

# Student Blue<sup>SM</sup>

Health Plan for Wake Forest University Students | 2026-2027

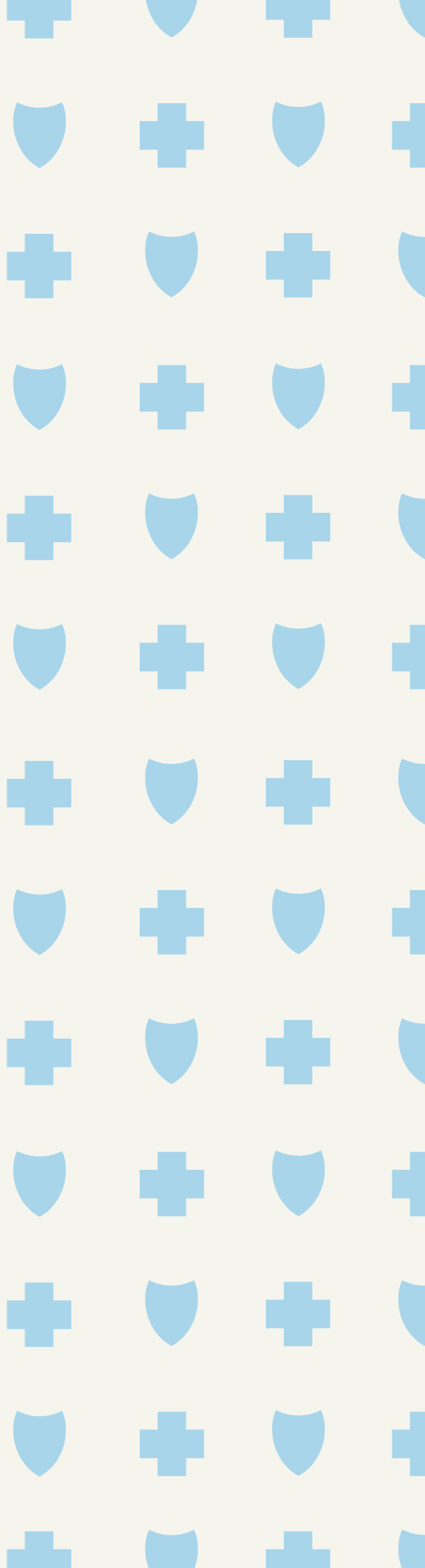


# Student Blue

## A healthy plan for a successful future

Wake Forest University (WFU) 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.<sup>1</sup>

2026-2027 Medical Plan	
Mandatory Hard Waiver	Annual <sup>2,3</sup>
Student	\$3,210.00



# Blue Options<sup>®</sup> benefit highlights

Services*	In-Network	Out-of-Network
All dollar amounts and percentages are what you, as a plan member, would pay.		
<b>Lifetime Maximum, Deductibles, and Total Out-Of-Pocket Maximums</b>		
The following deductibles and Total Out-of-Pocket Maximum also apply to Behavioral Health and Substance Use Services.		
<b>Lifetime Maximum</b>	Unlimited	Unlimited
<b>Deductibles</b>		
<b>Individual (per benefit period)</b>	\$400	\$800
<b>Total Out-of-Pocket Maximum</b>		
<b>Individual (per benefit period)</b>	\$7,500	\$15,000
<b>Physician Office Services</b> (See “Outpatient Clinic Services” for outpatient clinic or hospital-based services.)		
<b>Office Visits</b> Office visit copayment includes evaluation and consultation services only. All other services performed in the office are subject to deductible (out-of-network) and coinsurance.	<b>Primary Care Provider:</b> \$30 copayment 25% coinsurance for all other services  <b>Specialist:</b> \$45 copayment 25% coinsurance for all other services	<b>Primary Care Provider:</b> 30% after deductible  <b>Specialist:</b> 30% after deductible
<b>Preventive Care**</b> Routine examinations, well-child care, immunizations, gynecological exams, cervical cancer screening, ovarian cancer screening, screening mammograms, colorectal screening, bone mass measurement, newborn hearing screening, and prostate specific antigen tests (PSAs). Pap smears, mammograms, and PSAs are covered out-of-network.	<b>Primary Care Provider and/or Specialist:</b> No charge	<b>Primary Care Provider and/or Specialist:</b> 30% after deductible
<b>Therapies</b> Rehabilitative therapy has a benefit period maximum of 30 visits for physical/occupational therapy (including chiropractic services), and 30 visits for speech therapy.	<b>Primary Care Provider:</b> \$30 copayment 25% coinsurance for all other services	<b>Primary Care Provider:</b> 30% after deductible

\* Please consult your benefit booklet for coverage details. In the event of conflict, the terms of your benefit booklet apply.

\*\* 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](http://BlueCrossNC.com/Preventive) for more details.

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.		
<b>Urgent Care Centers, Ambulance, and Emergency Room</b>		
Urgent care centers	\$45 copayment 25% after deductible	\$90 copayment 30% after deductible
Emergency room visit (Copay waived and inpatient hospital benefits apply if admitted. If held for observation, outpatient benefits apply. See “Inpatient and Outpatient Hospital Services.”)	\$200 copayment 25% after deductible	\$200 copayment 25% after deductible
<b>Ambulatory Surgical Center</b>	25% after deductible	30% after deductible
<b>Inpatient and Outpatient Hospital Services</b> (\$250 per inpatient admission)		
Hospital, hospital-based services, and outpatient clinic services	25% after deductible	30% after deductible
Professional services	25% after deductible	30% after deductible
<b>Hospital and Professional</b>		
Outpatient labs	25% after deductible	30% after deductible
Outpatient diagnostic mammography	No charge	30% after deductible
Outpatient X-rays, ultrasounds and other diagnostic tests, such as EEGs, and EKGs	25% after deductible	30% after deductible
CT scans, MRIs, MRAs, and PET scans in any location, including physician’s office	25% after deductible	30% after deductible
<b>Other Services</b>		
Skilled nursing facility (60 days per benefit period)	25% after deductible	30% after deductible
Home health care, durable medical equipment, and hospice	25% after deductible	30% after deductible

\* Please consult your benefit booklet for coverage details. In the event of conflict, the terms of your benefit booklet apply.

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.		
<b>Maternity</b> (Maternity delivery includes prenatal and post-delivery care)		
Hospital services (Delivery)	25% after deductible	30% after deductible
Professional services (Delivery)	25% after deductible	30% after deductible
<b>Vision Care</b>		
Routine eye exam	No charge	Not applicable
Lens and frame coverage Prescribed eyeglass lens and frame benefit period maximum: Blue Cross NC will reimburse you up to the benefit period maximum for glasses, hard, soft or disposable contact lenses.		\$200
<b>Dental Services</b>		
Exam	No charge	30% after deductible
Basic/major	25% after deductible	30% after deductible
<b>Behavioral Health and Substance Use Services</b> Inpatient/outpatient certification is required.		
Office visits	\$10 copayment	30% after deductible
Inpatient/outpatient	25% after deductible	30% after deductible
<b>Prescription Drugs</b>		
Up to 30-day supply. 31-60 day supply is two copayments, and 61-90 day supply is three copayments.  Your prescription may be available at the WFU Deacon Health Pharmacy. If your prescription is available, you may receive it at little to no cost. Special order medication not stocked at the WFU Deacon Health Pharmacy may be covered based upon the tier level of the medication and include a copay. Learn more at <a href="http://wfu.edu/shs">wfu.edu/shs</a> .	<b>Tier 1:</b> \$10 copayment <b>Tier 2:</b> \$35 copayment <b>Tier 3:</b> \$50 copayment <b>Tier 4:</b> \$100 copayment <b>Tier 5***:</b> 25% coinsurance	Copayment + charge over in-network allowed amount

\* Please consult your benefit booklet for coverage details. In the event of conflict, the terms of your benefit booklet apply.

\*\*\* There is a \$100 per drug minimum for each 30-day supply of Tier 5 drugs. There is a \$500 per drug maximum for each 30-day supply of Tier 5 drugs.

# Get help managing your health care

## Nurse support

The Nurse Support Program<sup>4</sup> 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 quit<sup>5</sup>

### QuitlineNC

You can dramatically increase your odds of quitting tobacco at no extra cost.<sup>6</sup> 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 provider<sup>6</sup>

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 SmartSensor<sup>7</sup>
- Up to 12 weeks of nicotine replacement therapy (NRT)<sup>7</sup>
- 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://BlueCrossNC.com).

### Learn more

To learn more, call QuitlineNC at 844-8NCQUIT (844-862-7848), or visit [QuitlineNC.com](https://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://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<sup>®</sup>)
- Go to the nearest emergency room





## Visit [StudentBlueNC.com/#/WFU](https://StudentBlueNC.com/#/WFU) 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 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 in this plan if you lose eligibility for that other coverage (or if the employer stops contributing toward your other coverage). However, you must request enrollment within 30 days after your other coverage ends (other than Medicaid or CHIP), or if the employer stops contributing toward your other coverage and within 60 days after the loss of Medicaid or CHIP eligibility.

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/#/WFU](https://StudentBlueNC.com/#/WFU). 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/](https://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 A portion of the cost of the Student Insurance Program is retained by Wake Forest University to pay for student health services supplied by Wake Forest University and administrative costs. All charges for the Student Insurance Program, including reserve funds, are retained by Wake Forest University solely for the purposes of funding plan expenses and/or for the equitable and nondiscriminatory benefit of plan participants.
- 3 Premium due for student coverage must be paid through the student's Wake Forest University account.
- 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](https://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.

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