

Student BlueSM

Health Plan for Western Carolina University Students | 2025–2026



Student Blue

A healthy plan for a successful future

The University of North Carolina System 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 You have two options to choose from: A new, lower-cost Value plan, or our Premium plan that has been traditionally offered over the years and includes richer benefits. Both the Value and Premium plans provide coverage at school, at home or worldwide. If you are on the plan now and would like to continue without changes, please select the Premium option.

All eligible students enrolled in UNC System universities are required to have health insurance coverage. The UNC System 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. Each semester, the SHIP premium is added to all eligible students' university accounts. Eligible students must pay the premium and enroll, or complete the online waiver process with their own creditable insurance coverage before the deadline each semester. Once the waiver is verified and approved, the premium will be credited to the student's account.

Am I eligible for the UNC System plan?

Please refer to the plan's benefit booklet to review eligibility criteria. The Benefit Booklet can be found at StudentBlueNC.com/#/WCU/benefits.

2025-2026 Medical plan

You may choose either the Premium plan or Value plan.

Premium Plan

Medical Plan Rates ² Billed on a semester basis	Fall Semester Effective Dates 8/1/25-12/31/25	Spring Semester Effective Dates 1/1/26-7/31/26
Undergraduate Rate	\$1,583.50*	\$1,583.50*
Graduate Rate	\$1,802.92*	\$1,802.92*

Value Plan

Medical Plan Rates ² Billed on a semester basis	Fall Semester Effective Dates 8/1/25-12/31/25	Spring Semester Effective Dates 1/1/26-7/31/26
Undergraduate Rate	\$1,226.80*	\$1,226.80*
Graduate Rate	\$1,396.54*	\$1,396.54*

* A portion of the Student Health Insurance premium rate is retained by Western Carolina University to pay for administrative costs.

Benefit highlights

	Premium Plan In-Network	Premium Plan Out-of-Network	Value Plan In-Network	Value Plan Out-of-Network
All dollar amounts and percentages are what you, as a plan member, would pay.				
Policy year deductible	\$0 at Student Health Center (SHC) \$500 per insured member	\$1,000 per insured member	\$0 at SHC \$2,000 per insured member undergraduate \$2,600 per insured member graduate	\$0 at SHC \$4,000 per insured member undergraduate \$5,200 per insured member graduate
Policy year out-of-pocket maximum	\$0 at SHC \$4,000 individual	\$8,000 individual	\$0 at SHC \$6,000 individual	\$0 at SHC \$12,000 individual
Office visits Includes office surgery, X-rays and labs	SHC: No charge	SHC: Not applicable	SHC: No charge	SHC: Not applicable
	Primary Care Provider: \$35 copayment	Primary Care Provider: 50% after deductible	Primary Care Provider: \$50 copayment	Primary Care Provider: 50% after deductible
	Specialist: \$70 copayment	Specialist: 50% after deductible	Specialist: \$100 copayment	Specialist: 50% after deductible
Teladoc® Health³	\$0 copayment	Not applicable	\$0 copayment	Not applicable
Preventive care⁴ 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)	No charge	30% after deductible	No charge	30% after deductible
Urgent care centers and emergency room Urgent care centers (Copayment waived if referred to ER.) Emergency room visit (Inpatient hospital benefits apply if admitted. If held for observation, outpatient benefits apply. See "Inpatient and outpatient hospital services.") Ambulance service	Urgent care centers: \$75 copayment Emergency room: \$500 copayment Ambulance service: 30% after deductible	Urgent care centers: \$150 copayment Emergency room: \$500 copayment Ambulance service: 30% after deductible	Urgent care centers: \$100 copayment Emergency room: \$750 copayment Ambulance service: 30% after deductible	Urgent care centers: \$200 copayment Emergency room: \$750 copayment Ambulance service: 30% after deductible
Inpatient and outpatient hospital services	30% after deductible	50% after deductible	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. Infertility, weight loss and sexual dysfunction drugs not covered by the plan. There is \$100 per drug minimum and \$300 per drug maximum for each 30-day supply of Tier 5 drugs.	\$15 for all 30-day prescriptions at Student Health Center regardless of Tier Tier 1: \$20 copayment Tier 2: \$35 copayment Tier 3: \$45 copayment Tier 4: \$90 copayment Tier 5: 25% coinsurance	Copayment + charge over in-network allowed amount	\$15 for all 30-day prescriptions at Student Health Center regardless of Tier Tier 1: \$20 copayment Tier 2: \$35 copayment Tier 3: \$45 copayment Tier 4: \$90 copayment Tier 5: 25% coinsurance	Copayment + charge over in-network allowed amount
Mental health and substance use services Office visits Inpatient/outpatient	Office visits: \$10 copayment Inpatient/outpatient: 30% after deductible	Office visits: 50% after deductible Inpatient/outpatient: 50% after deductible	Office visits: \$10 copayment Inpatient/outpatient: 30% after deductible	Office visits: 50% after deductible Inpatient/outpatient: 50% after deductible
Vision care Preventive eye exam Lens and frame coverage (Reimbursement up to the benefit period maximum of \$200 for prescribed glasses – lenses and frames – and hard, soft or disposable contact lenses.)	Preventive eye exam: No charge	Benefits not available	Preventive eye exam: No charge	Benefits not available
Other services Skilled nursing facility (60 days per benefit period), home health care, durable medical equipment and hospice, maternity (maternity delivery includes prenatal and post-delivery care), transplants	30% after deductible	50% after deductible	30% after deductible	50% after deductible



Enroll or waive coverage today!

Fall 2025 Open Enrollment period ends 9/10/25

All students eligible for the UNC System Hard Waiver Plan MUST enroll or waive coverage during the Open Enrollment period. Students who are enrolled by default will receive a policy with limited abortion benefits. In order to select additional benefits, you must actively enroll or call the number on your member ID card to change policies prior to receiving services. No applications posted after Sept. 10, 2025, will be accepted without a qualifying event. Please refer to the online Student Blue benefit booklet for a complete list of qualifying events as well as eligibility requirements and benefits.

Deadlines to Waive/Enroll/Renew

Fall Semester Sept. 10, 2025

Spring Semester Feb. 2, 2026

Call 888-351-8283

Visit StudentBlueNC.com/#/WCU

Connect @BCBSNCStudent



Important legal notices for students

Deductibles, coinsurance, limitations and exclusions apply to this coverage. Further details of coverage, limitations and exclusions will be provided in your benefit booklet.

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/WCU. 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 reversal of sterilization
- For treatment of sexual dysfunction not related to organic disease
- For self-injectable drugs in the provider's office

Benefits and premium depend on plan selected.

1 GeoBlue® travel insurance is covered in 190 countries and territories worldwide through the GeoBlue program. Blue Cross and Blue Shield Association Internal Data: about.geo-blue.com/ (Accessed October 2024).

2 Premium due for the mandatory Hard Waiver Plan must be paid through the student's UNC System school account.

3 Teladoc Health, Inc. interactive consultations are available 24 hours a day, 7 days a week. Telehealth services are subject to the terms and conditions of the member's health plan, including benefits, limitations and exclusions. Teladoc Health does not replace your primary care doctor. Telehealth services are not a substitute for emergency care. Teladoc Health is subject to state regulations. Behavioral health telehealth is currently only available to members ages 13 or older. Teladoc Health is an independent company that is solely responsible for the telehealth services it is providing; please see Teladoc Health website for more information. Teladoc Health does not offer Blue Cross or Blue Shield products or services. Teladoc Health, Inc. 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 Health does not guarantee patients will receive a prescription.

4 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.

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