

# GET THE MOST **out of your plan**

Health & wellness resources



Count on the name trusted for over 85 years





## A PERSONALIZED WAY to manage your health care

Blue Connect from Blue Cross and Blue Shield of North Carolina (Blue Cross NC) is your source for tools and information about your health plan, health management and health care options. It is designed to make health care easier, with the tools and information you need only one click away. And with the Blue Connect Mobile<sup>SM</sup> app, you have on-the-go access to tools, resources and support when, where and how you want it.

Register today to:

- Choose your primary care provider, find other in-network providers, read patient reviews and estimate the cost of procedures<sup>1</sup>
- 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
- View and share your digital member ID card
- Send secure messages to Customer Service in your Blue Connect Inbox
- Get health tips, articles and videos on everything from weight loss to prescription costs to dental health

**Blue Connect Mobile** is a free app that's available for Apple and Android mobile devices. Key features include:

- Fingerprint/Touch ID sign-in<sup>2</sup>
- Connect with a Customer Service representative through click-to-call and in-app messaging
- Access to your digital member ID card whenever you need it
- Available in English and Spanish

### Log in or register

at [BlueConnectNC.com](https://BlueConnectNC.com). Download the free app, **Blue Connect Mobile**, from the **App Store (iOS)** and **Google Play (Android)**.



Scan to  
register your  
Blue Connect  
account



Scan to  
download our  
mobile app







# DEALS AND DISCOUNTS for healthier living

Staying healthy means more than just seeing the doctor once or twice a year. And Blue Cross NC is committed to helping its members find savings wherever they can. Blue365 offers exclusive member-only discounts on healthy products and services at no extra cost.<sup>3</sup>

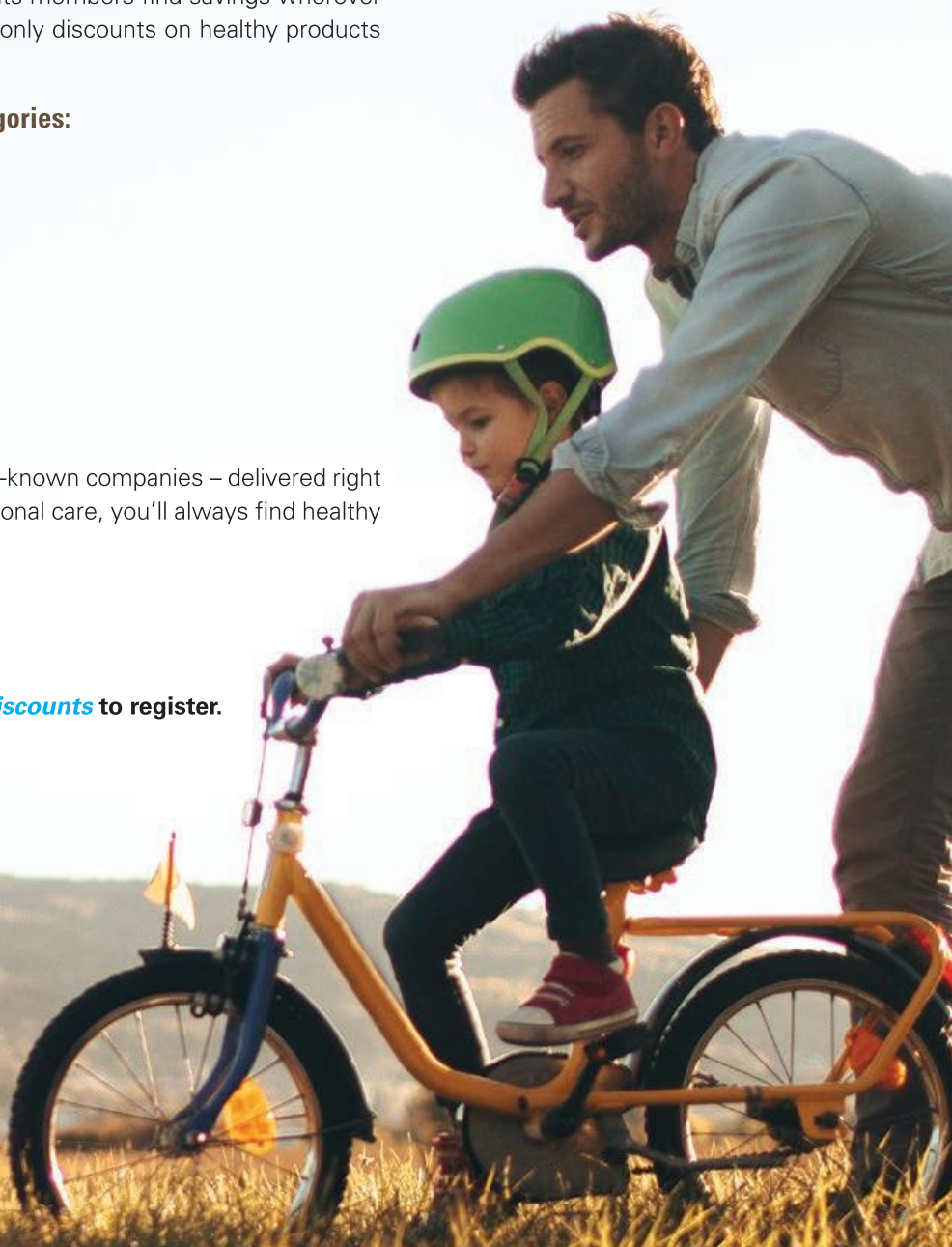
### Get deals, discounts & more in these categories:

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

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

### Joining is easy

Simply visit [BlueCrossNC.com/MemberDiscounts](https://www.bluecrossnc.com/MemberDiscounts) to register.





# HealthLineBlue™

24-hour support for minor health issues



## NEED CARE FAST? Making the right choice matters

A misstep while jogging. An odd rash with no other symptoms. The intersection of the car door and your thumb. It hurts, but is it serious?

We know: It's tough to tell. So whether you need tips on symptom relief at home, guidance on finding immediate medical care in urgent situations or information about your overall health, your health plan gives you convenient and cost-effective options.<sup>4</sup>

Possibly the fastest way to have one of your health care questions answered is to call a trained nurse with Health Line Blue. Another option would be to call your plan's telehealth provider, where doctors are able to diagnose minor health issues and prescribe medications. These registered and licensed professionals are available 24/7 to weigh in on minor conditions like:

- Cough, cold and flu
- Sore throat
- Possible strain or sprain
- Minor allergic reaction
- Addictions
- Anxiety
- Depression
- And more

Contacting Health Line Blue or your plan's telehealth provider is easy. Just call the toll-free number on the back of your member ID card.

**Remember:** If you're facing an issue that threatens your life or health, never hesitate to go straight to the emergency room!

Comparing convenience and cost of care			
	Avg. Member Wait Time to Start a Consult/Visit (can vary) <sup>5</sup>	Total Visit <sup>6</sup>	Avg. Member Cost
HEALTH LINE BLUE	46 seconds	10 minutes	\$0
TELEHEALTH PROVIDER	5 minutes	7 minutes	\$45.00 visit fee or less <sup>*</sup>
URGENT CARE	30 minutes	60 minutes <sup>**</sup>	\$62.00 <sup>7</sup>
EMERGENCY ROOM	Can vary	2.58 hours	\$\$\$\$ <sup>7</sup>

\* Cost per consult based on your health plan's office visit copay or coinsurance amount, but is no more than \$45.

\*\* Wait time at urgent care centers can be significantly reduced by making an appointment.





# DELIVERING SERVICES that enhance your life

## Telehealth<sup>8</sup> – acute care

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.

## Telehealth – behavioral health

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.

## Diabetes support

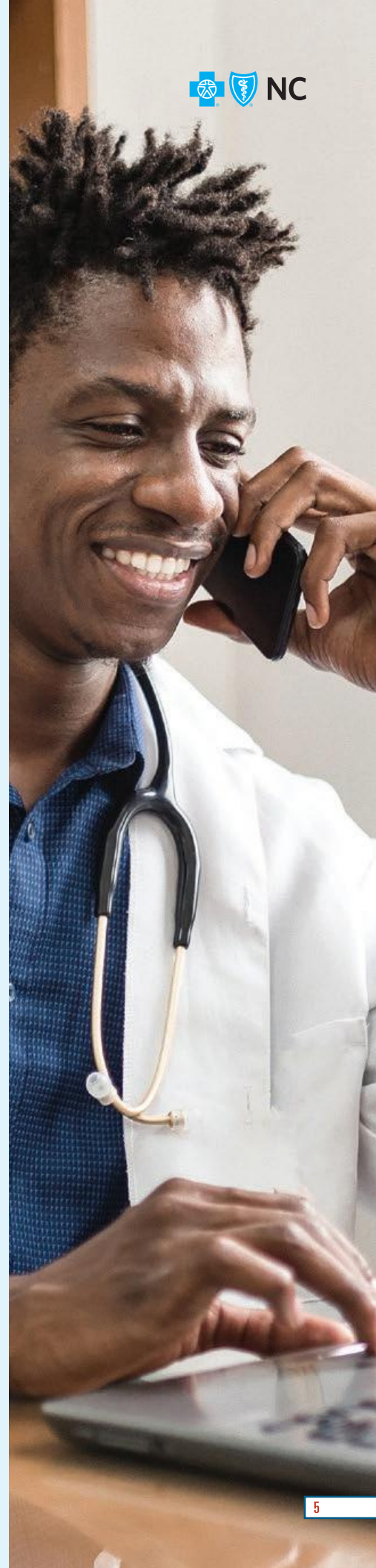
Even though there is no cure for type 2 diabetes, research shows the disease can be reversed to the point that medication is no longer needed to manage blood sugar levels. Blue Cross NC offers eligible members access to programs designed to fight and overcome this serious condition.<sup>9</sup>

## Tobacco cessation

Blue Cross NC offers members access to two different programs proven to increase the chance of quitting.<sup>9</sup> Both programs include one-on-one support and nicotine replacement therapy at no additional cost. Learn more at [BlueCrossNC.com/Quit-Now](https://www.bluecrossnc.com/Quit-Now).

## Don't miss out on a thing!

Be sure to register on [BlueConnectNC.com](https://www.blueconnectnc.com) and opt in to get emails and text messages from us. Simply go to the Profile section, select Contact Preference Center and click the Delivery Preferences tab.





# ASSISTANCE FROM A NURSE

## when you need it most

Let one of our qualified nurses provide support when you're dealing with a complex or ongoing medical condition. They can help you understand benefits and recommend programs to meet your specific medical needs.

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

Our goal is to provide you with the tools and information you need to boost your quality of life and to help you navigate the health care system when you need extra support. It's personal. It's private. And it's available at no additional cost.

We also offer ongoing educational support through a variety of clinical and lifestyle programs. These programs offer you access to a number of educational tools and resources to help you manage your condition and improve your overall health.

### Learn more

Visit [BlueCrossNC.com/Advocate](https://www.bluecrossnc.com/advocate).

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





# BLUE DISTINCTION SPECIALTY CARE

## Better care, better value

The Blue Distinction program helps you find hospitals 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.<sup>10</sup>

Blue Distinction Centers are hospitals recognized for their specialty care expertise. Blue Distinction Centers+<sup>SM</sup> 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:

- Care team is expert 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.

When you turn to a Blue Distinction Center or Blue Distinction Center+ for one of the following specialty procedures or treatments, you can feel confident about getting back to health faster.

### Hospitals can earn the Blue Distinction Center or Blue Distinction Center+ designation in the following specialties:

- Bariatric surgery
- Cardiac care
- Knee and hip replacement
- Maternity care
- Spine surgery
- Substance use treatment and recovery
- Transplants

### 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 (22)
- ✓ Cardiac care (8)
- ✓ Knee and hip replacement (26)
- ✓ Maternity care (15)
- ✓ Spine surgery (14)
- ✓ Transplants (1)

### Higher quality, lower cost

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

Nationwide, Blue Distinction Centers+ average a medical cost savings of 20% for specialty procedures or treatment.<sup>11</sup>

### To learn more

To find a Blue Distinction Center or Blue Distinction Center+ near you: Call the Customer Service number on the back of your member ID card. Or log in to your Blue Connect account and select Find Care.



# TheBlueCard®

Now, Home Is Where The Card Is®



## 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.<sup>12</sup>

For an easy way to find the doctor, clinic or hospital that's right for you, log in to [BlueConnectNC.com](https://www.blueconnectnc.com). Then click on 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.<sup>1,13</sup>

With BlueCard, your coverage travels with you.

### Call for care

**If you need medical assistance, call 1-800-810-BLUE (2583), or call collect at 1-804-673-1177, 24 hours a day, seven days a week.**







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 para servicio al cliente que aparece en el reverso de su tarjeta del seguro para obtener ayuda.*

## Footnotes

- 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.
  - Only certain devices are eligible for fingerprint sign-on on compatible devices.
  - 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.
  - Blue Cross NC provides the Health Line Blue 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. Decisions regarding your care should be made with the advice of your doctor. Depending on your plan, selected programs may not be available to you at this time. Check with your benefits administrator or Blue Cross NC Customer Service to determine your eligibility.
  - Sources for average wait time: MDLIVE® – Wait times can vary based on demand. MDLIVE Book of Business Report, May 2020. Health Line Blue – Health Line Blue Usage Report, Q3 2020. Urgent Care Center – "2019 Benchmarking Report Summary." Urgent Care Association of America. Online: [www.ucaoa.org/page/UCBenchmarking](http://www.ucaoa.org/page/UCBenchmarking) (Accessed November 2020). Emergency Room – Average for emergency departments in North Carolina. Online: [projects.propublica.org/emergency](http://projects.propublica.org/emergency) (Accessed November 2020).
  - Sources for average total visit time: MDLIVE – Varies based on patient needs. There is no time limit on telehealth medical consults. MDLIVE Book of Business Report, May 2020. Urgent Care Center – "2019 Benchmarking Report Summary." Urgent Care Association of America. Online: [www.ucaoa.org/page/UCBenchmarking](http://www.ucaoa.org/page/UCBenchmarking) (Accessed November 2020). Emergency Room – Average for emergency departments in North Carolina. Online: [projects.propublica.org/emergency](http://projects.propublica.org/emergency) (Accessed November 2020).
  - Average cost to Blue Cross NC members across commercial group plans. Based on Blue Cross NC internal data for 12 months ending December 2019. Emergency room costs include both facility and professional charges – and combine copayment, deductible and coinsurance.
  - 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.
  - 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 third-party vendor independent from Blue Cross to bring you these offerings.
  - 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 national criteria are displayed at [www.bcbs.com](http://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 Blue Cross Blue Shield Association nor any Blue Plans are responsible for damages or non-covered charges resulting from Blue Distinction or other provider finder information or care received from Blue Distinction or any other providers.
  - Blue Cross Blue Shield Association (BCBSA) and registry data. BDC/BDC+ eligible facilities vs. relevant comparison group. Results based on most recent designation cycle for each specialty. Savings based on BDC+ total episode cost. Number of designated facilities based on BCBSA data as of October 2019. Data for Substance Use Treatment and Recovery as of October 2, 2019.
  - Blue Cross Blue Shield Association (BCBSA): [www.bcbs.com/learn/glossary#B](http://www.bcbs.com/learn/glossary#B) (Accessed July 2021).
  - 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.
- 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.

## Non-Discrimination and Accessibility Notice

### Blue Cross and Blue Shield of North Carolina (Blue Cross NC) provides:

- Free aids and services to people with disabilities to communicate effectively with us, such as: qualified interpreters and/or written information in other formats (large print, accessible electronic formats, etc.)
- Free language services to people whose primary language is not English, such as: qualified interpreters and/or information written in other languages

If you need these services, call the Customer Service or TTY number on the back of your member ID card.

If you believe that Blue Cross NC has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with:

**Blue Cross NC, P.O. Box 2291, Durham, NC 27702**  
**Attention: Civil Rights Coordinator-Privacy,**  
**Ethics & Corporate Policy Office**  
**Call: 919-765-1663, 1-888-291-1783 (TTY)**  
**Fax: 919-287-5613**  
**Email: [civilrightscoordinator@bcbsnc.com](mailto:civilrightscoordinator@bcbsnc.com)**

You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, the Civil Rights Coordinator-Privacy, Ethics & Corporate Policy Office is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at:

**Online: <https://ocrportal.hhs.gov/ocr/smartscreen/main.jsf>**  
**Mail: U.S. Department of Health & Human Services**  
**200 Independence Avenue, SW Room 509F**  
**HHH Building Washington, D.C., 20201**  
**Call: 1-800-368-1019, 1-800-537-7697 (TDD)**  
**Complaint forms are available online at:**  
**<http://www.hhs.gov/civil-rights/filing-a-complaint/index.html>**

This notice and/or attachments may have important information about your application or coverage through Blue Cross NC. Look for key dates. You may need to take action by certain deadlines to keep your health coverage or help with costs. You have the right to get this information and help in your language at no cost. If you need these services, call the Customer Service or TTY number on the back of your member ID card.

### Discrimination is Against the Law

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.

Blue Cross NC does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.







# MEMBER SERVICES

## quick reference

Resource	Getting the most out of your plan
BLUE CONNECT	Your online source for tools and information about your health plan. Access Blue Connect from any mobile device at <a href="http://BlueConnectNC.com">BlueConnectNC.com</a> .
BLUE CONNECT MOBILE APP	Our free Blue Connect Mobile app helps you manage your health plan and includes features such as Fingerprint/Touch ID sign-in, click-to-call and in-app messaging with Customer Service, digital ID card and is available in Spanish.
HEALTH LINE BLUE	Receive 24/7 telephone support from our nurses: <b>1-877-477-2424</b> .
BLUE365	Find exclusive member discounts from top retailers with Blue365. Visit <a href="http://BlueCrossNC.com/Blue365">BlueCrossNC.com/Blue365</a> .
WELLNESS PROGRAMS	Access health and wellness resources that address a wide range of health needs. Visit <a href="http://BlueConnectNC.com">BlueConnectNC.com</a> and click Wellbeing.
BLUE DISTINCTION CENTERS & BLUE DISTINCTION CENTERS+	Find a Center near you at <a href="http://BlueConnectNC.com">BlueConnectNC.com</a> . Click on Find Care. Narrow your search results by clicking Blue Distinction Centers under Blue Quality Programs.
BLUECARD PROGRAM	Find in-network care away from home at <a href="http://BlueConnectNC.com">BlueConnectNC.com</a> . Click on Find Care or call Blue Cross Blue Shield Global Core at <b>1-800-810-BLUE (2583)</b> .
FIND CARE	Find the right doctor, find the right health care facility, read patient reviews and get cost estimates for care. Log in to <a href="http://BlueConnectNC.com">BlueConnectNC.com</a> to search providers and facilities.
NURSE SUPPORT	Our registered nurses can help you understand benefits and recommend programs designed to meet your specific needs. <b>Visit <a href="http://BlueCrossNC.com/Advocate">BlueCrossNC.com/Advocate</a>. If you need support for a complex condition, please call 1-800-218-5295, press # and then dial extension 55547.</b>
TELEHEALTH	24/7 access to doctors and behavioral health practitioners via live phone or video consultations. Exclusions may apply. Review your plan for details.

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](http://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](http://BlueCrossNC.com/PrivacyDetails).

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.

BLUE CROSS®, BLUE SHIELD®, the Cross and Shield symbols, registered marks and service marks are marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield plans. All other trade names are the property of their respective owners. Blue Cross NC is an independent licensee of the Blue Cross and Blue Shield Association. U8799, 8/21

