



Pending NC Department of Insurance Approval

StudentBlueNC.com/#/Meredith

Student BlueSM

Health Plan for Meredith College Students | 2026–2027



Student BlueSM

A healthy plan for a successful future

Meredith College has selected Student Blue to provide you with quality health insurance coverage from Blue Cross and Blue Shield of North Carolina (Blue Cross NC). With Student Blue, you have low out-of-pocket costs and worldwide coverage.¹

All eligible students enrolled at Meredith College are required to have health insurance coverage. Meredith College endorses a cost-effective Student Health Insurance Plan (SHIP) that covers additional health care expenses not included in the Student Health Fee. This plan is administered by Blue Cross NC.

- **All full-time students** enrolled at Meredith College are automatically enrolled in this SHIP and the cost will be included on the Fall tuition bill. Learn more about eligibility at Meredith.Edu/Health-Services/Student-Health-Insurance.
- **Domestic students** may waive coverage by providing proof of comparable coverage. Students must complete an online waiver at StudentBlueNC.com/#/Meredith in order to opt out of the plan.
- **International students** are not allowed to waive coverage.
- **Dependent coverage is not available.**

Mandatory Hard Waiver

	Fall Semester Effective Dates	Spring Semester Effective Dates
	8/01/2026 - 12/31/2026	1/01/2027 - 7/31/2027
Student Rate²	\$1,780.00	\$2,492.00



Blue Options® benefit highlights

Services	In-Network	Out-of-Network
All dollar amounts and percentages are what you, as a plan member, would pay.		
Lifetime Maximum, Deductibles, and Total Out-Of-Pocket Maximums		
The following deductibles and total out-of-pocket maximums also apply to Behavioral Health and Substance Use Services.		
Lifetime Maximum	Unlimited	Unlimited
Deductibles		
Individual (per benefit period)	\$1,000	\$2,000
Family (per benefit period)	\$3,000	\$6,000
Total Out-of-Pocket Maximum		
Individual (per benefit period)	\$3,000	\$6,000
Family (per benefit period)	\$9,000	\$18,000
Physician Office Services (See “Outpatient Clinic Services” for outpatient clinic or hospital-based services.)		
Office Visits Includes office surgery, consultation, X-ray and lab, and benefit period maximum of four office visits for the assessment of obesity in- and out-of-network. See “Inpatient and Outpatient Services.”	Primary Care Provider: \$25 copayment Specialist: \$50 copayment	Primary Care Provider and/or Specialist: 30% after deductible
Preventive Care³ This benefit is only for services that your provider indicates with a primary diagnosis of preventive or wellness care on the claim that is submitted to Blue Cross NC. *Gynecological exams, cervical cancer screening, ovarian cancer screening, screening mammograms, colorectal screening, bone mass measurement, newborn hearing screening, and prostate specific antigen tests (PSAs) are covered out-of-network.	Primary Care Provider and/or Specialist: No charge Outpatient Clinic: No charge	Primary Care Provider and/or Specialist: Not applicable* Outpatient Clinic: Not applicable*
Therapies Rehabilitative therapy has a benefit period maximum of 30 visits for physical/occupational therapy (including chiropractic services) and 30 visits for speech therapy. Habilitative services has a benefit period maximum of 30 visits for physical/occupational therapy (including chiropractic services) and 30 visits for speech therapy.	Primary Care Provider and/or Specialist: \$25 copayment	Primary Care Provider and/or Specialist: 30% after deductible

Special notice if you choose an out-of-network provider: Your actual expenses for covered services may exceed the stated coinsurance percentage or copayment amount because actual provider charges may not be used to determine the payment obligations for Blue Cross NC and its members.

Continued

Blue Options benefit highlights (continued)

Services	In-Network	Out-of-Network
<small>All dollar amounts and percentages are what you, as a plan member, would pay.</small>		
Urgent Care Centers, Ambulance, and Emergency Room		
Urgent care centers (Copayment waived if referred to Emergency Room)	\$50 copayment	\$100 copayment
Ambulance	30% after deductible	30% after deductible
Emergency Room visit (Inpatient hospital benefits apply if admitted. If held for observation, outpatient benefits apply. See “Inpatient and Outpatient Hospital Services.”)	\$300 copayment	\$300 copayment
Ambulatory Surgical Center	30% after deductible	50% after deductible
Inpatient and Outpatient Hospital Services		
Hospital and hospital-based services	30% after deductible	50% after deductible
Outpatient clinic services (Other than preventive services above)	30% after deductible	50% after deductible
Professional services	30% after deductible	50% after deductible
Hospital and Professional		
Outpatient labs	30% after deductible	50% after deductible
Outpatient diagnostic mammography	No charge	30% after deductible
Outpatient X-rays, ultrasounds, and other diagnostic tests, such as EEGs and EKGs	30% after deductible	50% after deductible
CT scans, MRIs, MRAs, and PET scans in any location, including physician’s office	30% after deductible	50% after deductible
Other Services		
Skilled nursing facility (60 days per benefit period)	30% after deductible	50% after deductible
Home health care, durable medical equipment, and hospice	30% after deductible	50% after deductible

Note: Your actual expenses for covered services may exceed the stated coinsurance percentage or copayment amount because actual provider charges may not be used to determine the payment obligations for Blue Cross NC and its members.

Continued

Blue Options benefit highlights (continued)

Services	In-Network	Out-of-Network
All dollar amounts and percentages are what you, as a plan member, would pay.		
Maternity (Maternity delivery includes prenatal and post-delivery care)		
Hospital services (Delivery)	30% after deductible	50% after deductible
Professional services (Delivery)	30% after deductible	50% after deductible
Transplants		
Hospital services	30% after deductible	50% after deductible
Professional services	30% after deductible	50% after deductible
Infertility Services		
Primary Care Provider and/or Specialist	\$25/\$50 copayment	30% after deductible
Hospital services	30% after deductible	50% after deductible
Inpatient and outpatient professional services	30% after deductible	50% after deductible
Behavioral Health and Substance Use Services		
Office visits	\$10 copayment	30% after deductible
Inpatient/outpatient	30% after deductible	50% after deductible
Prescription Drugs		
Up to 30 day supply. 31-60 day supply is two copayments, and 61-90 day supply is three copayments. There is \$100 per drug minimum and \$200 per drug maximum for each 30 day supply of Tier 5 drugs.	Tier 1: \$4 copayment Tier 2: \$25 copayment Tier 3: \$35 copayment Tier 4: \$75 copayment Tier 5: 25% coinsurance	Copayment + charge over in-network allowed amount

Note: Your actual expenses for covered services may exceed the stated coinsurance percentage or copayment amount because actual provider charges may not be used to determine the payment obligations for Blue Cross NC and its members.

Get help managing your health care

Nurse support

The Nurse Support Program⁴ is a team of experienced nurses and health care professionals (like pharmacists, dietitians, and social workers) who are here to support you with your health needs. They can answer any health questions you might have, find useful resources, and help you navigate your care. The Nurse Support Program is included with your plan, so there is no additional cost for you.

You may benefit from a nurse if you:

- See several health care providers for your condition(s)
- Take multiple medications
- Have questions about your condition or your treatment plan
- Find it difficult to stick to the lifestyle changes your physician has recommended

Nurses can help in a wide range of ways. Through one-on-one support, registered nurses work with you to create a personalized plan to manage your condition and support your overall health. They're here to guide you, answer questions, and support you every step of the way.

Tobacco cessation programs, the help you need to quit⁵

QuitlineNC

You can dramatically increase your odds of quitting tobacco at no extra cost.⁶ Ready to get off tobacco for good? We can help you get the support you need. As a Blue Cross NC member, you have 100% coverage for:

- Five telephone counseling sessions with **QuitlineNC** – a state-based tobacco cessation program
- Extra calls for members who are pregnant or have certain mental health conditions
- 12 weeks of nicotine patches and nicotine gum or lozenges
- Tobacco cessation screenings
- FDA-approved tobacco cessation drugs through your pharmacy benefit provider⁶

Please note: QuitlineNC is only available to members who live within the state of NC.

Pivot program

Blue Cross NC also offers Pivot Health Technologies, Inc. (Pivot), an innovative and no-pressure quit program. Pivot makes quitting all forms of tobacco easier, and educates and motivates members on their quit journey, all in one easy-to-use app.

- FDA-cleared SmartSensor⁷
- Up to 12 weeks of nicotine replacement therapy (NRT)⁷
- App-based personal Health Coach
- Supportive community and tools to assist with reducing or quitting tobacco



Contact

Call 800-218-5295, and press 1
Monday – Thursday:
8 AM – 7 PM, or
Friday: 8 AM – 5 PM ET.



Learn more

To learn more about the Nurse Support Program, log in to the member portal at [BlueCrossNC.com](https://www.BlueCrossNC.com).

Learn more

To learn more, call QuitlineNC at 844-8NCQUIT (844-862-7848), or visit [QuitlineNC.com](https://www.QuitlineNC.com).



Learn more

Blue Cross NC provides Pivot at no additional cost for eligible members. To claim Pivot, go to [Pivot.co/BlueCrossNC](https://www.Pivot.co/BlueCrossNC).



Mental health management

Care for all of you

Our Behavioral Health management team supports collaborative care to address mental health concerns and substance use disorder – throughout the continuum of care. The team provides case management, care coordination, and after-care planning, as well as referrals to the Blue Cross NC mental health provider network.

To find an in-network mental health provider and schedule an appointment, visit [BlueCrossNC.com](https://www.bluecrossnc.com).

Mental health can't always wait

Blue Cross NC understands the importance of addressing mental health needs quickly. Instead of going to the emergency room for non-emergent behavioral health needs or waiting weeks for an appointment, you can call Behavioral Health On Demand (BHOD) for help.

If you live in North Carolina and need same-day, non-emergent care, BHOD clinicians can support you from the comfort of home.

Call **855-601-4858** to get started.

Care Navigation

Blue Cross NC Care Navigators help members find in-network mental health providers and schedule appointments. Care Navigators can also help primary care providers connect their patients to the right behavioral health professionals.

Members can self-refer by phone or enroll online.

Care Navigation is available Monday – Friday, 8 AM – 6 PM ET.
Call **800-755-0798** to get started.

To enroll online:

- Visit [BlueCrossNC.com/Members](https://www.bluecrossnc.com/members)
- Find “Choose your coverage type” and select your coverage
- Select “Mental Health Care”
- Select “Behavioral Health Form” under Care Navigators

Behavioral health urgent events

If you are suffering from an urgent behavioral health event and need immediate help, you can call the mental health phone number on the back of your Blue Cross NC member ID card to be connected to our crisis line, 24 hours a day, seven days a week. This service can help you avoid an unnecessary trip to the emergency room and get you the care you need when you need it.

In the event of a medical emergency:

- Call **911** or **988** (the Suicide & Crisis Lifeline[®])
- Go to the nearest emergency room





Visit StudentBlueNC.com/#/Meredith Connect @BCBSNCStudent



Deductibles, coinsurance, limitations, and exclusions apply to this coverage. Further details of coverage, limitations and exclusions, and terms under which the policy can be continued in force will be provided in your benefit booklet.

Important legal notices for students

Special enrollment

If you are declining enrollment for yourself or your dependents (including your spouse/domestic partner) because of other health insurance including Medicaid, Children's Health Insurance Program (CHIP), or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 30 days after your or your dependents' other coverage ends (other than Medicaid or CHIP), or if the employer stops contributing toward your or your dependents' other coverage and within 60 days after the loss of Medicaid or CHIP eligibility. In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption or foster care, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption or foster care, except when adding a dependent child will not change your coverage type or premiums that are owed.

For questions or to obtain more information, contact:

Blue Cross and Blue Shield of North Carolina
P.O. Box 2073, Durham, NC 27702, or call 800-579-8022.

Policy dates are 08/01/26 - 07/31/27

What is not covered?

The following are summaries of some of the coverage restrictions. A full explanation and listing of restrictions will be found in your benefit booklet, which can be found at StudentBlueNC.com/#/Meredith. Your health benefit plan does not cover services, supplies, drugs, or charges that are:

- Not medically necessary
- For injury or illness resulting from an act of war
- For personal hygiene and convenience items
- For inpatient admissions that are primarily for diagnostic studies
- For palliative or cosmetic foot care
- For investigative or experimental purposes
- For cosmetic services or cosmetic surgery, including treatment of or surgery for gynecomastia
- For custodial care, domiciliary care or rest cures
- For treatment of obesity, except for surgical treatment of morbid obesity, or as specifically covered by your health benefit plan
- For reversal of sterilization
- For treatment of sexual dysfunction not related to organic disease
- For conception by artificial means or diagnosis and treatment of infertility
- For self-injectable drugs in the provider's office
- For vision care

This brochure is a summary of Blue Options benefits. This is meant only to be a summary. A final interpretation and a complete listing of benefits and exclusions is found in and governed by the group contract and benefit booklet.

- 1 Covered in nearly 200 countries and territories worldwide. bcbsglobalsolutions.com/about-us/why-us/global-network/. For more complete details on travel coverage, including benefits, limitations, and exclusions, please refer to your certificate of coverage. (Accessed February 2026).
- 2 Premium due for student coverage must be paid through the student's Meredith College account.
- 3 Preventive care services, as defined by federal regulations, are covered at no charge in-network. Federally- and state-mandated preventive services are available out-of-network, for which members will pay deductible and coinsurance, plus charges over the allowed amount. Visit BlueCrossNC.com/Preventive for more details.
- 4 The Blue Cross NC Nurse Support Program is designed to assist you in maintaining and improving your health. The services and information provided by the Blue Cross NC Nurse Support team are intended as a resource and are not intended to provide medical advice. Results are not guaranteed. Before making any decisions regarding changes in your care or medications, be sure to consult your doctor. Blue Cross NC reserves the right to change or discontinue the program at any time.
- 5 Blue Cross NC provides tobacco cessation for your convenience. Blue Cross NC has contracted with a third-party vendor independent from Blue Cross NC to bring you these offerings. 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 these programs 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.
- 6 These preventive care costs are covered at 100% only on plans that comply with preventive benefits as part of the Affordable Care Act (ACA).
- 7 Both the breath sensor (Pivot SmartSensor) and NRT are FDA-approved for use with combustible tobacco. These are only provided to those who smoke combustible cigarettes..
- 8 Learn more and get help on the 988 Suicide & Crisis Lifeline (988 Lifeline) website, 988lifeline.org. 988 Lifeline is a 24-hour, toll-free, confidential emotional support to people in suicidal crisis or emotional distress. 988 Lifeline is offered by the Substance Abuse and Mental Health Services Administration (SAMHSA) and Vibrant Emotional Health (Vibrant). Neither Blue Cross NC nor the Blue Cross and Blue Shield Association (BCBSA) recommends, endorses, warrants, or guarantees any specific result or service provided by another organization.

Pivot Health Technologies, Inc. (Pivot) and QuitlineNC are independent companies that are solely responsible for the smoking cessation services and products they provide on behalf of Blue Cross NC. Neither Pivot nor QuitlineNC offers Blue Cross or Blue Shield products or services.

Behavioral Health On Demand (BHOD) services are provided by Mindpath Health (Mindpath), an independent company that is solely responsible for the services it provides on behalf of Blue Cross NC. Mindpath does not offer Blue Cross or Blue Shield products or services.

Blue Cross NC offers care management and health and wellness programs as a convenience to aid members in improving their health and following their doctor's plan of care. Results are not guaranteed. Decisions regarding your care should be made with the advice of your provider. Blue Cross NC reserves the right to discontinue or change these programs at any time.

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