.²
- + **Hospitalization and outpatient care** – When you're hospitalized or when you have outpatient procedures performed, you'll typically pay a deductible and coinsurance. Coinsurance will apply after you've met your deductible.



INSIDER TIP! Go mobile

Download the Blue Connect MobileSM app at [BlueCrossNC.com/Mobile](https://www.BlueCrossNC.com/Mobile). That way, your Student Blue plan is always just a tap away. Use it to show a digital copy of your member ID card, find in-network doctors, check on claims and more!



KNOW before you go

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Understanding these four things will make a big difference in how much you pay for your care:

1. Student Health Center

The Student Health Center at your school provides access to medical care for all students who have paid the student health fee. In order to make the most of your benefits, visit the Student Health Center first. The Student Blue plan provides 100% coverage for most medical services and a \$15 copayment on prescriptions at your Student Health Center.

2. Location makes a difference

Make sure you know what type of doctor or facility you are using before you go. Is it a doctor or outpatient clinic that's associated with a hospital in a certain location? If so, their costs may be different from those who are not associated with hospitals.¹

3. In-network vs. out-of-network

You can visit any doctor or hospital in the network and you will be covered by your plan. You can also visit out-of-network doctors and hospitals. But your coverage levels will be different, meaning you'll have higher out-of-pocket costs. Check your benefit booklet for complete details.

Our reach goes way beyond North Carolina, too. With the BlueCard[®] program, your coverage extends worldwide, which means you have coverage at home and when you travel.³

To find health care when you travel, just call the Find Non-NC Provider number on the back of your member ID card. Find a doctor [here](#).

4. Prior review

Some services, like MRIs and CT scans, must be approved by Blue Cross NC before they'll be covered by your plan. This is called "prior review." Before you go, make sure either you or your doctor has requested prior review. That way you won't end up paying unnecessary fees for these services. You can also find out if a service requires prior review by calling the dedicated Student Blue Service Team at **1-888-351-8283**.

LEARN more 4

Call us

Should you have questions about your plan, you can call the dedicated Student Blue Service Team at **1-888-351-8283**.

Save time online

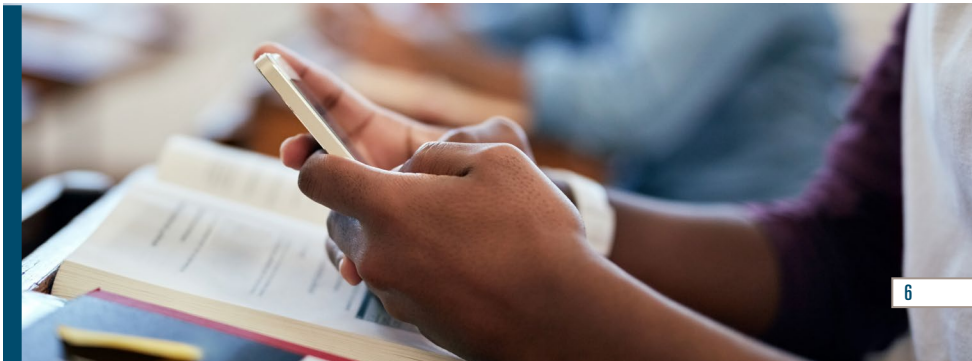
Once enrolled in Student Blue, you can also visit [BlueConnectNC.com](https://www.BlueConnectNC.com) or get the Blue Connect Mobile app at [BlueCrossNC.com/Mobile](https://www.BlueCrossNC.com/Mobile). Blue Connect is your gateway and guide to tools to manage your health and make smart health care decisions. Register today to:

- + Locate a doctor or urgent care facility, read patient reviews and compare costs for procedures or drugs
- + Get convenient access to doctors and behavioral health practitioners via live telehealth video consultation⁴
- + See your deductible, claims and benefits in an instant so you know exactly where you stand
- + View and share your virtual member ID card
- + Send secure messages when you have questions about your plan
- + View up-to-date benefits information and download forms
- + Get health tips, articles and videos on everything from weight loss to prescription costs to dental health



INSIDER TIP! Understanding your bills

If you go to the hospital, you may receive multiple bills. Check your Explanation of Benefits (EOB) online by logging in to [BlueConnectNC.com](https://www.BlueConnectNC.com). You'll see the amount you owe and the amount Blue Cross NC pays.



Limitations & Exclusions

Like most health plans, Blue Options® with Student Blue has some limitations and exclusions. Once you're enrolled, you will receive access to your benefit booklet, which contains detailed information about plan benefits, exclusions and limitations.

This is a partial list of benefits that are not payable:

- + Services for or related to assisted reproductive technology or for reversal of sterilization
- + Services that are experimental or investigational
- + Services that would not be necessary if noncovered services had not been received, including complications or side effects of noncovered services
- + Dental care except as provided in your benefit booklet
- + Services or supplies that are not medically necessary
- + Custodial care or respite care
- + Cosmetic services
- + Charges for failure to keep scheduled visits, for completion of any form, obtaining medical records or late payment charges
- + Services that require certification, if it is not obtained
- + Services in excess of any benefit period maximums

Your coverage may be canceled by Blue Cross NC for certain reasons.

This brochure contains a summary of benefits only. It is not your insurance policy. Your policy is your insurance contract. If there is any difference between this brochure and the policy, the provisions of the policy will control.

- 1 Some services and supplies received by students in an office setting or in connection with an office visit are in fact outpatient hospital-based services provided by hospital-owned or -operated practices. These services and supplies may be subject to your deductible and coinsurance. Please see the Blue Cross NC provider listing to identify these providers. Information contained in this brochure does not apply to those plans. Certain preventive care services are only covered in-network.
- 2 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.
- 3 Blue Cross and Blue Shield Association (BCBSA): www.bcbs.com/learn/glossary#B (Accessed October 2018).
- 4 Telehealth benefits available to all plans either from Blue Cross NC or through the provider network. 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 Blue Cross NC Provider Internal Data; percentages indicated represent Blue Cross NC's PPO network as of May 11, 2017.
- 6 Brand Tracking and Image Study, Maru Group, March 2018.



BlueConnect

Blue Cross NC is making health care simpler and more personalized. Blue Connect is your gateway and guide to tools and information about your health plan. You can use it on any mobile device wherever and whenever.

- ✓ Find a Doctor, Facility or Medical Costs
- ✓ Compare Drug Options & Costs
- ✓ Wellness Programs
- ✓ Member Discounts
- ✓ Account Information

To get started, visit [BlueConnectNC.com](https://www.BlueConnectNC.com). You can be confident knowing that your plan offers you all of these services, plus:

- + Access to a large provider network with coverage in all 100 counties in North Carolina⁵
- + Coverage when you travel across the country and around the world through the BlueCard program³
- + The security of working with North Carolina's most trusted and preferred health insurer⁶
- + Convenient access to doctors and behavioral health practitioners via live telehealth video consultations⁴

Blue Cross NC complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-206-4697 (TTY: 1-800-442-7028).

注意：如果您講廣東話或普通話，您可以免費獲得語言援助服務。請致電 1-888-206-4697 (TTY:1-800-442-7028)。

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