Benefit Booklet
For

BlueAdvantage®

BlueCross BlueShield of North Carolina
An Independent Licensee of the Blue Cross and Blue Shield Association
BENEFIT BOOKLET

This benefit booklet, along with the “Summary Of Benefits,” application and any optional benefit endorsement, is the legal contract between you and Blue Cross and Blue Shield of North Carolina (BCBSNC). Please read this benefit booklet carefully.

A summary of benefits, conditions, limitations, and exclusions is set forth in this benefit booklet for easy reference.

YOUR POLICY MAY NOT BE IN FORCE WHEN YOU HAVE A CLAIM! PLEASE READ!

Your policy was issued based on the information entered in your application, a copy of which is attached to the policy. If, to the best of your knowledge and belief, there is any misstatement in your application or if any information of any insured person has been omitted, you should advise BCBSNC immediately regarding the incorrect or omitted information; otherwise, your policy may not be a valid contract.

RIGHT TO RETURN POLICY WITHIN 10 DAYS. If for any reason you are not satisfied with your policy, you may return it to BCBSNC within 10 days of the date you received it and the premium you paid will be promptly refunded.

Blue Advantage HSA MEMBER’S premiums may be adjusted with 30 days notice. After the first premium adjustment, the premium cannot be adjusted more frequently than 12 months unless an adjustment is required by law or you make changes to your policy. Premiums may increase as you age, and you will be notified within 30 days notice of any rate increase.

Blue Cross and Blue Shield of North Carolina has directed that this benefit booklet be issued and signed by the President and the Secretary.

Attest:  
President

Secretary

Important Cancellation Information – please read the provision in this benefit booklet entitled, “When Coverage Begins And Ends.”
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IMPORTANT INFORMATION REGARDING THIS HEALTH BENEFIT PLAN:

You may have purchased this health benefit plan through the Health Insurance MARKETPLACE (MARKETPLACE) established through the federal health care reform legislation called the Patient Protection and Affordable Care Act. In order for a health insurance plan to be offered in the MARKETPLACE it must meet the requirements of a qualified health plan (QHP) which include coverage of a core set of benefits, called ESSENTIAL HEALTH BENEFITS, and certain limits on deductibles, copayments, and out-of-pocket costs. See “Glossary” for a list of the services that are considered ESSENTIAL HEALTH BENEFITS. Note that while no annual or lifetime dollar limits are allowed on ESSENTIAL HEALTH BENEFITS, federal law does allow insurance companies to include annual or lifetime dollar limits on non-essential health benefits. See “Summary of Benefits” for any limits that may apply.

By purchasing health insurance through the MARKETPLACE and depending on your household income, you may be eligible for federal subsidies, including a new type of tax credit that you can use to lower your monthly health insurance premium (called a premium subsidy) and/or financial assistance on out-of-pocket expenses, called cost-sharing reductions. In certain situations, the federal government no longer offers a premium subsidy once an individual qualifies for health benefits under the Medicare program. However, the rules that apply to such situations are complex. If you have questions about how your Medicare eligibility might affect the subsidy you are receiving, you should contact the MARKETPLACE. Find out more at www.healthcare.gov.

In accordance with applicable federal law, BCBSNC will not discriminate against any health care PROVIDER acting within the scope of their license or certification, or against any person who has received federal subsidies, or taken any other action to endorse his or her right under applicable federal law. Further, BCBSNC shall not impose eligibility rules or variations in premiums based on any specified health status-related factors unless specifically permitted by law.

This benefit booklet provides important information about your benefits and can help you understand how to maximize them. To help you become familiar with some common insurance terms concerning what you may owe after visiting your PROVIDER, see the chart below and the “Glossary”:

<table>
<thead>
<tr>
<th>Term</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Copayment</td>
<td>The fixed dollar amount you must pay for some COVERED SERVICES at the time you receive them, if this health benefit plan includes copayments. One copayment covers most services at a PROVIDER’S office. Copayments may also apply to URGENT CARE and emergency room services. Copayments are not credited to the deductible; however, they are credited to the TOTAL OUT-OF-POCKET LIMIT.</td>
</tr>
<tr>
<td>Deductible</td>
<td>The dollar amount you must incur for COVERED SERVICES in a BENEFIT PERIOD before benefits are payable under this health benefit plan. The deductible does not include coinsurance, charges in excess of the ALLOWED AMOUNT, amounts exceeding any maximum, or charges for noncovered services.</td>
</tr>
</tbody>
</table>
GETTING STARTED WITH BLUE ADVANTAGE HSA (cont.)

<table>
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<tr>
<th>Coinurance</th>
<th>The sharing of charges by BCBSNC and you for COVERED SERVICES, after you have met your BENEFIT PERIOD deductible. The coinsurance listed is your share of the cost of a COVERED SERVICE.</th>
</tr>
</thead>
<tbody>
<tr>
<td>TOTAL OUT-OF-POCKET LIMIT</td>
<td>The TOTAL OUT-OF-POCKET LIMIT is the dollar amount you pay for COVERED SERVICES in a BENEFIT PERIOD before BCBSNC pays 100% of COVERED SERVICES. The TOTAL OUT-OF-POCKET LIMIT does not include charges over ALLOWED AMOUNTS, including any charges over the allowable cost difference between GENERIC and BRAND-NAME drugs, premiums and charges for noncovered services.</td>
</tr>
</tbody>
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Here is an example of what your costs could be for IN-NETWORK or OUT-OF-NETWORK services. The scenario is a total outpatient HOSPITAL bill of $10,000.

<table>
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<tr>
<th></th>
<th>IN-NETWORK</th>
<th>OUT-OF-NETWORK</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Total Bill</td>
<td>$10,000</td>
<td>$10,000</td>
</tr>
<tr>
<td>B. ALLOWED AMOUNT</td>
<td>$8,500</td>
<td>$8,500</td>
</tr>
<tr>
<td>C. Deductible Amount</td>
<td>$2,700</td>
<td>$5,400</td>
</tr>
<tr>
<td>D. ALLOWED AMOUNT Minus Deductible (B-C)</td>
<td>$5,800</td>
<td>$3,100</td>
</tr>
<tr>
<td>E. Your Coinsurance Amount (x% times D)</td>
<td>(50%) $2,900</td>
<td>(60%) $1,860</td>
</tr>
<tr>
<td>F. Amount You Owe Over ALLOWED AMOUNT</td>
<td>$0 (IN-NETWORK charges limited to ALLOWED AMOUNT)</td>
<td>$1,500 (difference between Total Bill and ALLOWED AMOUNT)</td>
</tr>
<tr>
<td>G. Total Amount You Owe (C+E+F)</td>
<td>$5,600</td>
<td>$8,760</td>
</tr>
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**Deductible and coinsurance amounts are for example only, please refer to “Summary of Benefits” for your benefits.**

**In addition to Blue Advantage HSA, a Health Savings Account (HSA) may be made available to you. Additional details about this HSA will be provided to you by BCBSNC and by the HSA Administrator. The Blue Advantage HSA plan is intended to be a high-deductible health plan (“HDHP”) that qualifies its members to contribute to an HSA, unless its members are otherwise ineligible under applicable federal requirements. Please consult a qualified tax advisor if you are unsure about your eligibility. In addition, the deductible and TOTAL OUT-OF-POCKET LIMIT amounts listed in the “Summary of Benefits” may be revised each year in accordance with Internal Revenue Service (IRS) rulings.**

As you read this benefit booklet, keep in mind that any word you see in small capital letters (SMALL CAPITAL LETTERS) is a defined term and appears in “Glossary” at the end of this benefit booklet. The terms “we,” “us,” and “BCBSNC” refer to Blue Cross and Blue Shield of North Carolina.
GETTING STARTED WITH BLUE ADVANTAGE HSA (cont.)

For Help in Reading this Benefit Booklet
BCBSNC provides consumer assistance tools and services for individuals living with disabilities (including accessible Web sites and the provision of auxiliary aids and services at no cost to the individual) in accordance with the Americans with Disabilities Act and section 504 of the Rehabilitation Act. BCBSNC also provides language services at no cost to the individual, including oral interpretation and written translations. To access these services and more, call 1-888-206-4697. For TTY and TDD, call 1-800-442-7028.
### WHO TO CONTACT?

**Toll-Free Phone Numbers, Website and Addresses**

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<th><strong>BCBSNC Website:</strong></th>
<th>Find IN-NETWORK PROVIDERS, and get information about top-performing facilities, PRESCRIPTION DRUG information, and information about BCBSNC.</th>
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<tr>
<td><strong><a href="http://www.bcbsnc.com">www.bcbsnc.com</a></strong></td>
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<tr>
<td><strong>Blue Connect Website:</strong></td>
<td>Use our secure MEMBER website to look at your plan, check benefits, eligibility, and claims status, download forms, manage your account, ask for new ID CARDS, get helpful wellness information and more.</td>
</tr>
<tr>
<td><strong>BlueConnectNC.com</strong></td>
<td></td>
</tr>
<tr>
<td><strong>BCBSNC Customer Service:</strong></td>
<td>For questions about your benefits, claims, and new ID CARD requests, or to voice a complaint.</td>
</tr>
<tr>
<td><strong>1-888-206-4697</strong></td>
<td></td>
</tr>
<tr>
<td><strong>TTY/TDD:</strong></td>
<td>You may visit our website or call BCBSNC Customer Service to access a list of IN-NETWORK pharmacies (including the Specialty Network); a list of PRESCRIPTION DRUGS that are subject to PRIOR REVIEW, quantity or benefit limitations; or a copy of the FORMULARY. You may also visit <strong><a href="http://www.bcbsnc.com/umdrug">www.bcbsnc.com/umdrug</a></strong> for more information.</td>
</tr>
<tr>
<td><strong>1-800-442-7028</strong></td>
<td></td>
</tr>
<tr>
<td><strong>PRESRIPTION DRUG Information:</strong></td>
<td>For questions about your enrollment in health insurance plans offered through the Federal Health Insurance MARKETPLACE (MARKETPLACE). The MARKETPLACE can answer questions about your eligibility status and subsidies.</td>
</tr>
<tr>
<td><strong>1-888-206-4697 or</strong></td>
<td></td>
</tr>
<tr>
<td><strong><a href="http://www.bcbsnc.com/umdrug">www.bcbsnc.com/umdrug</a></strong></td>
<td></td>
</tr>
<tr>
<td><strong>MARKETPLACE:</strong></td>
<td>Some services need PRIOR REVIEW and CERTIFICATION from BCBSNC. Up-to-date information about which services may need PRIOR REVIEW can be found online at <strong>BlueConnectNC.com</strong>.</td>
</tr>
<tr>
<td><strong>1-800-318-2596</strong></td>
<td></td>
</tr>
<tr>
<td><strong><a href="http://www.healthcare.gov">www.healthcare.gov</a></strong></td>
<td></td>
</tr>
<tr>
<td><strong>PRIOR REVIEW AND CERTIFICATION:</strong></td>
<td>BCBSNC delegates the administration of mental health and substance abuse benefits by contract to Magellan Behavioral Health, which is not associated with BCBSNC. See “Delegated UTILIZATION MANAGEMENT” for more information.</td>
</tr>
<tr>
<td><strong>MEMBERS call:</strong></td>
<td></td>
</tr>
<tr>
<td><strong>1-888-206-4697</strong></td>
<td></td>
</tr>
<tr>
<td><strong>PROVIDERS call:</strong></td>
<td>For help in obtaining care outside of North Carolina or the U.S., call this number or visit <strong><a href="http://www.bcbs.com">www.bcbs.com</a></strong>.</td>
</tr>
<tr>
<td><strong>1-800-214-4844</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Magellan Behavioral Health:</strong></td>
<td>Talk to a nurse 24/7 to get timely information and help on a number of health-related issues. Nurses are on hand by phone in both English and Spanish.</td>
</tr>
<tr>
<td><strong>1-800-359-2422</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Out of North Carolina Care:</strong></td>
<td>For information about programs and support for managing specific health conditions, such as asthma, diabetes, heart failure, coronary artery disease and COPD.</td>
</tr>
<tr>
<td><strong>1-800-810-2583 (BLUE)</strong></td>
<td></td>
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<td><strong>Health Line BlueSM:</strong></td>
<td>For information about programs and support for managing your pregnancy.</td>
</tr>
<tr>
<td><strong>1-877-477-2424</strong></td>
<td></td>
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<tr>
<td><strong>BCBSNC Health Management Programs Condition Care</strong></td>
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<tr>
<td><strong>1-800-260-0091</strong></td>
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<tr>
<td><strong>Condition Care Maternity:</strong></td>
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<tr>
<td><strong>1-855-301-2229 (BABY) or</strong></td>
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<td><strong>BlueConnectNC.com</strong></td>
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<td>Talk with a representative to get help with any technical issues with the website as well as questions about the Healthy Outcomes program.</td>
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</tr>
<tr>
<td>PO Box 35</td>
</tr>
<tr>
<td>Durham, NC 27702-0035</td>
</tr>
<tr>
<td>Mail completed medical and pediatric dental or vision claims to this address.</td>
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<table>
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<th>PRESCRIPTION DRUG Claims Filing:</th>
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</tr>
<tr>
<td>Mail Route: BCBSNC</td>
</tr>
<tr>
<td>PO Box 25136</td>
</tr>
<tr>
<td>Lehigh Valley, PA 18002-5136</td>
</tr>
<tr>
<td>Mail completed PRESCRIPTION DRUG claims to this address.</td>
</tr>
</tbody>
</table>

Value-Added Programs

Please note: These programs are not covered benefits and are outside of this health benefit plan. BCBSNC does not accept claims or reimburse for these goods or services, and MEMBERS are responsible for paying all bills. BCBSNC may change or discontinue these programs at any time.

Blue365™

Keep your body - and budget - healthy

Staying healthy and active should be easy - and affordable. That’s why Blue Cross and Blue Shield of North Carolina (BCBSNC) offers Blue365™. It’s a simple way to save on everything you need for a well-balanced lifestyle.

Get deals, discounts & more:

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+ Lifestyle: Travel & family activities
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Join and save

Visit [www.bcbsnc.com/blue365](http://www.bcbsnc.com/blue365)

Or call 1-855-511-2583 (BLUE)
**HOW BLUE ADVANTAGE HSA WORKS**

As a MEMBER of the Blue Advantage HSA plan, you will enjoy quality health care from a network of health care PROVIDERS and easy access to SPECIALISTS. You also have the freedom to choose health care PROVIDERS who do not participate in the Blue Advantage HSA network—the main difference will be the cost to you. Benefits are available for services from an IN- or OUT-OF-NETWORK PROVIDER that is recognized by BCBSNC as eligible. For a list of eligible PROVIDERS, please visit our website at [www.bcbsnc.com](http://www.bcbsnc.com) or call BCBSNC Customer Service at the number listed in “Who to Contact?” PROVIDERS may collect an estimated amount for your deductible and coinsurance when services are provided. If you use Health Savings Account (HSA) funds to pay the PROVIDER and the PROVIDER refunds money to you as a result of an overestimation of your deductible or coinsurance, you will need to return this money to the HSA in order to avoid any tax impacts.

Here’s a look at how it works:

<table>
<thead>
<tr>
<th>Type of PROVIDER</th>
<th>IN-NETWORK</th>
<th>OUT-OF-NETWORK</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>IN-NETWORK PROVIDERS</strong> are health care professionals and facilities that have contracted with BCBSNC, or a PROVIDER participating in the BlueCard® Program. ANCILLARY PROVIDERS outside North Carolina are considered IN-NETWORK only if they contract directly with the Blue Cross or Blue Shield plan in the state where services are received, even if they participate in the BlueCard® Program. See the “Glossary” for a description of ANCILLARY PROVIDERS and the criteria for determining where services are received. IN-NETWORK PROVIDERS agree to limit charges for COVERED SERVICES to the ALLOWED AMOUNT. The list of IN-NETWORK PROVIDERS may change from time to time. IN-NETWORK PROVIDERS are listed on our website at <a href="http://www.bcbsnc.com">www.bcbsnc.com</a>, or call BCBSNC Customer Service at the number listed in “Who to Contact?”</td>
<td><strong>OUT-OF-NETWORK PROVIDERS</strong> are not designated as a Blue Advantage HSA PROVIDER by BCBSNC. Also see “OUT-OF-NETWORK Benefit Exceptions.”</td>
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</tr>
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</table>

**AMERICAN INDIAN/ALASKA NATIVE PROVIDERS**

If you are eligible to receive care from an AMERICAN INDIAN/ALASKA NATIVE PROVIDER and are a MEMBER who has been designated by the MARKETPLACE to be American Indian/Alaska Native, you and your AMERICAN INDIAN/ALASKA NATIVE PROVIDER are subject to all terms and requirements set forth in this booklet, including, but not limited to, filing claims and PRIOR REVIEW requirements.
## HOW BLUE ADVANTAGE HSA WORKS (cont.)

<table>
<thead>
<tr>
<th></th>
<th><strong>IN-NETWORK</strong></th>
<th><strong>OUT-OF-NETWORK</strong></th>
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<tbody>
<tr>
<td><strong>ALLOWED AMOUNT vs. Billed Amount</strong></td>
<td>If the billed amount for COVERED SERVICES is greater than the ALLOWED AMOUNT, you are not responsible for the difference. You only pay any applicable copayment, deductible, coinsurance, and non-covered expenses. (See Filing Claims below for additional information.)</td>
<td>You may be responsible for paying any charges over the ALLOWED AMOUNT in addition to any applicable copayment, deductible, coinsurance, and non-covered expenses. For EMERGENCY SERVICES, see “OUT-OF-NETWORK Benefit Exceptions” and “EMERGENCY Care.”</td>
</tr>
<tr>
<td><strong>After-hours Care</strong></td>
<td>If you need nonemergency services after your PROVIDER’s office has closed, please call your PROVIDER’s office for their recorded instructions.</td>
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<tr>
<td><strong>Referrals</strong></td>
<td>BCBSNC does not require you to obtain referrals. However, in order for MEMBERS who are designated by the MARKETPLACE to be American Indian/Alaska Native, and do not qualify for an AMERICAN INDIAN/ALASKA NATIVE specific plan, to receive cost sharing adjustments from PROVIDERS other than AMERICAN INDIAN/ALASKA NATIVE PROVIDERS, BCBSNC may require you to obtain a referral.</td>
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<tr>
<td><strong>Care Outside of North Carolina</strong></td>
<td>Your ID CARD gives you access to participating PROVIDERS outside the state of North Carolina through the BlueCard® Program, and benefits are provided at the IN-NETWORK benefit level.</td>
<td>If you are in an area that has participating PROVIDERS and you choose a PROVIDER outside the network, you will receive the lower OUT-OF-NETWORK benefit. Also see “OUT-OF-NETWORK Benefit Exceptions.”</td>
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HOW BLUE ADVANTAGE HSA WORKS  (cont.)

<table>
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<tr>
<th>PRIOR REVIEW</th>
<th>IN-NETWORK</th>
<th>OUT-OF-NETWORK</th>
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<tbody>
<tr>
<td><strong>IN-NETWORK PROVIDERS</strong> in North Carolina are responsible for requesting PRIOR REVIEW when necessary.</td>
<td>You are responsible for ensuring that you or your OUT-OF-NETWORK PROVIDER, in or outside of North Carolina, requests PRIOR REVIEW by BCBSNC or its designee when necessary.</td>
<td></td>
</tr>
<tr>
<td><strong>IN-NETWORK PROVIDERS</strong> outside of North Carolina, except for Veterans’ Affairs (VA) and military PROVIDERS, are responsible for requesting PRIOR REVIEW for inpatient FACILITY SERVICES. For all other COVERED SERVICES received outside of North Carolina, you are responsible for ensuring that you or your PROVIDER requests PRIOR REVIEW by BCBSNC even if you see an IN-NETWORK PROVIDER.</td>
<td>See “Who to Contact?” for information on who to call for PRIOR REVIEW and to obtain CERTIFICATION for mental health and substance abuse services and all other medical services.</td>
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<tr>
<td>For inpatient or certain outpatient mental health and substance abuse services, either in or outside of North Carolina, contact Magellan Behavioral Health to request PRIOR REVIEW and receive CERTIFICATION.</td>
<td>Failure to request PRIOR REVIEW and obtain CERTIFICATION will result in a full denial of benefits. However, PRIOR REVIEW is not required for an EMERGENCY or for an inpatient HOSPITAL stay for 48 hours after a vaginal delivery or 96 hours after a Cesarean section.</td>
<td></td>
</tr>
<tr>
<td><strong>PRIOR REVIEW</strong> is not required for an EMERGENCY or for an inpatient HOSPITAL stay for 48 hours after a vaginal delivery or 96 hours after a Cesarean section.</td>
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HOW BLUE ADVANTAGE HSA WORKS (cont.)

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<tr>
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<th>IN-NETWORK</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Filing Claims</td>
<td>IN-NETWORK PROVIDERS in North Carolina are responsible for filing claims directly with BCBSNC. However, you will have to file a claim if you do not show your ID card when you obtain a PRESCRIPTION from an IN-NETWORK pharmacy, or the IN-NETWORK pharmacy’s records do not show you as eligible for coverage, or you are in your three-month grace period if you receive a federal subsidy. In order to recover the full cost of the PRESCRIPTION minus any applicable copayment or coinsurance you owe, return to the IN-NETWORK pharmacy within 14 days of receiving your PRESCRIPTION so that it can be reprocessed with your correct eligibility information and the pharmacy will make a refund to you. If you are unable to return to the pharmacy within 14 days, mail claims in time to be received within 18 months of the date of the service in order to receive IN-NETWORK benefits. Claims not received within 18 months from the service date will not be covered, except in the absence of legal capacity of the MEMBER.</td>
<td>You may have to pay the OUT-OF-NETWORK PROVIDER in full and submit your own claim to BCBSNC. Claims must be received by BCBSNC within 18 months of the date the service was provided. Claims not received within 18 months from the service date will not be covered, except in the absence of legal capacity of the MEMBER.</td>
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</table>

OUT-OF-NETWORK Benefit Exceptions

In an EMERGENCY, in situations where IN-NETWORK PROVIDERS are not reasonably available as determined by BCBSNC’s access to care standards, or in continuity of care situations, OUT-OF-NETWORK benefits will be paid at the IN-NETWORK benefit level. However, you may be responsible for charges billed separately by the PROVIDER which are not eligible for additional reimbursement. If you are billed by the PROVIDER, you will be responsible for paying the bill and filing a claim with BCBSNC.

For more information, see one of the following sections: “EMERGENCY Care” or “Continuity of Care” in “UTILIZATION MANAGEMENT.” For information about BCBSNC’s access to care standards, see our website at www.bcbsnc.com and type “access to care” in the search bar. If you believe an IN-NETWORK PROVIDER is not reasonably available, you can help assure that benefits are paid at the correct benefit level by calling BCBSNC before receiving care from an OUT-OF-NETWORK PROVIDER.
HOW BLUE ADVANTAGE HSA WORKS (cont.)

Carry Your IDENTIFICATION CARD
Your ID CARD identifies you as a Blue Advantage HSA MEMBER. Be sure to carry your ID CARD with you at all times and present it each time you seek health care.

For ID CARD requests, please visit our website at BlueConnectNC.com or call BCBSNC Customer Service at the number listed in “Who to Contact?”

The Role of a PRIMARY CARE PROVIDER (PCP) or SPECIALIST
BCBSNC does not require that you designate a PCP to manage your health care. However, it is important for you to maintain a relationship with a PCP, who will help you manage your health and make decisions about your health care needs. If you change PCPs, be sure to have your medical records transferred, especially immunization records, to provide your new DOCTOR with your medical history. You should participate actively in all decisions related to your health care and discuss all treatment options with your health care PROVIDER regardless of cost or benefit coverage. PCPs are trained to deal with a broad range of health care issues and can help you to determine when you need a SPECIALIST. PROVIDERS from medical specialties such as family practice, internal medicine and pediatrics may participate as PCPs.

Please visit our website at www.bcbsnc.com and click on ‘Find a Doctor’ or call BCBSNC Customer Service to confirm that the PROVIDER is in the network before receiving care.

If your PCP or SPECIALIST leaves our PROVIDER network and they are currently treating you for an ongoing special condition, see “Continuity of Care” in “UTILIZATION MANAGEMENT.”

Upon the request of the MEMBER and subject to approval by BCBSNC, a SPECIALIST treating a MEMBER for a serious or chronic disabling or life-threatening condition can act as the MEMBER’S PCP. The selected SPECIALIST would be responsible for providing and coordinating the MEMBER’S primary and specialty care. The selection of a SPECIALIST under these circumstances shall be made under a treatment plan approved by the SPECIALIST and BCBSNC, with notice to the PCP if applicable. A request may be denied where it is determined that the SPECIALIST cannot appropriately coordinate the MEMBER’S primary and specialty care.

To make this request or if you would like the professional qualifications of your PCP or IN-NETWORK SPECIALIST, you may call BCBSNC Customer Service at the number listed in “Who to Contact?”

Premium Payments
You may view payment information, payment history, and current amount due by visiting our website at www.bcbsnc.com. Your premiums are due on or before your premium due date. If you pay your premiums through automatic bank draft, please be aware that if there are insufficient funds, BCBSNC may attempt to debit your bank account until sufficient funds are received. We will not make more than two attempts to debit your bank account. BCBSNC does not charge a fee for this service; however, your bank may charge a fee if there are insufficient funds to cover the payment.

If premium payments are not made within the time allowed, this health benefit plan will be terminated. In order to enroll in a new plan after terminating for nonpayment, BCBSNC may require you to pay any past due premiums
HOW BLUE ADVANTAGE HSA WORKS (cont.)

within the last 12 months in addition to the first month’s premium for your new plan, as allowed under Federal law.

If you purchased a MARKETPLACE plan, you will receive a 25-day grace period for payment of premiums if you do not receive an Advanced Premium Tax Credit (APTC) or a three-month grace period for payment of premiums if you receive an APTC. If you did not purchase a MARKETPLACE plan, you will receive a 25-day grace period for payment of premiums before automatic termination. However, if BCBSNC receives your premiums past the premium due date, BCBSNC may charge a fee for any late payment of premiums. You will be notified if you incur any fees charged by BCBSNC. Failure to pay the fee, either by separate payment or by including the payment with your next premium payment, will result in your next payment being applied first to any outstanding fees INCURRED and then to your premium payment. This may result in a shortage of monies owed on your premium payment and may result in termination of coverage. See “Termination of MEMBER Coverage.”

If you have been terminated and wish to be reinstated, the following applies:
• If you purchased a MARKETPLACE plan, you will need to comply with the MARKETPLACE’S requirements regarding enrollment periods. The MARKETPLACE will determine your eligibility.
• If you did not purchase a MARKETPLACE plan, you must either submit a written request for reinstatement to BCBSNC Financial Processing Services, call our pay-by-phone number at 1-800-333-7009 or log on to your Blue Connect account within 30 days from the date of the termination notice. To be considered for reinstatement, you must also include any overdue premiums owed plus current amount due, and any administrative fees in order to bring your account to a current status. Please submit your written request along with a check or money order, payable to BCBSNC, to:

BCBSNC Financial Processing Services
PO Box 30080
Durham, NC 27707-3080

or call BCBSNC Customer Service at the number listed in “Who to Contact?” to have your credit or debit card charged or checking account drafted for the total amount due. In the event that reinstatement is not approved, you may choose to reapply for health insurance coverage at the allowed times by filling out the proper application. Reapplying for coverage does not guarantee approval of coverage.

Please note that premium payments are automatically deposited. BCBSNC’s deposit of premiums does not mean an acceptance of coverage. If you have been notified that your coverage is terminated or is scheduled to be terminated, any deposit of premiums by BCBSNC in excess of premiums that are due and owing for the coverage period will not constitute an extension of coverage. BCBSNC will return any excess premium payments. When BCBSNC decides at its sole discretion to accept a late premium payment, BCBSNC will reinstate your coverage back to the date of termination rather than return such premium payment provided that all outstanding fees have been paid.

If you purchased a MARKETPLACE plan, the MARKETPLACE determines your eligibility for and/or any amount of the APTC that you may be eligible to receive. BCBSNC will only accept APTC information from the MARKETPLACE. For any questions or concerns regarding your eligibility or amount of your APTC, please contact the MARKETPLACE at www.healthcare.gov or call the number listed in “Who to Contact?”
COVERED SERVICES

Blue Advantage HSA covers only those services that are MEDICALLY NECESSARY. Also keep in mind as you read this section:

- Certain services require PRIOR REVIEW and CERTIFICATION in order for you to avoid a full denial of benefits. General categories of services are noted below as requiring PRIOR REVIEW. Also see “PRIOR REVIEW/Pre-Service” in “UTILIZATION MANAGEMENT” for information about the review process, visit our website at www.bcbsnc.com or call BCBSNC Customer Service to ask whether a specific service requires PRIOR REVIEW and CERTIFICATION.
- Exclusions and limitations apply to your coverage. Service-specific exclusions are stated along with the benefit description in “COVERED SERVICES.” Exclusions that apply to many services are listed in “What Is Not Covered?” To understand the exclusions and limitations that apply to each service, read “COVERED SERVICES,” “Summary of Benefits” and “What Is Not Covered?”
- You may receive, upon request, information about Blue Advantage HSA, its services and DOCTORS, including a printed copy of this benefit booklet with a benefit summary, and a printed directory of IN-NETWORK PROVIDERS.
- Certain services are covered pursuant to BCBSNC medical and reimbursement policies, which are updated throughout the plan year. These policies lay out the procedure and criteria to determine whether a procedure, treatment, facility, equipment, drug or device is MEDICALLY NECESSARY and eligible for coverage, INVESTIGATIONAL or EXPERIMENTAL, COSMETIC, a convenience item, or requires PRIOR REVIEW and CERTIFICATION by BCBSNC. The most up-to-date medical and reimbursement policies are available at www.bcbsnc.com, or call BCBSNC Customer Service at the number listed in “Who to Contact?”
- From time to time, MEMBERS may receive a reduced or waived copayment, deductible, and/or coinsurance on designated services or therapies in connection with programs designed to reduce medical costs.

Office Services
Care you receive as part of an OFFICE VISIT, electronic visit, or house call is covered. This health benefit plan may have a visit limit on PCP OFFICE VISITS, see “Summary of Benefits.” PCP OFFICE VISITS in excess of any visit limits are subject to deductible and coinsurance. If applicable, multiple OFFICE VISITS on the same day may result in multiple copayments.

If this health benefit plan has copayments for PCP OFFICE VISITS, a copayment will not apply if you only receive services such as allergy shots or other injections and are not charged for an OFFICE VISIT.

If this health benefit plan has copayments for PCP or SPECIALIST OFFICE VISITS, certain office SURGERIES for the treatment of sinus disease are subject to deductible and coinsurance.

Certain office SURGERIES may require PRIOR REVIEW and CERTIFICATION or services will not be covered.

Some DOCTORS or OTHER PROVIDERS may practice in HOSPITAL-based or OUTPATIENT CLINICS or provide HOSPITAL-based services in their offices. These services are covered as outpatient services and are listed as HOSPITAL-based or OUTPATIENT CLINIC in “Summary of Benefits.”

Please check with your PROVIDER before your visit to determine if your PROVIDER will collect deductible and coinsurance, or you can call BCBSNC Customer Service at the number listed in “Who to Contact?” for this information.
PREVENTIVE CARE
This health benefit plan covers PREVENTIVE CARE that can help you stay safe and healthy.

PREVENTIVE CARE services may fall into two categories: (1) federally-mandated PREVENTIVE CARE services (required to be covered at no cost to you IN-NETWORK); and (2) state-mandated PREVENTIVE CARE services (required to be offered both IN- and OUT-OF-NETWORK). In order to determine your benefit, it is important to understand what type of PREVENTIVE CARE service you are receiving, where you are receiving it and why you are receiving it.

Federally-Mandated PREVENTIVE CARE Services
Under federal law, you can receive certain covered PREVENTIVE CARE services from an IN-NETWORK PROVIDER in an office-based, outpatient ambulatory surgical setting, or URGENT CARE center at no cost to you. Please log on to our website at www.bcbsnc.com/preventive or call BCBSNC Customer Service at the number in “Who to Contact?” for the most up-to-date information on PREVENTIVE CARE that is covered under federal law, including general preventive services and screenings, immunizations, well-baby/well-child care, women’s PREVENTIVE CARE and certain over-the-counter medications. These over-the-counter medications are covered only as indicated and when a PROVIDER’S PRESCRIPTION is presented at a pharmacy.

The following conditions must be met for these services to be covered at no cost to you IN-NETWORK:
• Services are designated as PREVENTIVE CARE services under federal law (see above website for the most up-to-date information);
• Services are performed by an IN-NETWORK PROVIDER;
• Services are provided in an office-based, outpatient or ambulatory setting or URGENT CARE center; and
• Services are filed with a primary diagnosis of preventive or wellness, and do not include any additional procedures, such as diagnostic services.

Please note that if a particular PREVENTIVE CARE service does not have a federal recommendation or guideline concerning the frequency, method, treatment or setting in which it must be provided, BCBSNC may use reasonable medical management procedures to determine any coverage limitations or restrictions that may apply. Services that would otherwise be excluded under this health benefit plan will be covered at no cost sharing if the criteria mentioned above are met. Visit www.bcbsnc.com/preventive or call BCBSNC Customer Service at the number listed in “Who to Contact?” for a complete list of these federally-mandated PREVENTIVE CARE services that are covered under this health benefit plan.

In certain instances, you may receive PREVENTIVE CARE services that are covered under this health benefit plan; however, these services are subject to your applicable copayment, deductible and coinsurance. The following information will help you determine why you did not receive these services at no cost to you:

<table>
<thead>
<tr>
<th>Situation</th>
<th>Example</th>
<th>Reason/Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>How your PREVENTIVE CARE service is filed</td>
<td>A colonoscopy includes a primary diagnosis of non-preventive.</td>
<td>Certain PREVENTIVE CARE services will not pay in full because the primary diagnosis filed on the claim is something other than preventive. In this instance, the colonoscopy is subject to any applicable copayment, deductible or coinsurance.</td>
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</tbody>
</table>
Most PREVENTIVE CARE services performed by OUT-OF-NETWORK PROVIDERS are not covered. However, the following list of services is mandated by the state of North Carolina and is available OUT-OF-NETWORK. If you see an OUT-OF-NETWORK PROVIDER for these services, your benefits will be subject to the OUT-OF-NETWORK benefit level.

**State-Mandated PREVENTIVE CARE Services**

**Bone Mass Measurement Services**

This health benefit plan covers one scientifically proven and approved bone mass measurement for the diagnosis and evaluation of osteoporosis or low bone mass during any 23-month period for certain qualified individuals only. Additional follow-up bone mass measurement tests will be covered if MEDICALLY NECESSARY. Please note that bone mass measurement tests will be covered under your diagnostic benefit (not your PREVENTIVE CARE benefit) if the claim for these services indicates a primary diagnosis of something other than preventive or wellness. Your diagnostic benefit will be subject to your benefit level for the location where services are received.

Qualified individuals include MEMBERS who have any one of the following conditions:  
- Estrogen-deficient and at clinical risk of osteoporosis or low bone mass  
- Radiographic osteopenia anywhere in the skeleton  
- Receiving long-term glucocorticoid (steroid) therapy  
- Primary hyperparathyroidism  
- Being monitored to assess the response or effect of commonly accepted osteoporosis drug therapies  
- History of low-trauma fractures  
- Other conditions, or receiving medical therapies known to cause osteoporosis or low bone mass.

**Colorectal Screening**

Colorectal cancer examinations and laboratory tests for cancer are covered for any symptomatic or asymptomatic MEMBER who is at least 50 years of age, or is less than 50 years of age and at high risk for colorectal cancer. Increased/high risk individuals are those who have a higher potential of developing colon cancer because of a personal or family history of certain intestinal disorders. Some of these
procedures are considered SURGERY, such as colonoscopy and sigmoidoscopy, and others are considered lab tests, such as hemoccult screenings. Lab work done as a result of a colorectal screening exam will be covered under your diagnostic benefit and not be considered PREVENTIVE CARE. It will be subject to your benefit level for the location where services are received. However, lab work for the removal of polyps during the screening exam is considered PREVENTIVE CARE.

The PROVIDER search on our website at www.bcbsnc.com can help you find office-based PROVIDERS or you can call BCBSNC Customer Service at the number listed in “Who to Contact?” for this information.

Gynecological Exam and Cervical Cancer Screening
The cervical cancer screening benefit includes the examination and laboratory tests for early detection and screening of cervical cancer, and DOCTOR’S interpretation of the lab results. Coverage for cervical cancer screening includes Pap smear screening, liquid-based cytology, and human papillomavirus detection, and shall follow the American Cancer Society guidelines or guidelines adopted by the North Carolina Advisory Committee on Cancer Coordination and Control.

Newborn Hearing Screening
Coverage is provided for newborn hearing screening ordered by a DOCTOR to determine the presence of permanent hearing loss.

Ovarian Cancer Screening
For female MEMBERS ages 25 and older at risk for ovarian cancer, an annual screening, including a transvaginal ultrasound and a rectovaginal pelvic examination, is covered. A female MEMBER is considered “at risk” if she:
- has a family history with at least one first-degree relative with ovarian cancer; and a second relative, either first-degree or second-degree with breast, ovarian, or nonpolyposis colorectal cancer; or
- tested positive for a hereditary ovarian cancer syndrome.

Prostate Screening
One prostate specific antigen (PSA) test or an equivalent serological test will be covered per male MEMBER per BENEFIT PERIOD. More PSA tests will be covered if recommended by a DOCTOR.

Screening Mammograms
This health benefit plan provides coverage for one baseline mammogram for any female MEMBER between the ages of 35 and 39. Beginning at age 40, one screening mammogram will be covered per female MEMBER per BENEFIT PERIOD, along with a DOCTOR’S interpretation of the results. More frequent or earlier mammograms will be covered as recommended by a DOCTOR when a female MEMBER is considered at risk for breast cancer.

A female MEMBER is “at risk” if she:
- has a personal history of breast cancer
- has a personal history of biopsy-proven benign breast disease
- has a mother, sister, or daughter who has or has had breast cancer, or
- has not given birth before the age of 30.
PREVENTIVE CARE Exclusions

- Immunizations required for occupational hazard or international travel.
- Diagnostic services used for prevention or screening that are not recognized as recommended PREVENTIVE CARE services (Grade A or B) by the United States Preventive Services Task Force, and filed with a preventive/wellness diagnosis, including, but not limited to:
  - Albumin (urine) testing
  - Chest x-rays
  - EKGs
  - Iron level testing
  - Testosterone level testing
  - Thyroid function testing
  - Urinalysis
  - Vitamin B or D serum testing.

For information on how these services would be covered as diagnostic, see Diagnostic Services in “COVERED SERVICES.”

Obesity Treatment/Weight Management

This health benefit plan provides coverage for OFFICE VISITS for the evaluation and treatment of obesity; see “Summary of Benefits” for visit maximums. Benefits are also provided for surgical treatment of morbid obesity (bariatric surgery) if you have received 12 months of medical management for this condition prior to the surgical procedure, supervised by your DOCTOR or OTHER PROFESSIONAL PROVIDER. You may want to go to a Blue Distinction Center for Bariatric Surgery®, which is a HOSPITAL that has been designated as delivering quality specialty care. Visit [http://www.bcbs.com/why-bcbs/blue-distinction/bdcenters.html](http://www.bcbs.com/why-bcbs/blue-distinction/bdcenters.html) to find a Blue Distinction Center for Bariatric Surgery® near you. Bariatric surgery services require PRIOR REVIEW and CERTIFICATION or services will not be covered. Coverage is also provided for PRESCRIPTION DRUGS approved by the U.S. Food and Drug Administration (FDA) for short-term and long-term use in the treatment of obesity. See “PRESCRIPTION DRUG Benefits.”

This health benefit plan also provides benefits for nutritional counseling visits to an IN-NETWORK PROVIDER as part of your PREVENTIVE CARE benefits. The nutritional counseling visits may include counseling specific to achieving or maintaining a healthy weight. Nutritional counseling visits are separate from the obesity-related OFFICE VISITS noted above.

Ambulance Services

This health benefit plan covers services in a ground ambulance traveling:

- From a MEMBER’S home or scene of an accident or EMERGENCY to a HOSPITAL
- Between HOSPITALS
- Between a HOSPITAL and a SKILLED NURSING FACILITY

when such a facility is the closest one that can provide COVERED SERVICES appropriate to your condition. Benefits may also be provided for ambulance services from a HOSPITAL or SKILLED NURSING FACILITY to a MEMBER’S home when MEDICALLY NECESSARY.

This health benefit plan covers services in an air ambulance traveling from the site of an EMERGENCY to a HOSPITAL when such a facility is the closest one that can provide COVERED SERVICES appropriate to your condition. Air ambulance services are eligible for coverage only when ground transportation is not medically appropriate due to the severity of the illness or the pick-up point is inaccessible by land. Nonemergency air ambulance services
COVERED SERVICES (cont.)

require PRIOR REVIEW and CERTIFICATION or services will not be covered.

Ambulance Services Exclusions
- Services provided primarily for the convenience of travel
- Transportation to or from a DOCTOR’S office or dialysis center
- Transportation for the purpose of receiving services that are not considered COVERED SERVICES, even if the destination is an appropriate facility.

Blood
Your benefits cover the cost of transfusions of blood, plasma, blood plasma expanders, and other fluids injected into the bloodstream. Benefits are provided for the cost of storing a MEMBER'S own blood only when it is stored and used for a previously scheduled procedure.

Blood Exclusion
- Charges for the collection or obtainment of blood or blood products from a blood donor, including the MEMBER in the case of autologous blood donation.

Certain Drugs Covered under Your Medical Benefit
This health benefit plan covers certain PROVIDER-ADMINISTERED SPECIALTY DRUGS that must be dispensed under a PROVIDER’S supervision in an office, outpatient setting, or through home infusion. These drugs are covered under your medical benefit rather than your PRESCRIPTION DRUG benefit. Coverage of some of these drugs may be limited to certain PROVIDER settings (such as office, outpatient, AMBULATORY SURGICAL CENTER, or HOME HEALTH AGENCY). For a list of drugs covered under your medical benefit that are covered only at certain PROVIDER settings, visit our website at www.bcbsnc.com.

Clinical Trials
This health benefit plan provides benefits for participation in clinical trials phases I, II, III, and IV. Coverage is provided only for MEDICALLY NECESSARY costs of health care services associated with the trials, and only to the extent such costs have not been or are not funded by other resources. The MEMBER must meet all protocol requirements and provide informed consent in order to participate. The trial must involve the treatment of cancer or a life-threatening medical condition with services that are medically indicated and preferable for that MEMBER compared to non-investigational alternatives. In addition, the trial must:
- Involve determinations by treating physicians, relevant scientific data and opinions of relevant medical specialists
- Be approved by centers or groups funded by the National Institutes of Health, the U.S. Food and Drug Administration (FDA), the Centers for Disease Control and Prevention, the Agency for Health Care Research and Quality, the Department of Defense or the Department of Veterans Affairs
- Be conducted in a setting and by personnel of high expertise based on training, experience and patient volume.

Clinical Trials Exclusions
- Non-health care services, such as services provided for data collection and analysis
- INVESTIGATIONAL drugs and devices and services that are not for the direct clinical management of the patient.
Dental Treatment Covered Under Your Medical Benefit

For MEMBERS who are up to age 19 see “Pediatric Dental” for additional dental care benefits. This health benefit plan provides benefits for services provided by a duly licensed DOCTOR, DOCTOR of dental SURGERY or DOCTOR of dental medicine for diagnostic, therapeutic or surgical procedures, including oral SURGERY involving bones or joints of the jaw, when the procedure or dental treatment is related to one of the following conditions:

• Accidental injury of sound teeth, jaw, cheeks, lips, tongue, roof and floor of the mouth
• CONGENITAL deformity, including cleft lip and cleft palate
• Removal of:
  - oral tumors which are not related to teeth or associated dental procedures
  - oral cysts which are not related to teeth or associated dental procedures
  - exostoses for reasons other than for preparation for dentures.

This health benefit plan provides benefits for extractions, root canal therapy, crowns, bridges, and dentures necessary for treatment of accidental injury or for reconstruction for the conditions listed above. In addition, benefits may be provided for dentures and orthodontic braces if used to treat CONGENITAL deformity including cleft lip and cleft palate.

When any of the conditions listed above require surgical correction, benefits for SURGERY will be subject to MEDICAL NECESSITY review to examine whether the condition resulted in functional impairment. Examples of functional impairment include an impairment that affects speech or the ability to eat, or injury to soft tissue of the mouth.

In special cases, benefits are provided only for anesthesia and facility charges related to dental procedures performed in a HOSPITAL or AMBULATORY SURGICAL CENTER. This benefit is only available to DEPENDENT CHILDREN below nine years of age, persons with serious mental or physical conditions and persons with significant behavioral problems. The treating PROVIDER must certify that the patient’s age, condition or problem requires hospitalization or general anesthesia in order to safely and effectively perform the procedure. Other DENTAL SERVICES, including the charge for SURGERY, are not covered unless specifically covered by this health benefit plan.

In addition, benefits will be provided if a MEMBER is treated in a HOSPITAL following an accidental injury, and COVERED SERVICES such as oral SURGERY or reconstructive procedures are required at the same time as treatment for the bodily injury.

Unless reconstructive DENTAL SERVICES following accidental injury are related to the bones or joints of the jaw, face, or head, reconstructive DENTAL SERVICES are covered only when provided within two years of the accident.

PRIOR REVIEW and CERTIFICATION are required for certain surgical procedures or services will not be covered, unless treatment is for an EMERGENCY.

Dental Treatment Excluded Under Your Medical Benefit

Treatment for the following conditions:
• Injury related to chewing or biting
• Preventive dental care, diagnosis or treatment of or related to the teeth or gums
• Periodontal disease or cavities and disease due to infection or tumor
• Dental implants
And except as specifically stated as covered, treatment such as:
- Root canals
- Orthodontic braces
- Removal of teeth and intrabony cysts
- Procedures performed for the preparation of the mouth for dentures
- Crowns, bridges, dentures or in-mouth appliances.

**Diabetes-Related Services**
All MEDICALLY NECESSARY diabetes-related services, including equipment, supplies, medications and laboratory procedures are covered. Diabetic outpatient self-management training and educational services are also covered. Your benefit depends on where services are received. See “Summary of Benefits.”

**Diagnostic Services**
Diagnostic procedures, such as laboratory studies, sleep studies, radiology services and other diagnostic testing, which may include electroencephalograms (EEGs), electrocardiograms (ECGs), Doppler scans and pulmonary function tests (PFTs), help your DOCTOR find the cause and extent of your condition in order to plan for your care. Certain diagnostic procedures, including but not limited to, CT scans, PET scans, MRIs, genetic and other lab testing, and sleep studies (including associated DURABLE MEDICAL EQUIPMENT), may require PRIOR REVIEW and CERTIFICATION or services will not be covered. BCBSNC may delegate UTILIZATION MANAGEMENT of sleep studies to another company not associated with BCBSNC. See “Delegated UTILIZATION MANAGEMENT” for more information.

Your DOCTOR may refer you to a freestanding laboratory, radiology center, or sample collection device for these procedures. Separate benefits for interpretation of diagnostic services by the attending DOCTOR are not provided in addition to benefits for that DOCTOR’S medical or surgical services, except as otherwise determined by BCBSNC.

Benefits may differ depending on where the service is performed and if the service is received with any other service or associated with a surgical procedure. See “Summary of Benefits.”

**Diagnostic Services Exclusions**
- Lab tests that are not ordered by your DOCTOR or OTHER PROVIDER
- Diagnostic tests used to confirm a known diagnosis or condition
- Tests used only for administrative purposes to measure process or quality improvement
- Tests that are duplicative or that are inclusive to other COVERED SERVICES
- Testing when a therapeutic or diagnostic course would not be determined by the outcome of the testing.

**DURABLE MEDICAL EQUIPMENT**
Benefits are provided for DURABLE MEDICAL EQUIPMENT and supplies required for operation of equipment when prescribed by a licensed PROVIDER. Equipment may be purchased or rented at the discretion of BCBSNC. BCBSNC provides benefits for repair or replacement of the covered equipment. Benefits will end when it is determined that the equipment is no longer MEDICALLY NECESSARY. Certain DURABLE MEDICAL EQUIPMENT requires PRIOR REVIEW and CERTIFICATION or services will not be covered.

**DURABLE MEDICAL EQUIPMENT Exclusions**
- Appliances and accessories that serve no medical purpose or that are primarily for comfort or convenience
- Repair or replacement of equipment due to abuse or desire for new equipment.
EMERGENCY Care
This health benefit plan provides benefits for EMERGENCY SERVICES. An EMERGENCY is the sudden and unexpected onset of a condition of such severity that a prudent layperson, who possesses an average knowledge of health and medicine, could reasonably expect the absence of immediate medical attention to result in any of the following:

- Placing the health of an individual or with respect to a pregnant woman, the health of the pregnant woman or her unborn child in serious jeopardy
- Serious physical impairment to bodily functions
- Serious dysfunction of any bodily organ or part
- Death.

Heart attacks, strokes, uncontrolled bleeding, poisonings, major burns, prolonged loss of consciousness, spinal injuries, shock and other severe, acute conditions are examples of EMERGENCIES.

What to Do in an EMERGENCY
In an EMERGENCY, you should seek care immediately from an emergency room or other similar facility. If necessary and available, call 911 or use other community EMERGENCY resources to obtain assistance in handling life-threatening EMERGENCIES. PRIOR REVIEW is not required for EMERGENCY SERVICES. If you are unsure if your condition is an EMERGENCY, you can call Health Line BlueSM, and a Health Line BlueSM nurse will provide information and support that may save you an unnecessary trip to the emergency room.

What are my benefits when I receive services in the emergency room?

<table>
<thead>
<tr>
<th>Situation</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>You go to an IN-NETWORK HOSPITAL emergency room.</td>
<td>Applicable ER copayment, deductible, and/or coinsurance. Multiple visits on the same day may result in multiple ER copayments. PRIOR REVIEW and CERTIFICATION are not required.</td>
</tr>
<tr>
<td>You go to an OUT-OF-NETWORK HOSPITAL emergency room.</td>
<td>Benefits paid at the IN-NETWORK level and based on the billed amount. You may be responsible for charges billed separately, which are not eligible for additional reimbursement, and you may be required to pay the entire bill at the time of service and file a claim. PRIOR REVIEW and CERTIFICATION are not required.</td>
</tr>
<tr>
<td>You are held for observation.</td>
<td>Outpatient benefits apply to all COVERED SERVICES received in the emergency room and during the observation.</td>
</tr>
<tr>
<td>You are admitted to the HOSPITAL from the ER following EMERGENCY SERVICES.</td>
<td>Inpatient HOSPITAL benefits apply for all COVERED SERVICES received in the emergency room and during hospitalization. PRIOR REVIEW and CERTIFICATION are required for inpatient hospitalization and other selected services following EMERGENCY SERVICES (including screening and stabilization). You may need to transfer to an IN-NETWORK HOSPITAL once your condition is STABILIZED in order to continue receiving IN-NETWORK benefits.</td>
</tr>
<tr>
<td>You get follow-up care (such as OFFICE VISITS or therapy) after you leave the ER or are discharged.</td>
<td>Use IN-NETWORK PROVIDERS to receive IN-NETWORK benefits. Follow-up care related to the EMERGENCY condition is not considered an EMERGENCY.</td>
</tr>
</tbody>
</table>
COVERED SERVICES (cont.)

**Urgent Care**
This health benefit plan also provides benefits for URGENT CARE services. When you need URGENT CARE, call your PCP, a SPECIALIST or go to an URGENT CARE PROVIDER. If you are not sure if your condition requires URGENT CARE, you can call Health Line BlueSM.

**Facility Services**
Benefits are provided for:
- **Outpatient services received in a hospital, HOSPITAL-based facility, NONHOSPITAL FACILITY or a hospital-based or outpatient clinic**
- **Inpatient services received in a hospital or nonhospital facility.** You are considered an inpatient if you are admitted to the hospital or nonhospital facility as a registered bed patient for whom a room and board charge is made. Your IN-NETWORK PROVIDER is required to use the PPO network hospital where he/she practices, unless the hospital cannot provide the services you need. If you are admitted before the EFFECTIVE DATE, benefits will not be available for services received prior to the EFFECTIVE DATE. Take-home drugs are covered as part of your PRESCRIPTION DRUG benefit. PRIOR REVIEW must be requested and CERTIFICATION must be obtained in advance from BCBSNC for inpatient admissions, except for maternity deliveries and emergencies. See “Maternity Care” and “Emergency Care.” IN-NETWORK PROVIDERS in North Carolina are responsible for requesting PRIOR REVIEW and obtaining CERTIFICATION. **If PRIOR REVIEW is not requested and CERTIFICATION not obtained for covered out-of-network inpatient admissions, services will be denied.**
- **Surgical services received in an AMBULATORY SURGICAL CENTER**
- **Covered services received in a SKILLED NURSING FACILITY. Skilled nursing facility services are limited to a combined in- and out-of-network day maximum per benefit period.** See “Summary of Benefits.” PRIOR REVIEW must be requested and CERTIFICATION must be obtained in advance from BCBSNC in order for services to be covered. However, CERTIFICATION is not required for MEMBERS who have Medicare as their primary coverage and who are admitted to a Medicare-certified SKILLED NURSING FACILITY.

**Family Planning**

**Maternity Care**
Maternity care benefits, including prenatal care, labor and delivery and post-delivery care, are available to all female MEMBERS. Coverage for breastfeeding counseling and certain breast pumps for pregnant or postpartum MEMBERS are covered under your PREVENTIVE CARE benefit. See www.bcbsnc.com/preventive or call BCBSNC Customer Service for additional information and any limitations that may apply. If this health benefit plan has an OFFICE VISIT copayment and you change PROVIDERS during pregnancy, terminate coverage during pregnancy, or the pregnancy does not result in delivery, one or more copayments may be charged for prenatal services depending upon how the services are billed by the PROVIDER.

<table>
<thead>
<tr>
<th></th>
<th>Mother</th>
<th>Newborn</th>
<th>Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Prenatal care</strong></td>
<td>Care related to the pregnancy before birth.</td>
<td></td>
<td>A copayment may apply for the office visit to diagnose pregnancy. Otherwise, deductible and coinsurance apply for the remainder of maternity care benefits.</td>
</tr>
<tr>
<td><strong>Labor &amp; delivery services</strong></td>
<td>No PRIOR REVIEW required for inpatient HOSPITAL stay for 48</td>
<td>No PRIOR REVIEW required for inpatient well-baby care for 48</td>
<td></td>
</tr>
</tbody>
</table>
### COVERED SERVICES (cont.)

<table>
<thead>
<tr>
<th>Category</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Post-delivery services</td>
<td>All care for the mother after the baby’s birth that is related to the pregnancy. PRIOR REVIEW and CERTIFICATION are required for inpatient stays extending beyond 48/96 hours or services will be denied.</td>
</tr>
<tr>
<td>hours after a vaginal delivery</td>
<td>hours after a vaginal delivery or 96 hours after a Cesarean section. Mothers choosing a shorter stay are eligible for a home health visit for post-delivery follow-up care if received within 72 hours of discharge.</td>
</tr>
<tr>
<td>delivery or 96 hours after a</td>
<td>Benefits include newborn hearing screening ordered by a DOCTOR to determine the presence of permanent hearing loss. (Please see PREVENTIVE CARE in “Summary of Benefits.”) Deductible and coinsurance apply.</td>
</tr>
<tr>
<td>Cesarean section</td>
<td>If adding the baby changes your policy from individual to family coverage, the family BENEFIT PERIOD deductible applies.</td>
</tr>
<tr>
<td></td>
<td>After the first 48/96 hours, whether inpatient (sick baby) or outpatient (well baby), the newborn must be enrolled for coverage as a DEPENDENT CHILD, according to the rules in “When Coverage Begins and Ends.” For inpatient services following the first 48/96 hours, PRIOR REVIEW and CERTIFICATION are required or services will be denied.</td>
</tr>
</tbody>
</table>

For information on CERTIFICATION, contact BCBSNC Customer Service at the number listed in “Who to Contact?”

**Statement of Rights Under the Newborns’ and Mothers’ Health Protection Act**

Under federal law, health insurance issuers may not restrict benefits for any HOSPITAL length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a delivery by Cesarean section. However, the plan or issuer may pay for a shorter stay if the attending PROVIDER (e.g., your DOCTOR, nurse midwife or physician assistant), after consultation with the mother, discharges the mother or newborn earlier.
Also, under federal law, group health plans and health insurance issuers may not set the level of benefits or out-of-pocket costs so that any later portion of the 48-hour (or 96-hour) stay is treated in a manner less favorable to the mother or newborn than any earlier portion of the stay.

In addition, a plan or issuer may not, under federal law, require that a DOCTOR or other health care PROVIDER obtain CERTIFICATION for prescribing a length of stay of up to 48 hours (or 96 hours). However, to use certain PROVIDERS or facilities, or to reduce your out-of-pocket costs, you may be required to obtain CERTIFICATION.

COMPLICATIONS OF PREGNANCY
Benefits for COMPLICATIONS OF PREGNANCY are available to all female MEMBERS including DEPENDENT CHILDREN. Please see “Glossary” for an explanation of COMPLICATIONS OF PREGNANCY.

INFERTILITY Services
Benefits are provided for certain services related to the diagnosis, treatment and correction of any underlying causes of INFERTILITY for all MEMBERS. Benefits are provided for a combined IN- and OUT-OF-NETWORK LIFETIME MAXIMUM per MEMBER for each of the specific services listed below associated with three medical ovulation induction cycles, with or without insemination, unless otherwise noted. This LIFETIME MAXIMUM applies to a cumulative number of INFERTILITY treatments with the following services, provided in all places of service.

<table>
<thead>
<tr>
<th>Service</th>
<th>LIFETIME MAXIMUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Limited ultrasound for cycle monitoring</td>
<td>24 studies</td>
</tr>
<tr>
<td>Estradiol</td>
<td>24 lab tests</td>
</tr>
<tr>
<td>Luteinizing Hormone (LH)</td>
<td>24 lab tests</td>
</tr>
<tr>
<td>Progesterone</td>
<td>24 lab tests</td>
</tr>
<tr>
<td>Follicle Stimulating Hormone (FSH)</td>
<td>24 lab tests</td>
</tr>
<tr>
<td>Human Chorionic Gonadotropin (hCG)</td>
<td>8 lab tests</td>
</tr>
<tr>
<td>Sperm washing and preparation</td>
<td>3 cycles/treatments</td>
</tr>
<tr>
<td>Intrauterine or intracervical insemination</td>
<td>3 cycles/treatments</td>
</tr>
</tbody>
</table>

See “Summary of Benefits” for limitations that apply on ovulation induction cycles. BCBSNC medical policies are guides considered by BCBSNC when making coverage determinations. For more information about medical policies on INFERTILITY, see our website at www.bcbsnc.com and search on “infertility,” or call BCBSNC Customer Service at the number listed in “Who to Contact?” For information about coverage of PRESCRIPTION DRUGS for INFERTILITY, see “PRESCRIPTION DRUG Benefits.”

SEXUAL DYSFUNCTION Services
Benefits are provided for certain services related to the diagnosis, treatment and correction of any underlying causes of SEXUAL DYSFUNCTION for all MEMBERS. Benefits may vary depending on where services are received.
COVERED SERVICES (cont.)

Sterilization
This benefit is available for all MEMBERS. Sterilization includes female tubal occlusion and male vasectomy. Certain sterilization procedures for female MEMBERS are covered under your PREVENTIVE CARE benefit. See www.bcbsnc.com/preventive or call BCBSNC Customer Service for information about procedures that are covered according to federal regulations and any limitations that may apply.

Contraceptive Devices
This benefit is available for all MEMBERS. Coverage includes the insertion or removal of and any MEDICALLY NECESSARY examination associated with the use of, intrauterine devices, diaphragms, injectable contraceptives, and implanted hormonal contraceptives. Certain FDA-approved contraceptive methods for female MEMBERS are covered under your PREVENTIVE CARE benefit. See www.bcbsnc.com/preventive or call BCBSNC Customer Service for information about procedures that are covered according to federal regulations and any limitations that may apply. See “PRESCRIPTION DRUG Benefits” for coverage of oral contraceptives.

Family Planning Exclusions
• Assisted reproductive technologies as defined by the Centers for Disease Control and Prevention, including, but not limited to, in-vitro fertilization (IVF) with fresh or frozen embryos, ovum or embryo placement, intracytoplasmic sperm injection (ICSI), zygote intrafallopian transfer (ZIFT), specialized sperm retrieval techniques, and gamete intrafallopian transfer (GIFT) and associated services
• Oocyte and sperm donation
• Cryopreservation of oocytes, sperm, or embryos
• Surrogate mothers
• Care or treatment of reversal of sterilization
• Elective termination of pregnancy (abortion), except within the first 16 weeks of pregnancy when the life of the mother would be endangered if the unborn child was carried to term or the pregnancy is the result of rape or incest (i.e., abortions for which Federal funding is allowed)
• Treatment for INFERTILITY or reduced fertility that results from a prior sterilization procedure or a normal physiological change such as menopause.

Hearing Aids
This health benefit plan provides coverage for MEDICALLY NECESSARY hearing aids, including implantable bone-anchored hearing aids (BAHA), and related services that are ordered by a DOCTOR or a licensed audiologist for each MEMBER under the age of 22. Benefits are provided for one hearing aid per hearing-impaired ear and replacement hearing aids when alterations to an existing hearing aid are not adequate to meet the MEMBER’S needs. When covered, benefits for hearing aids are limited to once every 36 months for MEMBERS under the age of 22. Benefits are also provided for the evaluation, fitting, and adjustments of hearing aids or replacement of hearing aids, and for supplies, including ear molds.

Home Health Care
Home health care services are covered when ordered by your DOCTOR for a MEMBER who is HOMEBOUND due to illness or injury, and you need part-time or intermittent skilled nursing care from a REGISTERED NURSE (RN) or LICENSED PRACTICAL NURSE (LPN) and/or other skilled care services like REHABILITATIVE THERAPY and HABILITATIVE SERVICES. Usually, a HOME HEALTH AGENCY coordinates the services your DOCTOR orders for you. Services from a home health aide may be eligible for coverage only when the care provided supports a skilled service being delivered in the home. Home health care requires PRIOR REVIEW and CERTIFICATION or services will not be covered.
COVERED SERVICES (cont.)

**Home Infusion Therapy Services**
Home infusion therapy is covered for the administration of PRESCRIPTION DRUGS directly into a body organ or cavity via intravenous, intraspinal, intramuscular, subcutaneous or epidural routes, under a plan prescribed by a DOCTOR. These services must be provided under the supervision of an RN or LPN. PRIOR REVIEW and CERTIFICATION are required for certain home infusion therapy services or services will not be covered.

**HOSPICE Services**
Your coverage provides benefits for HOSPICE services for care of a terminally ill MEMBER with a life expectancy of six months or less. Services are covered only as part of a licensed health care program centrally coordinated through an interdisciplinary team directed by a DOCTOR that provides an integrated set of services and supplies designed to give comfort, pain relief and support to terminally ill patients and their families.

**Lymphedema-Related Services**
Coverage is provided for the diagnosis, evaluation, and treatment of lymphedema. These services must be provided by a licensed occupational or physical therapist or licensed nurse that has experience providing this treatment, or other licensed health care professional whose treatment of lymphedema is within their scope of practice. Benefits include MEDICALLY NECESSARY equipment, supplies and services such as complex decongestive therapy or self-management therapy and training. Gradient compression garments may be covered only with a PRESCRIPTION and custom-fit for the patient.

**Lymphedema-Related Services Exclusions**
- Over-the-counter compression or elastic knee-high or other stocking products.

**MEDICAL SUPPLIES**
Coverage is provided for MEDICAL SUPPLIES. Select diabetic supplies and spacers for metered dose inhalers and peak flow meters are also covered under your PRESCRIPTION DRUG benefit. See “Summary of Benefits” and “PRESCRIPTION DRUG Benefits.”

To obtain MEDICAL SUPPLIES and equipment, please find a PROVIDER on our website at www.bcbsnc.com or call BCBSNC Customer Service.

**Mental Health and Substance Abuse Services**
This health benefit plan provides benefits for the treatment of MENTAL ILLNESS and substance abuse by a HOSPITAL, RESIDENTIAL TREATMENT FACILITY, DOCTOR or OTHER PROVIDER, and includes, but is not limited to:
- OFFICE VISIT services
- Outpatient services (includes partial-day/night hospitalization services (minimum of four hours per day and 20 hours per week), and intensive therapy services (less than four hours per day and minimum of nine hours per week))
- Inpatient and RESIDENTIAL TREATMENT FACILITY services (includes room and board and detoxification to treat substance abuse).

**How to Access Mental Health and Substance Abuse Services**
Your coverage for inpatient and certain outpatient services is coordinated through Magellan Behavioral Health. PRIOR REVIEW by Magellan Behavioral Health is not required for any OFFICE VISIT services or in EMERGENCY situations. However, in EMERGENCY situations, please notify Magellan Behavioral Health of your inpatient admission as soon as reasonably possible.
PRIOR REVIEW and CERTIFICATION are required for inpatient (including RESIDENTIAL TREATMENT FACILITY services) or certain outpatient services, such as partial hospitalization and intensive therapy, or services will not be covered. To request PRIOR REVIEW and CERTIFICATION, call a Magellan Behavioral Health customer service representative at the number listed in “Who to Contact?” The Magellan Behavioral Health customer service representative can help you find an appropriate IN-NETWORK PROVIDER and/or give you information about PRIOR REVIEW and CERTIFICATION requirements.

**Mental Health and Substance Abuse Services Exclusion**
- Counseling with relatives about a patient.

**Orthotic Devices**
Orthotic devices, which are rigid or semi-rigid supportive devices that restrict or eliminate motion of a weak or diseased body part, are covered if MEDICALLY NECESSARY and prescribed by a PROVIDER. Foot orthotics may be covered only when custom molded to the patient. Orthotic devices for correction of POSITIONAL PLAGIOCEPHALY, including dynamic orthotic cranioplasty (DOC) bands and soft helmets, are subject to a benefit limit of one device per MEMBER per lifetime.

**Orthotic Devices Exclusions**
- Pre-molded foot orthotics
- Over-the-counter supportive devices.

**Pediatric Dental Services**
This benefit is only available for MEMBERS up to the end of the month they become age 19.

**Preventive and Diagnostic Services**
This health benefit plan provides benefits for the following dental preventive services:
- Oral evaluations
  - periodic (twice per BENEFIT PERIOD)
  - comprehensive oral or periodontal (limit one per PROVIDER and one per BENEFIT PERIOD, counts toward periodic frequency limit above)
- Consultations (one per PROVIDER, only covered if no other services except x-rays performed)
- Palliative EMERGENCY treatment for relief of pain only (limit of two per BENEFIT PERIOD)
- Cleaning - prophylaxis, including scaling and polishing above the gum line (twice each BENEFIT PERIOD)
- X-rays
  - full-mouth or panoramic for MEMBERS ages six and older (limited to once every three years unless taken for diagnosis of third molars, cysts, or neoplasms)
  - supplemental bitewings–x-rays showing the back teeth (maximum of four films per BENEFIT PERIOD)
  - vertical bitewings (limit of one set per BENEFIT PERIOD, associated with periodontics)
  - Periapical and occlusal x-ray of a tooth (limited to four films per BENEFIT PERIOD)
  - Extraoral (two films per BENEFIT PERIOD)
- Pulp-testing - evaluation of tooth nerve (limited to one charge per visit, regardless of the number of teeth tested)
- Topical fluoride application to prevent decay (twice each BENEFIT PERIOD)
- Sealants for first and second permanent molars for MEMBERS ages 6 through 15 (one reapplication per tooth every 5 years)
COVERED SERVICES (cont.)

- Space maintainers - devices to keep space from closing after loss of a primary (baby) tooth so a permanent tooth will have room to grow (limited to MEMBERS through age 15, one per tooth per lifetime)
- Diagnostic casts - only if not related to orthodontic or prosthetic services.

**Basic and Major Services**
This health benefit plan provides benefits for the following basic and major services:
- Routine fillings to restore diseased teeth (limit of one restoration per tooth every two years, unless new decay appears)
  - Amalgam - a soft silver which hardens after it is packed into the cavity
  - Composite resin or other tooth-colored filling materials (limited to what would have been paid for an amalgam)
- Simple extractions
- Stainless steel crowns
  - Primary posterior (one per tooth per lifetime)
  - Primary anterior (one per tooth every three years)
  - Permanent (one per tooth every eight years)
- Pin retention (limit of once per restoration)
- Surgical removal of teeth
- Complex oral SURGERY
  - Oroantral fistula closure/closure of sinus perforation (once per tooth)
  - Surgical access of unerupted tooth/process to aid eruption (once per tooth)
  - Transseptal fiberotomy (once per site every three years)
  - Alveoloplasty (once per site every three years)
  - Vestibuloplasty (once per site every three years)
  - Removal of exostosis (once per site every three years)
  - Incision and drainage of intraoral abscess
  - Frenulectomy (once per site per lifetime)
  - Excision of hyperplastic tissue or pericoronal gingival (once per site every three years)
- Anesthesia limited to deep sedation and intravenous when CLINICALLY NECESSARY and related to covered complex SURGERY or surgical removal of teeth when three or more quadrants are involved
- Inlays, onlays, crowns (one restoration per tooth every eight years, covered only when a filling cannot restore the tooth)
- Core build-up, cast post and core (one per tooth every eight years)
- Labial veneers, anterior only (one per tooth every five years)
- Complete dentures (once every eight years, no additional allowances for over-dentures or customized dentures)
- Removable partial dentures (once every eight years, no additional allowances for precision or semi-precision attachments)
- Fixed partial dentures (once every eight years, no additional allowances for removable partial dentures)
- Tissue conditioning done more than six months after initial insertion or rebasing or relining (once per 12 months per prosthesis)
- Denture relining done more than six months after the initial insertion (once every two years)
- Rebasing of complete and partial dentures done more than five years after the initial insertion (once every five years)
- Crown, partial and complete denture repairs and addition of teeth to existing partial dentures (limited to repairs or adjustments done after 12 months following the initial insertion)
- Replacement of broken teeth on partial or complete denture (once per tooth every three years)
COVERED SERVICES (cont.)

- Recementing of inlays, onlays, crowns and/or fixed partial dentures
- Occlusal guard, for treatment of bruxism only (once every five years)
- Endodontics - treatment of diseases of the nerve chamber and canals
  - Pulpotomy - partial removal of a tooth’s pulp and placement of medicament (once per tooth per lifetime)
  - Retrograde filling (limit one per tooth)
  - Root amputation (limit one per tooth)
  - Endodontic therapy (once per lifetime, and retreatment once per lifetime after 12 months from initial treatment)
  - Apexification - inducing root development
  - Hemisection - dividing the crown and roots of a multi-rooted tooth (once per root per lifetime)
  - Apicoectomy - removing the infected tip of the tooth’s root (once per root per lifetime)
- Periodontics - treatment of the diseases of the gums and bone surrounding the teeth
  - Crown lengthening - reshaping the bone around the teeth to allow for proper prosthetic preparation (once per tooth every three years per site or quadrant)
  - Root planing and periodontal scaling - scraping to remove mineralized deposits and smooth rough, infected root surfaces (once per quadrant every three years)
  - Full mouth debridement (once every five years)
  - Provisional splinting (once every three years)
  - Periodontal maintenance following active periodontal therapy (twice each BENEFIT PERIOD)
  - Complex surgical periodontal care (limited to one complex surgical periodontal service per area every three years):
    - Gingivectomy and gingivoplasty - cutting out diseased or overgrown gum tissues around the teeth
    - Gingival flap procedure - soft tissue flap is reflected or resected to allow debridement of the root surface and the removal of granulation tissue
    - Osseous SURGERY—removing or reshaping the bone around the teeth through an incision of the gum
    - Bone replacement graft
    - Guided tissue regeneration
    - Soft tissue graft/allograft/connective tissue graft
    - Distal or proximal wedge
- Placement of dental implants, and any other related implantology services, including pharmacological regimens (limited to once per tooth every eight years).

Orthodontic Services

Benefits for a comprehensive orthodontic treatment are covered if CLINICALLY NECESSARY. PRIOR REVIEW and CERTIFICATION are required for certain orthodontic treatment or services will not be covered. The following are COVERED SERVICES and considered part of comprehensive orthodontic care:

- Diagnosis, including the examination, study models, x-rays, and other aids needed to define the problem
- Appliance - a device worn during the course of treatment. Coverage includes the design, making, placement and adjustment of the device. Benefits are not provided to repair or replace an appliance.
- Treatment may include Phase I or Phase II treatment.

Phase I treatment is minor orthodontic treatment and can be paid in one total fee when treatment begins. Phase II treatment is comprehensive orthodontics and is divided into multiple payments.
Pediatric Dental Exclusions

- Anesthesia, except as otherwise covered by this health benefit plan
- Attachments to conventional removable prostheses or fixed bridgework, including semi-precision or precision attachments associated with partial dentures, crown or bridge abutments, full or partial overdentures, any internal attachment associated with an implant prosthesis, and any elective endodontic procedure related to a tooth or root involved in the construction of a prosthesis of this nature
- Placement of fixed bridgework solely for the purpose of achieving periodontal stability
- Brush biopsy
- Cone beam, except as otherwise covered by this health benefit plan
- Indirect resin-based composite crowns
- Temporary or provisional crowns
- Removal of odontogenic and nonodontogenic cysts
- Cytology samples
- Dental implants when not CLINICALLY NECESSARY
- Dental procedures not directly associated with dental disease
- Dental procedures not performed in a dental setting
- Interim dentures
- Removable unilateral partial denture, including clasps and teeth
- Application of desensitizing materials
- Setting of facial bony fractures and any treatment associated with the dislocation of facial skeletal hard tissue
- DENTAL SERVICES provided in a HOSPITAL
- Incision and drainage of abscess-extraoral soft tissue
- Maxillofacial prosthesis
- Occlusal guards for any purpose other than control of habitual grinding
- OFFICE VISITS for purposes of observation or presentation of treatment plan
- Orthodontic services, except as otherwise covered by this health benefit plan
- Periodontal related services such as anatomical crown exposure, apically positioned flap, surgical revisions and unscheduled charges
- Temporary or provisional pontics
- Pulp cap, direct or indirect
- Radiographs not specifically stated as covered are considered noncovered, such as skull and bone survey
- Tooth re-implantation or transplantation from one site to another
- Removal of foreign bodies or non-vital bones
- Services related to the salivary gland.

Pediatric Vision Services

This benefit is only available for MEMBERS up to the end of the month they become age 19.

This health benefit plan provides coverage for one routine comprehensive eye examination per BENEFIT PERIOD. Diagnosis and treatment of medical conditions of the eye, and drugs administered for purposes other than for a visual examination, are not considered part of a routine eye exam and are subject to the benefits, limitations and exclusions of this health benefit plan. NOTE: This benefit may only be available IN-NETWORK; see “Pediatric Vision and Hardware Services” in “Summary of Benefits.”
COVERED SERVICES (cont.)

This health benefit plan provides benefits for either one pair of eyeglass lenses and frames or one pair of contact lenses once per BENEFIT PERIOD in place of eyeglasses and certain low vision aids such as magnifiers. Benefits are also provided for low vision care, including one comprehensive low vision examination every five years and four follow-up visits in any five-year period. See “OFFICE VISIT Services” in “Summary of Benefits.”

Pediatric Vision Exclusions
- Fitting for contact lenses, glasses or other hardware
- Diagnostic services that are not a component of a routine vision examination
- Services and materials not meeting accepted standards of optometric practice
- Visual therapy
- Replacement of lost or stolen eyewear
- Non-prescription (Plano) lenses
- Two pairs of eyeglasses in lieu of bifocals
- Replacement insurance for contact lenses.

PRESCRIPTION DRUG Benefits
Your PRESCRIPTION DRUG benefits cover the following:
- PRESCRIPTION DRUGS, including self-administered injectable medications, and contraceptive drugs and devices
- PRESCRIPTION DRUGS related to treatment of SEXUAL DYSFUNCTION
- PRESCRIPTION DRUGS approved by the U.S. Food and Drug Administration (FDA) for short-term and long-term use in the treatment of clinical obesity
- Certain over-the-counter drugs when listed as covered in the FORMULARY, or under your PREVENTIVE CARE benefit, and a PROVIDER’S PRESCRIPTION for that drug is presented at the pharmacy
- Immunizations for influenza, shingles and pneumonia are covered at no cost to you when received at an IN-NETWORK pharmacy. The list of covered immunizations may change from time to time, call BCBSNC Customer Service for the most up-to-date list
- Spacers for metered dose inhalers and peak flow meters, insulin and diabetic supplies such as: insulin needles, syringes, glucose testing strips, ketone testing strips and tablets, lancets and lancet devices. Supplies are also available under your MEDICAL SUPPLIES benefit. Benefits may vary for MEDICAL SUPPLIES, depending on whether supplies are received at a MEDICAL SUPPLY PROVIDER or at a pharmacy. See “Summary of Benefits”
- Certain PRESCRIPTION DRUGS related to treatment of INFERTILITY. INFERTILITY drugs are limited to quantity lifetime maximums per MEMBER. For medical policy on INFERTILITY, see our website at www.bcbsnc.com and search on “INFERTILITY.” For information on PRESCRIPTION DRUGS that have quantity limits, see www.bcbsnc.com/content/services/formulary/rxnotes.htm.

PRESCRIPTION DRUGS indicated to treat INFERTILITY will be included in this benefit limit as they are approved by the U.S. Food and Drug Administration (FDA). Visit www.bcbsnc.com for the most up-to-date information, or call BCBSNC Customer Service at the number listed in “Who to Contact?”

The following information will help you get the most value from your PRESCRIPTION DRUG COVERAGE:

<table>
<thead>
<tr>
<th>Situation</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Where you get your PRESCRIPTION filled</td>
<td>Your cost will be less if you use an IN-NETWORK pharmacy in North Carolina or outside the state and show your ID CARD. If you fail to show your ID CARD or the IN-NETWORK pharmacy’s records do not show you as eligible for coverage, you will have to pay the full cost of the PRESCRIPTION and file a</td>
</tr>
</tbody>
</table>
In order to recover the full cost of the PRESCRIPTION minus any applicable copayment or coinsurance you owe, return to the IN-NETWORK pharmacy within 14 days of receiving your PRESCRIPTION so that it can be reprocessed with your correct eligibility information and the pharmacy will make a refund to you. If you are unable to return to the pharmacy within 14 days, mail claims in time to be received within 18 months of the date of the service in order to receive IN-NETWORK benefits. Claims not received within 18 months from the service date will not be covered, except in the absence of legal capacity of the MEMBER.

You may also get your PRESCRIPTION filled by an OUT-OF-NETWORK pharmacy; however, you may be asked to pay the full cost of the PRESCRIPTION DRUG and submit your own claim. Any charges over the ALLOWED AMOUNT are your responsibility.

If you had an EMERGENCY or URGENT CARE condition and went to an OUT-OF-NETWORK pharmacy, we recommend that you call BCBSNC Customer Service at the number listed in “Who to Contact?” so that the claim can be processed at the IN-NETWORK level.

| How the type of PRESCRIPTION DRUG may determine the amount you pay | Your PRESCRIPTION DRUG benefit has a CLOSED FORMULARY or list of PRESCRIPTION DRUGS, divided into categories or tiers. BCBSNC determines the tier placement of PRESCRIPTION DRUGS in the FORMULARY, and this determines the amount you pay. On a closed FORMULARY, PROVIDERS can prescribe from a list of generic and brand medications from each therapeutic category. Medications not on the list must go through a non-FORMULARY exception process for MEDICAL NECESSITY to be reimbursed under the prescription benefit.

Tier placement of PRESCRIPTION DRUGS in the FORMULARY may be determined by the effectiveness and safety of the drug, the cost of the drug, and/or the classification of the drug by the U.S. Food and Drug Administration (FDA) or nationally recognized drug-databases (e.g., Medispan).

The PRESCRIPTION DRUGS listed in the FORMULARY or their tier placement may change from time to time due to a change in the cost of the drug and/or in the classification of the drug by the U.S. Food and Drug Administration (FDA) or nationally recognized drug databases (e.g., Medispan). |
| How your PRESCRIPTION is dispensed | In some cases, a PROVIDER may prescribe a total dosage of a drug that requires two or more different drugs in a compound to be dispensed. In these cases if you have copayments for PRESCRIPTION DRUGS, you will be responsible for one copayment, that of the highest tier drug in the compound, based on each 30-day supply. Please note that some PRESCRIPTION DRUGS are only dispensed in 60- or 90-day quantities. For these drugs, you will pay either two or three copayments depending on the quantity you receive. Please |
see “Summary of Benefits.”

Certain combinations of compound drugs may require PRIOR REVIEW and CERTIFICATION.

If you need to receive an extended supply (greater than a 30-day supply and up to a 90-day supply), visit our website at [www.bcbsnc.com](http://www.bcbsnc.com) for a listing of retail pharmacies or mail-order service that can dispense an extended supply of your PRESCRIPTION.

You cannot refill a PRESCRIPTION until:
- three-fourths of the time period has passed that the PRESCRIPTION was intended to cover, or
- the full time period has passed that the PRESCRIPTION was intended to cover if quantity limits apply,

except during a government-declared state of emergency or disaster in the county in which you reside. During these circumstances, you must request a refill within 29 days after the date of the emergency or disaster (not the date of the declaration). A refill of a PRESCRIPTION with quantity limitations may take into account the proportionate dosage use prior to the disaster.

| If you have multiple PRESCRIPTIONS and need to align your refill dates | If you have multiple PRESCRIPTIONS and need to align your refill dates you may need a PRESCRIPTION for less than a 30-day supply. If your DOCTOR or pharmacy agrees to give you a PRESCRIPTION for less than a 30-day supply for this purpose you will only pay a prorated daily cost-sharing amount (any dispensing fee will not be prorated). This benefit is only available for drugs covered under your PRESCRIPTION DRUG benefit, received at an IN-NETWORK pharmacy, and when PRIOR REVIEW requirements have been met.

In addition, the drugs must:
- be used for treatment and management of chronic conditions and are subject to refills;
- NOT be a Schedule II or Schedule III controlled substance containing hydrocodone;
- be able to be split over short-fill periods; and
- do not have quantity limits or dose optimization criteria that would be affected by aligning refill dates. |

| Use of Lower-Cost PRESCRIPTION DRUGS | When choosing a PRESCRIPTION DRUG, you and your DOCTOR should discuss whether a lower-cost PRESCRIPTION DRUG could provide the same results as a more expensive PRESCRIPTION DRUG. If you choose a BRAND-NAME PRESCRIPTION DRUG, your cost may be higher. 

**Please note:** You may pay a different amount in certain situations when choosing between GENERIC and BRAND-NAME PRESCRIPTION DRUGS. If your PROVIDER requires you to take, or you decide you want, the BRAND-NAME... |
**COVERED SERVICES (cont.)**

| **PRIOR REVIEW Requirements** | drug on the higher tier instead of the GENERIC equivalent on the lower tier, you will pay the BRAND-NAME copayment or coinsurance plus the cost difference between the BRAND-NAME ALLOWED AMOUNT and the GENERIC ALLOWED AMOUNT. For PRESCRIPTION DRUGS received from an OUT-OF-NETWORK pharmacy, you will also pay any charges over the ALLOWED AMOUNT. You may not be required to pay the difference between the BRAND-NAME ALLOWED AMOUNT and the GENERIC ALLOWED AMOUNT for certain BRAND-NAME PRESCRIPTION DRUGS, if these criteria are met: 1) the BRAND-NAME PRESCRIPTION DRUG is on the Narrow Therapeutic Index (NTI). See [www.ncbop.org/faqs/Pharmacist/faq_NTIDrugs.htm](http://www.ncbop.org/faqs/Pharmacist/faq_NTIDrugs.htm) for a current list of these drugs; or 2) your PROVIDER required the use of a BRAND-NAME PRESCRIPTION DRUG to treat your condition. Applicable copayment or coinsurance amounts may still apply. From time to time, MEMBERS may receive a reduced or waived copayment and/or coinsurance on designated drugs in connection with a program designed to reduce PRESCRIPTION DRUG costs. PRIOR REVIEW and CERTIFICATION by BCBSNC are required for some PRESCRIPTION DRUGS or services will not be covered. BCBSNC may change the list of these PRESCRIPTION DRUGS from time to time. |
| **SPECIALTY DRUGS** | BCBSNC has a separate pharmacy network for purchasing select SPECIALTY DRUGS ("Specialty Network"). These SPECIALTY DRUGS (which include specialty GENERIC or BRAND-NAME PRESCRIPTION DRUGS, as well as BIOLOGIC or BIOSIMILAR PRESCRIPTION DRUGS) must be dispensed by a pharmacy participating in the Specialty Network in order to receive IN-NETWORK benefits. These drugs are limited to a 30-day supply or less. This health benefit plan may not cover SPECIALTY DRUGS, see “Summary of Benefits.” For a list of PRESCRIPTION DRUGS that are considered SPECIALTY DRUGS, visit our website at [www.bcbsnc.com](http://www.bcbsnc.com). |
| **RESTRICTED-ACCESS DRUGS and Devices** | Coverage will be provided for a RESTRICTED-ACCESS DRUG or device to a MEMBER without requiring PRIOR REVIEW or CERTIFICATION or use of a non-restricted FORMULARY drug if a MEMBER’S physician certifies in writing that the MEMBER has previously used an alternative non-restricted-access drug or device and the alternative drug or device has been detrimental to the MEMBER’S health or has been ineffective in treating the same condition and, in the opinion of the prescribing physician, is likely to be detrimental to the MEMBER’S health or ineffective in treating the condition again. |
| **Exception Requests** | MEMBERS, their authorized representative or their PROVIDER may request a standard exception request, an expedited exception request, or an external exception request in order to gain access to non-FORMULARY drugs. As part of an exception request, the MEMBER’S PROVIDER must provide |
supporting information of the request by including an oral or written statement that provides a justification supporting the need for the non-FORMULARY drug to treat the MEMBER’s condition, including a statement that all covered FORMULARY drugs on any tier (1) will be or have been ineffective; (2) would not be as effective as the non-FORMULARY drug; or (3) would have adverse effects.

MEMBERS (or their authorized representatives) may visit BlueConnectNC.com for information about the ways to submit a request.

Generally, MEMBERS may submit requests:
- By fax (visit the website above for fax form and numbers)
- By mail to BlueCross BlueShield of North Carolina, Healthcare Management and Operations, Pharmacy Exception, PO Box 2291, Durham, NC 27702
- By telephone at 1-800-672-7897

Once BCBSNC has all necessary information to make a decision, BCBSNC will provide a response to the MEMBER and their PROVIDER approving or denying their request (if approved, notice will provide duration of approval) within the following timeframes:

<table>
<thead>
<tr>
<th>Type of Request</th>
<th>BCBSNC Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Standard</td>
<td>No later than 72 hours following the receipt of request</td>
</tr>
<tr>
<td>Expedited*</td>
<td>No later than 24 hours following the receipt of request</td>
</tr>
<tr>
<td>External**</td>
<td>No later than 72 hours following the receipt of request (Original request was standard)</td>
</tr>
<tr>
<td></td>
<td>No later than 24 hours following the receipt of request (Original request was expedited)</td>
</tr>
</tbody>
</table>

*An expedited request is permissible where a MEMBER is suffering from a health condition that may seriously jeopardize the MEMBER’s life, health, or ability to regain maximum function or when the MEMBER is getting a current course of treatment using a non-FORMULARY drug.

**An external request will be reviewed by an independent review organization contracted by BCBSNC.

Quantity Limitations
BCBSNC covers certain PRESCRIPTION DRUGS up to a set quantity based on criteria developed by BCBSNC to encourage the appropriate use of the drug. For these PRESCRIPTION DRUGS, PRIOR REVIEW and CERTIFICATION are required before excess quantities of these drugs will be covered. When excess quantities are approved, you may be required to pay an additional copayment, if applicable.

Benefit Limitations
Certain PRESCRIPTION DRUGS are subject to benefit limitations, which may
COVERED SERVICES (cont.)

<table>
<thead>
<tr>
<th>Where to find more information</th>
<th>You may visit our website at <a href="http://www.bcbsnc.com">www.bcbsnc.com</a> or call BCBSNC Customer Service at the number listed in “Who to Contact?” for the following:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• List of IN-NETWORK pharmacies (including the Specialty Network); note: this list may change from time to time</td>
</tr>
<tr>
<td></td>
<td>• List of PRESCRIPTION DRUGS that:</td>
</tr>
<tr>
<td></td>
<td>- require PRIOR REVIEW and CERTIFICATION</td>
</tr>
<tr>
<td></td>
<td>- are RESTRICTED-ACCESS DRUGS and devices</td>
</tr>
<tr>
<td></td>
<td>- are subject to benefit limitations</td>
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<tr>
<td></td>
<td>- are subject to quantity limitations</td>
</tr>
<tr>
<td></td>
<td>- must be dispensed through the Specialty Network in order to receive IN-NETWORK benefits</td>
</tr>
<tr>
<td></td>
<td>• Any special programs that may apply</td>
</tr>
<tr>
<td></td>
<td>• A copy of the FORMULARY. Also see Essential Q FORMULARY at <a href="http://www.bcbsnc.com/essentialQ">http://www.bcbsnc.com/essentialQ</a>.</td>
</tr>
<tr>
<td></td>
<td>You may also visit <a href="http://www.bcbsnc.com/umdrug">www.bcbsnc.com/umdrug</a> for more information.</td>
</tr>
</tbody>
</table>

Private Duty Nursing
This health benefit plan provides benefits for MEDICALLY NECESSARY private duty services of an RN or LPN when ordered by a DOCTOR for a MEMBER who may be receiving active care management. Private duty nursing provides more individual and continuous skilled care than can be provided in a skilled nursing visit through a HOME HEALTH AGENCY. See “Care Management.” Private duty nursing requires PRIOR REVIEW and CERTIFICATION or services will not be covered.

Private Duty Nursing Exclusion
• Services provided by a close relative or a member of your household.

PROSTHETIC APPLIANCES
Your coverage provides benefits for the purchase, fitting, adjustments, repairs, and replacement of PROSTHETIC APPLIANCES. The PROSTHETIC APPLIANCE must replace all or part of a body part or its function. The type of PROSTHETIC APPLIANCE will be based on the functional level of the MEMBER. Therapeutic contact lenses may be covered when used as a corneal bandage for a medical condition. Benefits include a one-time replacement of eyeglass or contact lenses due to a prescription change after cataract SURGERY. Certain PROSTHETIC APPLIANCES require PRIOR REVIEW and CERTIFICATION or services will not be covered.

Surgical Benefits
Surgical benefits by a professional or facility PROVIDER on an inpatient or outpatient basis, including preoperative and postoperative care and care of complications, are covered. Surgical benefits include diagnostic SURGERY such as biopsies and reconstructive SURGERY performed to correct CONGENITAL defects that result in functional impairment of newborn, adoptive, and FOSTER CHILDREN.

Coverage is provided for endovenous procedures used to support the normal function of your veins, and is limited
COVERED SERVICES (cont.)

to one procedure per limb per lifetime. Benefits are also provided for sclerotherapy vein treatment and are limited to three procedures per limb per lifetime. If you need knee replacement or hip replacement surgery, you may want to go to a Blue Distinction Center, which is a hospital that has been designated as delivering quality specialty care. Visit [http://www.bcbs.com/why-bcbs/blue-distinction/bdcenters.html](http://www.bcbs.com/why-bcbs/blue-distinction/bdcenters.html) to find a Blue Distinction Center near you.

See “OFFICE SERVICES” for office SURGERY benefits when performed by a PCP or SPECIALIST.

Certain surgical procedures, including gender confirmation surgery and hormone therapy, and those surgical procedures that are potentially COSMETIC, require PRIOR REVIEW and CERTIFICATION or services will not be covered.

Multiple surgical procedures performed on the same date of service and/or during the same patient encounter may not be eligible for separate reimbursement.

For information about coverage of multiple surgical procedures, please refer to BCBSNC’s reimbursement policies, which are on our website at [www.bcbsnc.com](http://www.bcbsnc.com), or call BCBSNC Customer Service at the number listed in “Who to Contact?”

**Anesthesia**

Your anesthesia benefit includes coverage for general, spinal block, or monitored regional anesthesia ordered by the attending DOCTOR and administered by or under the supervision of a DOCTOR other than the attending surgeon or assistant at SURGERY. Benefits are not available for charges billed separately by the PROVIDER which are not eligible for additional reimbursement. Also, your coverage does not provide additional benefits for local anesthetics, which are covered as part of your surgical benefit.

**Mastectomy Benefits**

Under the Women’s Health and Cancer Rights Act of 1998, this health benefit plan provides for the following services related to mastectomy SURGERY:

- Reconstruction of the breast on which the mastectomy has been performed
- SURGERY and reconstruction of the nondiseased breast to produce a symmetrical appearance, without regard to the lapse of time between the mastectomy and the reconstructive SURGERY
- Prostheses and physical complications of all stages of the mastectomy, including lymphedemas.

See “PROVIDER’S Office,” or for external prostheses, see “PROSTHETIC APPLIANCES” in “Other Services” in the “Summary of Benefits.”

Please note that the decision to discharge the patient following mastectomy SURGERY is made by the attending physician in consultation with the patient.

The benefits described above are subject to the same applicable deductibles, copayment or coinsurance and limitations as applied to other medical and surgical benefits provided under this health benefit plan.

**Temporomandibular Joint (TMJ) Services**

This health benefit plan provides benefits for services provided by a duly licensed DOCTOR, DOCTOR of dental SURGERY, or DOCTOR of dental medicine for diagnostic, therapeutic or surgical procedures, including oral
COVERED SERVICES (cont.)

Surgery involving bones or joints of the jaw, face or head when the procedure is related to TMJ disease. Therapeutic benefits for TMJ disease include splinting and use of intra-oral PROSTHETIC APPLIANCES to reposition the bones. Surgical benefits for TMJ disease are limited to SURGERY performed on the temporomandibular joint. If TMJ is caused by malocclusion, benefits are provided for surgical correction of malocclusion when surgical management of the TMJ is MEDICALLY NECESSARY. Please have your PROVIDER contact BCBSNC before receiving treatment for TMJ. PRIOR REVIEW and CERTIFICATION are required for certain surgical procedures or these services will not be covered, unless treatment is for an EMERGENCY.

Therapies
This health benefit plan provides coverage for the following therapy services for an illness, disease or injury when ordered by a DOCTOR or OTHER PROFESSIONAL PROVIDER.

REHABILITATIVE THERAPY and HABILITATIVE SERVICES
The following therapies are covered:
- Occupational therapy and/or physical therapy (including chiropractic services and osteopathic manipulation) up to a one-hour session per day
- Speech therapy.

Benefits are limited to two combined IN-NETWORK and OUT-OF-NETWORK BENEFIT PERIOD visit maximums for each of these two categories of services:

- REHABILITATIVE THERAPY has a BENEFIT PERIOD MAXIMUM of 30 visits for occupational and/or physical therapy (including chiropractic services) and 30 visits for speech therapy, and
- HABILITATIVE SERVICES has a BENEFIT PERIOD MAXIMUM of 30 visits for physical/occupational therapy (including chiropractic services) and 30 visits for speech therapy.

These visit limits apply in all places of service except inpatient (e.g., outpatient, office and home), regardless of the type of PROVIDER (chiropractors, other DOCTORS, physical therapists). REHABILITATIVE THERAPY and HABILITATIVE SERVICES received while an inpatient is not included in the BENEFIT PERIOD MAXIMUM. Benefits may vary depending on where services are received. See “Summary of Benefits” for additional information and any visit maximums.

OTHER THERAPIES
This health benefit plan covers:
- Cardiac rehabilitation therapy
- Pulmonary and respiratory therapy
- Dialysis treatment (three hemodialysis treatments per week, more hemodialysis treatments are available if MEDICALLY NECESSARY)
- Radiation therapy
- Chemotherapy, including intravenous chemotherapy. Chemotherapy benefits are based on where services are received. For chemotherapy received in conjunction with bone marrow or peripheral blood stem cell transplants, follow transplant guidelines described in “Transplants.” Also see “PRESCRIPTION DRUG Benefits” regarding related covered PRESCRIPTION DRUGS.

Transplants
A transplant is the surgical transfer of a human organ, bone marrow, tissue, or peripheral blood stem cells taken
COVERED SERVICES (cont.)

from the body and returned or grafted into another area of the same body or into another body. This health benefit plan provides benefits for transplants, including hospital and professional services for covered transplant procedures. BCBSNC provides care management for transplant services and will help you find a hospital or Blue Distinction Centers for Transplants that provides the transplant services required. Travel and lodging expenses and charges related to a search for a donor may be reimbursed based on BCBSNC guidelines that are available upon request from a transplant coordinator.

For a list of covered transplants, call BCBSNC Customer Service at the number listed in “Who to Contact?” to speak with a transplant coordinator and request prior review. Certification must be obtained in advance from BCBSNC for all transplant-related services in order to assure coverage of these services. Grafting procedures associated with reconstructive surgery are not considered transplants.

If a transplant is provided from a living donor to the recipient member who will receive the transplant:
- Benefits are provided for reasonable and necessary services related to the search for a donor.
- Both the recipient and the donor are entitled to benefits of this coverage when the recipient is a member.
- Benefits provided to the donor will be charged against the recipient’s coverage.

Some transplant services are Investigational and not covered for some or all conditions or illnesses. Please see “Glossary” for an explanation of Investigational.

Transplants Exclusions
- The purchase price of the organ or tissue, if any organ or tissue is sold rather than donated to the recipient member.
- The procurement of organs, tissue, bone marrow or peripheral blood stem cells or any other donor services if the recipient is not a member.
- Transplants, including high-dose chemotherapy, considered Experimental or Investigational.
- Services for or related to the transplantation of animal or artificial organs or tissues.
WHAT IS NOT COVERED?

Exclusions for a specific type of service are stated along with the benefit description in “COVERED SERVICES.”
Exclusions that apply to many services are listed in this section, starting with general exclusions and then the
remaining exclusions are listed in alphabetical order. To understand all the exclusions that apply, read “COVERED
SERVICES,” “Summary of Benefits” and “What Is Not Covered?” This health benefit plan does not cover services,
supplies, drugs or charges for:

• Any condition, disease, ailment, injury or diagnostic service to the extent that benefits are provided or persons
  are eligible for coverage under Title XVIII of the Social Security Act of 1965, including amendments, except
  as otherwise provided by federal law
• Conditions that federal, state or local law requires to be treated in a public facility
• Any condition, disease, illness or injury that occurs in the course of employment, if the EMPLOYEE, EMPLOYER
  or carrier is liable or responsible for the specific medical charge (1) according to a final adjudication of the
  claim under a state’s workers’ compensation laws, or (2) by an order of a state Industrial Commission or other
  applicable regulatory agency approving a settlement agreement
• Benefits that are provided by any governmental unit except as required by law
• Services that are ordered by a court that are otherwise excluded from benefits under this health benefit plan
• Any condition suffered as a result of any act of war or while on active or reserve military duty
• Services performed in a dental or medical department maintained by or on behalf of an employer, a mutual
  benefit association, labor union, trust or similar person or group
• Services in excess of any BENEFIT PERIOD MAXIMUM OR LIFETIME MAXIMUM
• A benefit, drug, service or supply that is not specifically listed as covered in this benefit booklet

In addition, this health benefit plan does not cover the following services, supplies, drugs or charges:

A

Acupuncture and acupressure

Administrative charges billed by a PROVIDER, including charges for failure to keep a scheduled visit, completion
of claim forms, obtaining medical records, late payments, and telephone charges.

Costs in excess of the ALLOWED AMOUNT for services usually provided by one DOCTOR, when those services are
provided by multiple DOCTORS, or medical care provided by more than one DOCTOR for treatment of the same
condition.

Alternative medicine services, which are unproven preventive or treatment modalities, generally described as
alternative, integrative or complementary medicine, whether performed by a physician or any OTHER PROVIDER.

B

Collection and storage of blood and stem cells taken from the umbilical cord and placenta for future use in
fighting a disease.

C

Claims not submitted to BCBSNC within 18 months of the date the charge was INCURRED, except in the absence
of legal capacity of the MEMBER.

Side effects and complications of noncovered services, except for EMERGENCY SERVICES in the case of an
EMERGENCY.
WHAT IS NOT COVERED? (cont.)

Convenience items such as, but not limited to, devices and equipment used for environmental control, urinary incontinence devices (including bed wetting devices) and equipment, heating pads, hot water bottles, ice packs, and personal hygiene items.

Cosmetic services, which include the removal of excess skin from the abdomen, arms or thighs, skin tag excisions, cryotherapy or chemical exfoliation for active acne and acne scarring, superficial dermabrasion, injection of dermal fillers, services for hair transplants, skin tone enhancements, electrolysis, and surgery for psychological or emotional reasons, except as specifically covered by this health benefit plan.

Services received either before or after the coverage period of this health benefit plan, regardless of when the treated condition occurred, and regardless of whether the care is a continuation of care received prior to the termination.

Custodial care designed essentially to assist an individual with activities of daily living, with or without routine nursing care and the supervisory care of a doctor. While some skilled services may be provided, the patient does not require continuing skilled services 24 hours daily. The individual is not under specific medical, surgical, or psychiatric treatment to reduce a physical or mental disability to the extent necessary to enable the patient to live outside either the institution or the home setting with substantial assistance and supervision, nor is there reasonable likelihood that the disability will be reduced to that level even with treatment. Custodial care includes, but is not limited to, help in walking, bathing, dressing, feeding, preparation of special diets and supervision over medications that could otherwise be self-administered. Such services and supplies are custodial as determined by BCBSNC without regard to the place of service or the provider prescribing or providing the services.

Dental appliances except when medically necessary for the treatment of temporomandibular joint disease or obstructive sleep apnea.

Dental care, dentures, dental implants, oral orthotic devices, palatal expanders and orthodontics except as specifically covered by this health benefit plan.

Dental services provided in a hospital, except as described in “Dental Treatment Covered Under Your Medical Benefit.”

The following drugs:
- A prescription drug that is in excess of the stated quantity limits
- A prescription drug that is purchased to replace a lost, broken, or destroyed prescription drug except under certain circumstances during a state of emergency or disaster
- A prescription drug that is any portion or refill which exceeds the maximum supply for which benefits will be provided when dispensed under any one prescription
- Injections by a health care professional of injectable prescription drugs which can be self-administered, unless medical supervision is required
- Drugs associated with assisted reproductive technology
- Experimental drugs or any drug not approved by the U.S. Food and Drug Administration (FDA) for the applicable diagnosis or treatment. However, this exclusion does not apply to prescription drugs (1) specifically listed as a covered drug in the formulary and a written prescription is provided; or (2) used in covered phases I, II, III and IV clinical trials, or drugs approved by the FDA for treatment of cancer, if prescribed for the treatment of any type of cancer for which the drug has been proven as effective and
WHAT IS NOT COVERED? (cont.)

accepted in any one of the following:
- The National Comprehensive Cancer Network Drugs & Biologics Compendium
- The Thomson Micromedex DrugDex
- The Elsevier Gold Standard’s Clinical Pharmacology
- Any other authoritative compendia as recognized periodically by the United States Secretary of Health and Human Services.

- Purchased over-the-counter, unless specifically listed as a covered drug in the FORMULARY and a written PRESCRIPTION is provided
- Therapeutically equivalent to an over-the-counter drug
- Compounded and does not contain at least one ingredient that is defined as a PRESCRIPTION DRUG (see “Glossary”). Compounds containing non-FDA approved bulk chemical ingredients are excluded from coverage
- Contraindicated (should not be used) due to age, drug interaction, therapeutic duplications, dose greater than maximum recommended or other reasons as determined by FDA’s approved product labeling
- A medical device, unless specifically listed as a covered medical device in the FORMULARY and a written PRESCRIPTION is provided
- A medication that has been repackaged - a pharmaceutical product that is removed from the original manufacturer container (Brand Originator) and repackaged by another manufacturer with a different NDC

E
Services primarily for EDUCATIONAL TREATMENT including, but not limited to, books, tapes, pamphlets, seminars, classroom, Web or computer programs, individual or group instruction and counseling, except as specifically covered by this health benefit plan.

The following equipment:
- Devices and equipment used for environmental accommodation requiring vehicle and/or building modifications such as, but not limited to, chair lifts, stair lifts, home elevators and ramps
- Air conditioners, furnaces, humidifiers, dehumidifiers, vacuum cleaners, electronic air filters and similar equipment
- Physical fitness equipment, hot tubs, Jacuzzis, heated spas, or pools
- Standing frames
- Personal computers.

EXPERIMENTAL services including services whose efficacy has not been established by controlled clinical trials, or are not recommended as a preventive service by the U.S. Public Health Service, except as specifically covered by this health benefit plan.

F
ROUTINE FOOT CARE that is palliative or COSMETIC.

G
Genetic testing, except for high risk patients when the identification of a genetic abnormality correlates with the likelihood of a disease or condition, and when the therapeutic or diagnostic course would be determined by the outcome of the testing.
WHAT IS NOT COVERED? (cont.)

H
Routine hearing examinations and hearing aids, including implantable bone-anchored hearing aids (BAHA), or examinations for the fitting of hearing aids for Members over the age of 22.
The following types of Home Health Care services:
• Dietitian services or meals
• Services that are provided by a close relative or a member of your household
• Homemaker services, such as cooking, housekeeping, and food or meal preparation
Hypnosis, except when used for control of acute or chronic pain.

I
Inpatient admissions primarily for the purpose of receiving diagnostic services or a physical examination.
Inpatient admissions primarily for the purpose of receiving therapy services, except when the admission is a continuation of treatment following care at an inpatient facility for an illness or accident requiring therapy.

Inpatient confinements that are primarily intended as a change of environment.

Services that are INVESTIGATIONAL in nature or obsolete, including any service, drugs, procedure or treatment directly related to an INVESTIGATIONAL treatment, except as specifically covered by this health benefit plan.

M
Services or supplies deemed not MEDICALLY NECESSARY or not ordered by a licensed PROVIDER.

N
Services that would not be necessary if a noncovered service had not been received, except for EMERGENCY SERVICES in the case of an EMERGENCY. This includes any services, procedures or supplies associated with COSMETIC services, INVESTIGATIONAL services, services deemed not MEDICALLY NECESSARY, or elective termination of pregnancy if not specifically covered by this health benefit plan.

O
The following obesity services:
• Any cost associated with membership in a weight management program or health club
• Any treatment or regimen, medical or surgical, for the purpose of reducing or controlling the weight of the MEMBER or for treatment of obesity, except for surgical treatment of morbid obesity, or as specifically covered by this health benefit plan.

P
Body piercing

Care or services from a PROVIDER who:
• Cannot legally provide or legally charge for the services or services are outside the scope of the PROVIDER’S license or certification
• Provides and bills for services from a licensed health care professional who is in training
• Is in a MEMBER’S immediate family
• Is not recognized by BCBSNC as an eligible PROVIDER.
WHAT IS NOT COVERED? (cont.)

R
The following residential care services:
• Care in a self-care unit, apartment or similar facility operated by or connected with a HOSPITAL.
• Domiciliary care or rest cures, care provided and billed for by a hotel, health resort, convalescent home, rest home, nursing home or other extended care facility, home for the aged, infirmary, school infirmary, institution providing education in special environments, in RESIDENTIAL TREATMENT FACILITIES (except for substance abuse and mental health treatment), or any similar facility or institution.

RESPITE CARE, whether in the home or in a facility or inpatient setting, except as specifically covered by this health benefit plan.

S
Services or supplies that are:
• Not performed by or upon the direction of a DOCTOR or OTHER PROVIDER
• Available to a MEMBER without charge

SEXUAL DYSFUNCTION unrelated to organic disease.

Shoe lifts and shoes of any type unless part of a brace.

T
The following types of Temporomandibular Joint (TMJ) Services:
• Treatment for periodontal disease
• Dental implants or root canals
• Crowns and bridges
• Orthodontic braces
• Occlusal (bite) adjustments
• Extractions

The following types of therapy:
• Music therapy, remedial reading, recreational or activity therapy, all forms of special education and supplies or equipment used similarly
• Massage therapy
• Cognitive therapy
• Group classes for pulmonary rehabilitation

Travel, whether or not recommended or prescribed by a DOCTOR or other licensed health care professional, except when approved in advance for transplants.

V
The following vision services:
• Radial keratotomy and other refractive eye SURGERY, and related services to correct vision except for surgical correction of an eye injury. Also excluded are premium intraocular lenses or the services related to the insertion of premium lenses beyond what is required for insertion of conventional intraocular lenses, which are small, lightweight, clear disks that replace the distance-focusing power of the eye’s natural crystalline lens.
WHAT IS NOT COVERED? (cont.)

• Eyeglasses or contact lenses, except as specifically covered in “PROSTHETIC APPLIANCES” or “Pediatric Vision”
• Orthoptics, vision training, and low vision aids, except as specifically covered in “Pediatric Vision”
• Lenses for keratoconus or any other eye procedure except as specifically covered under this health benefit plan
• Routine eye exams for adults

Vitamins, food supplements or replacements, nutritional or dietary supplements, formulas or special foods of any kind, including medical foods with a PRESCRIPTION, except for PRESCRIPTION prenatal vitamins or PRESCRIPTION vitamin B-12 injections for anemias, neuropathies or dementias secondary to a vitamin B-12 deficiency, or certain over-the-counter medications that may be available under your PREVENTIVE CARE benefits for certain individuals. For the most up-to-date PREVENTIVE CARE services that are covered under federal law, see our website at www.bcbsnc.com/preventive.

W

Wigs, hair pieces and hair implants for any reason.
WHEN COVERAGE BEGINS AND ENDS

If you did not purchase a MARKETPLACE plan, MEMBERS are eligible to receive benefits as long as:

- They are residents of North Carolina,
- They live, work or reside in the Blue Advantage HSA SERVICE AREA,
- They are not covered by Medicare as of the EFFECTIVE DATE of this health benefit plan, and
- They are under the age of 21 as of the EFFECTIVE DATE, if they are enrolled in a child only plan.

If you purchased a MARKETPLACE plan, MEMBERS are eligible to receive benefits under this health benefit plan as long as BCBSNC has received confirmation from the Federal Government they meet the eligibility requirements established by the MARKETPLACE to be eligible for this health benefit plan. Provided below, as a convenience, is a list of eligibility requirements. This is not meant to be an exhaustive or binding list and may be subject to change by the Federal Government. For a full descriptive list of eligibility requirements see www.healthcare.gov.

- They are residents of North Carolina.
- They live, work or reside in the Blue Advantage HSA SERVICE AREA,
- They are not covered by Medicare as of the EFFECTIVE DATE of this health benefit plan.
- They are under the age of 21 as of the EFFECTIVE DATE, if they are enrolled in a child only plan.
- When applicable, they are eligible to receive a catastrophic plan.
- When applicable, they are eligible to receive cost sharing reductions.
- When applicable, they are eligible to receive relevant special privileges as an American Indian or Alaska Native.

Please note, BCBSNC does not have any responsibility confirming or denying eligibility. Eligibility determinations are made solely by the MARKETPLACE.

Following receipt and approval of your application, coverage for you and your DEPENDENTS begins on the EFFECTIVE DATE of this health benefit plan. The BENEFIT PERIOD of this health benefit plan is January 1, 2018 through December 31, 2018, unless another EFFECTIVE DATE is listed on your Original Application of Record on BlueConnectNC.com. If you add one of the DEPENDENTS listed below after initial enrollment, and you do not select an EFFECTIVE DATE on the application, coverage for the DEPENDENTS will begin on the day their first premium is due, following receipt and approval of the Enrollment and Change application.

If BCBSNC accepts your DEPENDENT, the DEPENDENT will be an enrolled MEMBER. For DEPENDENTS to be covered under this health benefit plan, you must be covered and your DEPENDENT must be one of the following:

- Your spouse, under an existing marriage that is legally recognized under any state law
- If you purchased a MARKETPLACE plan, your domestic partner, so long as you and your domestic partner meet the eligibility requirements determined by the MARKETPLACE
- If you did not purchase a MARKETPLACE plan, your domestic partner, so long as you and your domestic partner meet the following requirements:
  1. That you and your domestic partner are both mentally competent
  2. That you and your domestic partner are both at least the age of consent for marriage in the state of North Carolina
  3. That you and your domestic partner are not related by blood to a degree of closeness that would prohibit legal marriage in North Carolina
  4. That you and your domestic partner are not married to anyone else
  5. That you and your domestic partner are mutually responsible for the cost of basic living expenses as evidenced by joint home ownership, common investments, or some other similar evidence of financial
interdependence
6. That you and your domestic partner live together and intend to do so permanently
7. That you do not currently have a domestic partner covered under this health benefit plan
8. That you have not had a domestic partner covered under this health benefit plan at any time within the past 12 months before adding this domestic partner unless the previous domestic partnership was terminated by death.

- Your or your spouse’s or your domestic partner’s DEPENDENT CHILDREN, through the end of the month (if you did not purchase a marketplace plan) or BENEFIT PERIOD (if you purchased a MARKETPLACE plan) of their 26th birthday, including newborn children from date of birth, stepchildren, adoptive children from the date of placement for adoption and FOSTER CHILDREN from the date of placement in the foster home
- A DEPENDENT CHILD, who in accordance with North Carolina law, is and continues to be either intellectually disabled or physically handicapped and incapable of self-support, may continue to be covered under this health benefit plan regardless of age if the condition exists and coverage is in effect when the child reaches the end of eligibility for DEPENDENT CHILDREN. The handicap must be medically certified by the child’s DOCTOR and may be verified annually by BCBSNC.

Only enrolled MEMBERS can receive the benefits described in this benefit booklet. The right to receive benefits is not transferable.

Enrolling in this Health Benefit Plan
If you purchased a MARKETPLACE plan, your eligibility, enrollment and EFFECTIVE DATE determinations for this health benefit plan will be handled through the MARKETPLACE. BCBSNC will be coordinating its enrollment activities with the MARKETPLACE so that you and your DEPENDENTS, if applicable, are enrolled within the timelines and processes established by the MARKETPLACE.

Annual Enrollment Period
The Annual Enrollment Period (“AEP”) is November 1, 2017 to December 15, 2017. During these dates you may apply for coverage or change your existing coverage.

Special Enrollment Periods
Special enrollment periods consist of a 60-day period following specified triggering events, unless noted below, during which you and/or your DEPENDENTS may enroll in this health benefit plan or change from one health benefit plan to another – outside of AEP. The EFFECTIVE DATE of coverage will depend on the triggering event.

Provided below, as a convenience, is a list of triggering events and the enrollment period. This is not meant to be an exhaustive or binding list and may be subject to change by the Federal Government or by BCBSNC. For a full descriptive list of triggering events and their EFFECTIVE DATES see www.healthcare.gov for MARKETPLACE plans or www.bcbsnc.com for non-MARKETPLACE plans.
## WHEN COVERAGE BEGINS AND ENDS (cont.)

<table>
<thead>
<tr>
<th>Category</th>
<th>Triggering Events</th>
<th>Enrollment Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loss of Qualifying Health Coverage</td>
<td>If you or anyone in your household lost MINIMUM ESSENTIAL COVERAGE (MEC) (including loss of coverage through your job, Medicaid or CHIP coverage (including pregnancy-related and medically needy coverage), Medicare or military coverage, individual or group health plans coverage that ends during the year, or coverage under your parent’s health plan)</td>
<td>60 Days prior to or after losing MEC</td>
</tr>
<tr>
<td>Change in Household</td>
<td>If you or anyone in your household got married (you qualify if you or your spouse have had MINIMUM ESSENTIAL COVERAGE for at least one day in the 60 days prior to your date of marriage or are moving to the U.S. from abroad or a U.S. territory), divorced, a death caused a loss of coverage, had a baby (through birth, adoption, placement for adoption, or placement as a FOSTER CHILD or placement as a DEPENDENT via a court order). The default EFFECTIVE DATE is the date of birth, adoption, placement as a FOSTER CHILD, or placement as a DEPENDENT via court order.</td>
<td>60 Days</td>
</tr>
<tr>
<td>Change in Permanent Place of Living</td>
<td>If you or anyone in your household have a change in your primary place of living and gain access to new health plans as a result. You qualify if you have had MINIMUM ESSENTIAL COVERAGE for at least one day in the 60 days prior to your move or are moving to the U.S. from abroad or a U.S. territory. This includes: (1) moving to a new home in a new county; (2) moving to the U.S. from a foreign country or a U.S. territory; (3) a seasonal worker moving to or from the place he or she lives and works or; (4) moving to or from a shelter or other transitional housing or recently released from incarceration.</td>
<td>60 Days</td>
</tr>
</tbody>
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### WHEN COVERAGE BEGINS AND ENDS (cont.)

<table>
<thead>
<tr>
<th>Change in Eligibility for Coverage or Help Paying for Coverage</th>
<th>60 Days</th>
</tr>
</thead>
<tbody>
<tr>
<td>If you or anyone in your household are enrolled in coverage and report a change that makes you (1) newly eligible for help paying for coverage, (2) newly ineligible for help paying for coverage, or (3) eligible for a different amount of help paying for out-of-pocket costs, such as copays. If you or someone in your household become newly eligible for help paying for coverage because your household income increased or you moved to a different state and you were previously both of these: (1) Ineligible for Medicaid coverage because you lived in a state that hasn’t expanded Medicaid. (2) Ineligible for help paying for coverage because your household income was below 100% of the Federal Poverty Level (FPL).</td>
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</tbody>
</table>

<table>
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<tr>
<th>Enrollment or Plan Error</th>
<th>60 Days</th>
</tr>
</thead>
<tbody>
<tr>
<td>If you or anyone in your household weren’t enrolled in a plan or were enrolled in the wrong plan because of misinformation, misrepresentation, misconduct or inaction of someone working in an official capacity to help you enroll, a technical error or other MARKETPLACE-related enrollment delay, or can prove your plan violated a material provision of its contract.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Other Situations</th>
<th>60 Days</th>
</tr>
</thead>
<tbody>
<tr>
<td>You may qualify if you or anyone in your household (1) applied for Medicaid or Children’s Health Insurance Program (CHIP) coverage during the Open Enrollment Period, or after a qualifying event, and your state Medicaid or CHIP agency determined you (or anyone in your household) weren’t eligible; (2) are a victim of domestic abuse or spousal abandonment and want to enroll yourself and any DEPENDENTS in a health plan separate from your abuser or abonder; (3) are under 100% of the Federal Poverty Level (FPL), submitted documents to prove that you have an eligible immigration status, and didn’t enroll in coverage while you waited for your documents to be reviewed; (4) if you purchased a MARKETPLACE plan and became a U.S. Citizen; (5) if you purchased a MARKETPLACE plan and are a recognized AMERICAN INDIAN/ALASKANATIVE; or (6) can show you had an exceptional circumstance that kept you from enrolling in coverage (like a victim of a natural disaster).</td>
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</table>

This health benefit plan does not have any WAITING PERIODS for pre-existing conditions (a condition, disease, illness or injury for which medical advice, diagnosis, care or treatment was received or recommended within the 12-month period prior to your EFFECTIVE DATE), unless otherwise specified in “ COVERED SERVICES.”
WHEN COVERAGE BEGINS AND ENDS (cont.)

Reporting Changes
Have you moved, added or changed other health coverage, changed your name or phone number? If you did not purchase a MARKETPLACE plan, visit our website at www.bcbsonc.com to update your information or call BCBSNC Customer Service at the number listed in “Who to Contact?” It will help us give you better service if BCBSNC is kept informed of these changes. If you purchased a MARKETPLACE plan, you are required to report any changes that may impact your continued enrollment in this health benefit plan to the MARKETPLACE. The MARKETPLACE is responsible for determining your eligibility and for processing your enrollment in the MARKETPLACE. Visit www.healthcare.gov for more information. In addition to notifying the MARKETPLACE, you will receive better service if BCBSNC is also kept informed of these changes. Please visit our website at www.bcbsonc.com to update your information or call BCBSNC Customer Service at the number listed in “Who to Contact?”

Renewing or Changing Your Coverage
If you continue to pay your premiums and meet the eligibility requirements, your coverage will continue, except as stated in the section “Termination of MEMBER Coverage.” BCBSNC may modify your coverage as permitted by state or federal law.

You may only make changes to this health benefit plan during the annual enrollment period or during a special enrollment period.

Multiple Coverage
If you are enrolled in another insurance plan that offers medical coverage for any of the benefits under this health benefit plan, BCBSNC may reduce benefits under this health benefit plan to avoid paying benefits between the two plans that are greater than the cost of the health care service. If you are enrolled in a dental insurance plan that includes pediatric dental coverage, then this health benefit plan will be considered your primary plan and your dental insurance plan will be considered your secondary plan. If you or your DEPENDENTS become eligible for Medicare, you should apply for and enroll in Medicare Part A and Part B, and use PROVIDERS who accept Medicare in order to ensure that you receive full benefit coverage. BCBSNC will assume you have enrolled in Medicare and use PROVIDERS who accept Medicare once eligible for benefits thereunder. If you or your DEPENDENTS are covered under this health benefit plan and are eligible for Medicare, BCBSNC may take into account the benefits that you or your DEPENDENT are eligible for under Medicare, regardless of whether you have actually enrolled for such coverage. In other words, even if you have not enrolled in Medicare, BCBSNC may reduce your claim by the benefits that you are eligible for under Medicare, and then pay the remaining claim amount under the terms of this health benefit plan and in accordance with the Medicare Secondary Payer rules. As a result, your out-of-pocket costs may be higher if you do not enroll in Medicare.

Termination of MEMBER Coverage
A MEMBER’s termination shall be effective at 11:59 p.m. on the date that eligibility ends. If you did not purchase a MARKETPLACE plan and wish to end your coverage, the SUBSCRIBER may call or write to BCBSNC Customer Service and request termination. Your coverage will be terminated as of one of the following: (1) your current paid through date, (2) the date the termination request was received by BCBSNC, or (3) any future date between the date of the termination request and the current paid through date.

Coverage may be terminated by BCBSNC for any of the following reasons:
- Failure to pay premiums on time. See “Premium Payments.”
- A MEMBER no longer lives or resides in North Carolina or the Blue Advantage HSA SERVICE AREA. To be considered a resident of North Carolina and the Blue Advantage HSA SERVICE AREA, the MEMBER must reside in North Carolina at least six months or more out of the year and the MEMBER must have a North
WHEN COVERAGE BEGINS AND ENDS (cont.)

Carolina and Blue Advantage HSA SERVICE AREA permanent address.

- BCBSNC stops selling health coverage to individuals, provided 180 days’ prior written notice is given
- BCBSNC stops selling this health coverage to individuals, provided that 90 days’ written notice is given prior to termination. You will be given the option to enroll in another individual health plan that BCBSNC offers.

Coverage for DEPENDENTS will terminate under this health benefit plan when they are no longer eligible:

- If you and your spouse divorce, your spouse is no longer eligible under your policy. This will not affect children’s coverage. Spouses are eligible for their own policy; however, a spouse’s request for coverage along with completion of necessary paperwork must be received within 30 days of the date of the divorce to be considered for continuous coverage.
- If your domestic partnership dissolves, your domestic partner is no longer eligible under your policy. This will not affect children’s coverage. Domestic partners are eligible for their own policy; however, a domestic partner’s request for coverage along with completion of necessary paperwork must be received within 30 days of the dissolution of the domestic partnership to be considered for continuous coverage.
- If the SUBSCRIBER dies, DEPENDENTS are no longer eligible to continue their health coverage under this health benefit plan. However, once notification of the SUBSCRIBER’s death is received, DEPENDENTS will be enrolled on a separate health insurance policy.
- If a DEPENDENT child, who is not intellectually disabled or physically handicapped and incapable of self-support, per North Carolina law, reaches age 26.

Termination for Cause
A MEMBER’s coverage (if they did not purchase a MARKETPLACE plan) may be terminated upon 31 days’ prior written notice for the following reasons:

- The MEMBER fails to pay or to have paid on his or her behalf or to make arrangements to pay any applicable copayments, deductible or coinsurance for services covered under the health benefit plan
- No IN-NETWORK PROVIDER is able to establish or maintain a satisfactory DOCTOR-patient relationship with a MEMBER, as determined by BCBSNC
- A MEMBER exhibits disruptive, abusive or fraudulent behavior toward an IN-NETWORK PROVIDER.

As an alternative to termination as stated above, BCBSNC, in its sole discretion, may limit or revoke a MEMBER’s access to certain IN-NETWORK PROVIDERS.

A MEMBER’s coverage (if they did not purchase a MARKETPLACE plan) may be terminated immediately by BCBSNC for the following reasons:

- Fraud or intentional misrepresentation of a material fact by the SUBSCRIBER or MEMBER
- A MEMBER has been convicted of (or a restraining order has been issued for) communicating threats of harm to BCBSNC personnel or property
- A MEMBER permits the use of his or her or any other MEMBER’s ID CARD by any other person not enrolled under this health benefit plan, or uses another person’s ID CARD.

If you purchased a marketplace plan, a MEMBER may request termination from this health benefit plan at any time as long as the appropriate notice is given. You may contact the MARKETPLACE and request termination. Visit www.healthcare.gov for more information about termination events and notice requirements.

The MARKETPLACE may initiate termination of a MEMBER’s coverage in this health benefit plan and must allow BCBSNC to terminate such coverage for the reasons stated below. A MEMBER’s termination shall be effective the date of the event unless otherwise noted.
WHEN COVERAGE BEGINS AND ENDS (cont.)

- The MEMBER is no longer eligible for coverage in this health benefit plan through the MARKETPLACE (termination is effective the last day of the month following the month you provide notice to the MARKETPLACE; however, you can request an earlier date. Example: You provide notice on March 15th, your termination date is April 30th);
- The MEMBER changes from one health benefit plan to another during the annual or special enrollment period (termination is effective the day before the start of the new coverage);
- This health benefit plan ends or is no longer allowed to be offered as a health insurance plan in the MARKETPLACE. If this health benefit plan is no longer allowed to be offered in the MARKETPLACE, BCBSNC may not terminate coverage until the MARKETPLACE has notified you and any enrolled DEPENDENTS, and you have had a chance to enroll in another health insurance plan;
- The MEMBER’s coverage is rescinded due to fraud or intentional misrepresentation of a material fact. However, if such termination is made retroactively, including back to the EFFECTIVE DATE of your policy (called a rescission), you will be given 30 days advance written notice of this rescission and may submit an appeal; see “Need to Appeal our Decision?” If your policy is rescinded, any premiums paid will be returned unless BCBSNC deducts the amount for any claims paid.
- The SUBSCRIBER fails to pay premiums on time. See “Premium Payments.”

Certificate of CREDITABLE COVERAGE

BCBSNC will supply a Certificate of CREDITABLE COVERAGE when your or your DEPENDENT’s coverage under the health benefit plan ends. Keep the Certificate of CREDITABLE COVERAGE in a safe place. You may request a Certificate of CREDITABLE COVERAGE from BCBSNC Customer Service while you are still covered under this health benefit plan and up to 24 months following your termination. You may call BCBSNC Customer Service at 1-888-206-4697 (toll-free) or visit our website at www.bcbsnc.com.
To make sure you can have high quality, cost-effective health care, BCBSNC has a UTILIZATION MANAGEMENT (UM) program. The UM program requires certain health care services to be reviewed and approved by BCBSNC in order to receive benefits. As part of this process, BCBSNC looks at whether health care services are MEDICALLY NECESSARY, given in the proper setting and for a reasonable length of time. BCBSNC will honor a CERTIFICATION to cover medical services or supplies under this health benefit plan unless the CERTIFICATION was based on:

- A material misrepresentation about your health condition
- You were not eligible for these services under this health benefit plan due to cancellation of coverage (including your voluntary termination of coverage)
- Nonpayment of premiums.

Rights and Responsibilities Under the UM Program

Your MEMBER Rights
Under the UM program, you have the right to:
- A UM decision that is timely, meeting applicable state and federal time frames
- The reasons for BCBSNC’s ADVERSE BENEFIT DETERMINATION of a requested treatment or health care service, along with an explanation of the UM criteria and treatment protocol used to reach the decision
- Have a medical director (doctor licensed in North Carolina) from BCBSNC make a final decision of all NONCERTIFICATIONS
- Request a review of an ADVERSE BENEFIT DETERMINATION through our appeals process (see “Need to Appeal Our Decision?”)
- Have an authorized representative seek payment of a claim or make an appeal on your behalf.

An authorized representative may act on the MEMBER’s behalf with the MEMBER’s written consent. In the event you name an authorized representative, “you” under the “UTILIZATION MANAGEMENT” section means “you or your authorized representative.” Your representative will also receive all notices and benefit determinations.

BCBSNC’s Responsibilities
As part of all UM decisions, BCBSNC will:
- Give you and your PROVIDER a toll-free phone number to call UM review staff when CERTIFICATION of a health care service is needed.
- Limit what we ask from you or your PROVIDER to information that is needed to review the service in question.
- Ask for all information needed to make the UM decision, including related clinical information
- Provide you and your PROVIDER timely notification of the UM decision consistent with applicable state and federal law and this health benefit plan.

In the event that BCBSNC does not receive all the needed information to approve coverage for a health care
service within set time frames, BCBSNC will let you know of an ADVERSE BENEFIT DETERMINATION in writing. The notice will explain how you may appeal the ADVERSE BENEFIT DETERMINATION.

**PRIOR REVIEW (Pre-Service)**

Certain services require PRIOR REVIEW as noted in “COVERED SERVICES.” These types of reviews are called pre-service reviews. If neither you nor your PROVIDER requests PRIOR REVIEW and receives CERTIFICATION, this may result in an ADVERSE BENEFIT DETERMINATION. The list of services that need PRIOR REVIEW may change from time to time.

General categories of services with this requirement are noted in “COVERED SERVICES.” The list of services that require PRIOR REVIEW may change from time to time. For a detailed list of these services and the most up-to-date information visit BCBSNC’s website at www.bcbsnc.com or call BCBSNC Customer Service at the number listed in “Who to Contact?”

If you fail to follow the procedures for filing a request, BCBSNC will let you know of the failure and the proper steps to be followed in filing your request within five days of receiving the request.

BCBSNC will make a decision on your request for CERTIFICATION within a reasonable amount of time taking into account the medical circumstances. The decision will be made and communicated to you and your PROVIDER within three business days after BCBSNC receives all necessary information. However, it will be no later than 15 calendar days from the date BCBSNC received the request. BCBSNC may extend this period one time for up to 15 days if additional information is required. BCBSNC will let you and your PROVIDER know before the end of the initial 15-day period of the information needed and the date by which BCBSNC expects to make a decision. You will have 45 days to provide the requested information. As soon as BCBSNC receives all the requested information, or at the end of the 45 days, whichever is earlier, BCBSNC will make a decision within three business days. BCBSNC will let you and the PROVIDER know of an ADVERSE BENEFIT DETERMINATION electronically or in writing.

**Urgent PRIOR REVIEW**

You have a right to an urgent review when the regular time frames for a decision: (i) could seriously jeopardize your life, health, or safety or the life, health or safety of others, due to your psychological state, or (ii) in the opinion of a practitioner with knowledge of your medical or behavioral condition, would subject you to adverse health consequences without the care or treatment that is the subject of the request. BCBSNC will let you and your PROVIDER know of its decision as soon as possible, taking into account the medical circumstances. BCBSNC will notify you and your PROVIDER of its decision within 72 hours after receiving the request. Your PROVIDER will be notified of the decision, and if the decision results in an ADVERSE BENEFIT DETERMINATION, written notification will be given to you and your PROVIDER.

If BCBSNC needs more information to process your urgent review, BCBSNC will let you and your PROVIDER know of the information needed as soon as possible but no later than 24 hours after we receive your request. You will then be given a reasonable amount of time, but not less than 48 hours, to provide the requested information. BCBSNC will make a decision on your request within a reasonable time but no later than 48 hours after receipt of requested information or within 48 hours after the time period given to the PROVIDER to submit necessary clinical information, whichever comes first.
An urgent review may be requested by calling BCBSNC Customer Service at the number given in “Who to Contact?”

**Concurrent Reviews**

BCBSNC will also review health care services at the time you receive them. These types of reviews are concurrent reviews.

If a request for an extension of treatment is non-urgent, a decision will be made and communicated to the requesting PROVIDER within 3 business days after receipt of all necessary clinical information, but no later than 15 calendar days after we receive the request. In the event of an ADVERSE BENEFIT DETERMINATION, BCBSNC will let you, your HOSPITAL’s or other facility’s UM department and/or your PROVIDER know within three business days after receipt of all necessary clinical information, but no later than 15 calendar days after BCBSNC receives the request. Written confirmation of the decision will also be sent to your home by U.S. mail. For concurrent reviews, BCBSNC will remain responsible for COVERED SERVICES you are receiving until you or your representatives have been notified of the ADVERSE BENEFIT DETERMINATION.

**Urgent Concurrent Review**

If a request for an extension of treatment is urgent, and the request is received at least 24 hours before the expiration of a previously approved inpatient stay or course of treatment at the requesting HOSPITAL or other facility, a decision will be made and given to the requesting HOSPITAL or other facility as soon as possible. However, the decision will be no later than 24 hours after we receive the request.

If a request for extension of treatment is urgent, and the request is not received at least 24 hours before the expiration of a previously approved inpatient stay or course of treatment at the requesting HOSPITAL or other facility, a decision will be made and communicated as soon as possible, but no later than 72 hours after we receive the request. If BCBSNC needs more information to process your urgent concurrent review, BCBSNC will let the requesting HOSPITAL or other facility know of the information needed as soon as possible but no later than 24 hours after we receive the request. The requesting HOSPITAL or other facility will then be given a reasonable amount of time, but not less than 24 hours, to provide the requested information. BCBSNC will make a decision within 72 hours after receipt of the request.

**Retrospective Reviews (Post-Service)**

BCBSNC also reviews the coverage of health care services after you receive them (retrospective/post-service reviews). Retrospective review may include a review to see if services received in an EMERGENCY setting qualify as an EMERGENCY. BCBSNC will make all retrospective review decisions and let you and your PROVIDER know of its decision within a reasonable time but no later than 30 calendar days from the date BCBSNC received the request. In the event of an ADVERSE BENEFIT DETERMINATION, BCBSNC will let you and your PROVIDER know in writing within a reasonable time, but no later than 30 calendar days from the date BCBSNC received the request. All decisions will be based on MEDICAL NECESSITY and whether the service received was a benefit under this health benefit plan. If more information is needed, before the end of the initial 30-day period, BCBSNC will let you know of the information needed. You will then have 90 days to provide the requested information. As soon as BCBSNC gets the requested information, or at the end of the 90 days, whichever is earlier, BCBSNC will make a decision within 15 calendar days. Services that were approved in advance by BCBSNC will not be subject to denial for MEDICAL NECESSITY once the claim is received, unless the CERTIFICATION was based on a material misrepresentation about your health condition or you were not eligible for these services under this health benefit plan due to termination of coverage or nonpayment of premiums. All other services may be subject to
UTILIZATION MANAGEMENT (cont.)

retrospective review and could be denied for MEDICAL NECESSITY or for a benefit limitation or exclusion.

**Care Management**
MEMBERS with complicated and/or chronic medical needs may be eligible for care management services. Care management (case management as well as disease management) encourages MEMBERS with complicated or chronic medical needs, their PROVIDERS, and BCBSNC to work together to meet the individual’s health needs and promote quality outcomes. To accomplish this, MEMBERS enrolled in or eligible for care management programs may be contacted by BCBSNC or by a representative of BCBSNC. BCBSNC is not obligated to give the same benefits or services to a MEMBER at a later date or to any other MEMBER. Information about these services can be found by contacting an IN-NETWORK PCP or IN-NETWORK SPECIALIST or by calling BCBSNC Customer Service.

**Continuity of Care**
Continuity of care is a process that allows you to continue receiving care from an OUT-OF-NETWORK PROVIDER for an ongoing special condition at the IN-NETWORK benefit level when you change health benefit plans or when your PROVIDER is no longer in the Blue Advantage HSA network. If your PCP or SPECIALIST leaves our PROVIDER network and they are currently treating you for an ongoing special condition that meets our continuity of care criteria, BCBSNC will notify you in writing 30 days before the PROVIDER’s termination, as long as BCBSNC receives timely notification from the PROVIDER. To be eligible for continuity of care, you must be actively being seen by an OUT-OF-NETWORK PROVIDER for an ongoing special condition and the PROVIDER must agree to abide by BCBSNC’s requirements for continuity of care. An ongoing special condition means:

- an acute illness, a condition that is serious enough to require medical care or treatment to avoid a reasonable possibility of death or permanent harm;
- a chronic illness or condition, a disease or condition that is life-threatening, degenerative, or disabling, and requires medical care or treatment over a prolonged period of time;
- pregnancy, during the second and third trimesters;
- a terminal illness, an individual has a medical prognosis that the MEMBER’s life expectancy is six months or less.

The allowed transitional period shall extend up to 90 days, as decided by the PROVIDER, except in the cases of:

- scheduled SURGERY, organ transplantation, or inpatient care which shall extend through the date of discharge and post-discharge follow-up care or other inpatient care occurring within 90 days of the date of discharge; and
- terminal illness which shall extend through the remainder of the individual’s life for care directly related to the treatment of the terminal illness; and
- second trimester pregnancy which shall extend through the provision of 60 days of postpartum care.

Continuity of care requests must be submitted to BCBSNC within 45 days of the PROVIDER termination date or within 45 days of the EFFECTIVE DATE for MEMBERS new to the BCBSNC plan. Continuity of care requests will be reviewed by a medical professional based on the information given about specific medical conditions. If your continuity of care request is denied, you may request a review through our appeals process (see “Need to Appeal Our Decision?”). Claims for approved continuity of care services will be subject to your IN-NETWORK benefit. In these situations, benefits are based on the billed amount. However, you may be responsible for charges billed separately by the PROVIDER which are not eligible for additional reimbursement. Continuity of care will not be given when the PROVIDER’s contract was terminated for reasons relating to quality of care or fraud. Such a decision may not be reviewed on appeal.
Please call BCBSNC Customer Service at the number listed in “Who to Contact?” for more information.

**Delegated Utilization Management**

BCBSNC delegates certain UM services for particular benefits to other companies not associated with BCBSNC. Please see [http://www.bcbs.com/why-bcbs/blue-distinction/bdecenters.html](http://www.bcbs.com/why-bcbs/blue-distinction/bdecenters.html) for a detailed list of these companies and benefits. While some benefits have been identified under “Covered Services,” the list of benefits and/or companies may change from time to time; for the most up-to-date information visit [www.bcbsnc.com](http://www.bcbsnc.com) and search for “Prior Review” for additional information, including those services subject to Prior Review and Certification.
NEED TO APPEAL OUR DECISION?

Table of Contents:
- First and Second Level Appeals
- Expedited Appeals
- External Review

Key Words:
ADVERSE BENEFIT DETERMINATION
GRIEVANCE
MEDICALLY NECESSARY

In addition to the Utilization Management (UM) program, BCBSNC offers a voluntary appeals process for our MEMBERS. An appeal is another review of your case. If you want to appeal an ADVERSE BENEFIT DETERMINATION or have a GRIEVANCE, you can request that BCBSNC review the decision or GRIEVANCE. The process may be requested by the MEMBER or an authorized representative acting on the MEMBER’s behalf with the MEMBER’s written consent. In the event you name an authorized representative, “you” under this section means “you or your authorized representative.” Your representative will also receive all notices and benefit determinations from the appeal. You may also ask for, at no charge, reasonable access to, and copies of, all documents, records and other information relevant to your claim for benefits. Mental Health and Substance Abuse as well as Dental appeals have been delegated to third party vendors. Please see the end of this section for contact information. References to BCBSNC throughout this section refer to BCBSNC or the designee.

Steps to Follow in the Appeals Process
For each step in this process, there are set time frames for filing an appeal and for letting you or your PROVIDER know of the decision. The type of ADVERSE BENEFIT DETERMINATION or GRIEVANCE will determine the steps that you will need to follow in the appeals process. For appeals (including GRIEVANCES) about an ADVERSE BENEFIT DETERMINATION, the review must be requested in writing, within 180 days of an ADVERSE BENEFIT DETERMINATION or by the date listed on your Explanation of Benefits.

Any request for review should include:
• SUBSCRIBER’S ID number
• SUBSCRIBER’S name
• Patient’s name
• The nature of the appeal
• Any other information that may be helpful for the review.

To request a form to submit a request for review, visit our website at www.bcbsnc.com or call BCBSNC Customer Service at the number listed in “Who to Contact?”

All information related to a request for a review through BCBSNC’s appeals process should be sent to:

Blue Cross and Blue Shield of North Carolina
Member Appeals
PO Box 30055
Durham, NC 27702-3055

MEMBERS may also receive help with ADVERSE BENEFIT DETERMINATIONS and GRIEVANCES from Health Insurance Smart NC. To reach this Program, contact:
NEED TO APPEAL OUR DECISION? (cont.)

North Carolina Department of Insurance
Health Insurance Smart NC
1201 Mail Service Center
Raleigh, NC 27699-1201
Toll free: 1-855-408-1212

You may also receive help from the Employee Benefits Security Administration at 1-866-444-3272.

After a request for review, a staff member who works in a separate department from the staff members who denied your first request will look at your appeal. The appeals staff members have not reviewed your case or information before. The denial of the initial claim will not have an effect on the review. If a claims denial is based on medical judgment, including determinations about a particular treatment, drug or other item is EXPERIMENTAL, INVESTIGATIONAL, or not MEDICALLY NECESSARY or appropriate, BCBSNC shall seek advice from a health care professional with an appropriate level of training and expertise in the field of medicine involved (as determined by BCBSNC). The health care professionals have not reviewed your case or information before.

You will have exhausted BCBSNC’s internal appeals process after pursuing a first level appeal. Unless specifically noted below, upon completion of the first level appeal you may (1) pursue a second level appeal (for certain GRIEVANCES); or (2) pursue an external review (for NONCERTIFICATIONS); or (3) pursue a civil action. You will be deemed to have exhausted BCBSNC’s internal appeals process at any time it is determined that BCBSNC failed to strictly adhere to all claim determinations and appeal requirements under Federal law (other than minor errors that are not likely to cause prejudice or harm to you and were for good cause or a situation beyond BCBSNC’s control). In the event you are deemed to have exhausted BCBSNC’s internal appeals process and, unless specifically noted below, you may pursue items (2) or (3) described above.

Timeline for Appeals
For appeals about an ADVERSE BENEFIT DETERMINATION, the review must be requested in writing, within 180 days of an ADVERSE BENEFIT DETERMINATION or by the date listed on your Explanation of Benefits.

<table>
<thead>
<tr>
<th></th>
<th>First Level Appeal</th>
<th>Second Level Appeal</th>
<th>Expedited Appeal</th>
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<tbody>
<tr>
<td>BCBSNC Contacts You</td>
<td>Within 3 business days after receipt of request</td>
<td>Within 10 business days after receipt of request</td>
<td>N/A</td>
</tr>
<tr>
<td>Notice of Decision</td>
<td>30 days after receipt of request</td>
<td>7 days after the appeal meeting</td>
<td>72 hours after receipt of request - Oral 4 days after receipt of request - Written</td>
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</tbody>
</table>

Internal Appeals
First Level Appeal
If you are dissatisfied with an ADVERSE BENEFIT DETERMINATION or if you have a GRIEVANCE, you have the right to appeal (first level appeal). Within three business days after BCBSNC receives your appeal, BCBSNC will provide you with the name, address and phone number of the appeals coordinator and instructions on how to submit written materials.
- During the internal appeals process you may:
NEED TO APPEAL OUR DECISION? (cont.)

- request and receive from us all information that applies to your appeal
- provide and/or present written evidence and testimony
- receive, in advance, any new information that BCBSNC may use in making a decision or any new or additional rationale so that you have an opportunity to respond prior to the notice of the final ADVERSE BENEFIT DETERMINATION
- receive instructions on how to request an independent external review through NCDROI upon completion of this review if not satisfied with the decision (available for NONCERTIFICATIONS only).

BCBSNC asks that you send all of the written material you feel is necessary to make a decision. BCBSNC will use the material provided in the request for review, along with other available information, to reach a decision. If your appeal is due to a NONCERTIFICATION, your appeal will be reviewed by a North Carolina licensed medical DOCTOR who was not involved in the initial NONCERTIFICATION decision. BCBSNC will consult with a North Carolina professional who has appropriate training and experience in the field of medicine involved. For all ADVERSE BENEFIT DETERMINATIONS and GRIEVANCES, BCBSNC will send you and your PROVIDER notification of the decision in clear written terms within a reasonable time but no later than 30 days from the date BCBSNC received the appeal.

**Expedited Appeals (Available only for NONCERTIFICATIONS)**

You have the right to a more rapid or expedited review of a NONCERTIFICATION if a delay: (i) would reasonably appear to seriously jeopardize your or your DEPENDENT’s life, health or ability to regain maximum function; or (ii) in the opinion of your PROVIDER, would subject you or your DEPENDENT to severe pain that cannot be adequately managed without the requested care or treatment.

To start the process of an expedited appeal, you can call BCBSNC Customer Service at the phone number given in “Who to Contact?” An expedited review will take place in consultation with a medical DOCTOR. All of the same conditions for a standard appeal apply to an expedited review. BCBSNC will communicate the decision by phone to you and your PROVIDER as soon as possible, taking into account the medical circumstances. The decision will be communicated no later than 72 hours after receiving the request. A written decision will be communicated within four days after receiving the request for the expedited appeal. Information initially given by telephone must also be given in writing.

After requesting an expedited review, BCBSNC will remain responsible for covered health care services you are receiving until you have been notified of the review decision.

**Second Level Review (Limited GRIEVANCES Only)**

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<tr>
<th>Second Level Review Timeline</th>
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<tbody>
<tr>
<td>BCBSNC Notifies You</td>
</tr>
<tr>
<td>Second Level Appeal Meeting</td>
</tr>
<tr>
<td>Notice of the Appeal Meeting</td>
</tr>
<tr>
<td>Notice of Decision</td>
</tr>
</tbody>
</table>

If you do not agree with the first level appeal described above, you have the right to a second level review for certain GRIEVANCES. Second level reviews are not allowed for benefits or services that are clearly excluded by this benefit booklet, quality of care complaints, or NONCERTIFICATIONS. Within ten business days after BCBSNC receives your request for a second level review, the following information will be given to you:

- Name, address and phone number of the second level review coordinator
NEED TO APPEAL OUR DECISION? (cont.)

- Availability of Health Insurance Smart NC including address and phone number
- A statement of your rights, including the right to:
  - request and receive from us all information that applies to your GRIEVANCE
  - take part in the second level review meeting
  - present your case to the review panel
  - submit supporting material before and during the review meeting
  - ask questions of any member of the review panel
  - be assisted or represented by a person of your choosing, including a family member, an employer representative or an attorney.

The second level review meeting will be conducted by a review panel arranged by BCBSNC. The panel will include external physicians and/or benefit experts. This will be held within 45 days after BCBSNC receives a second level review request. BCBSNC will give you notice of the meeting date and time at least 15 days before the meeting. The meeting will be held by teleconference. You have the right to a full review of your GRIEVANCE even if you do not take part in the meeting. A written decision will be issued to you within seven business days of the review meeting. This second level review is the last review available for GRIEVANCES.

External Review (Available only for NONCERTIFICATIONS)
Federal and state law allows for review of ADVERSE BENEFIT DETERMINATIONS by an external, independent review organization (IRO). The North Carolina Department of Insurance (NCDOI) administers this service at no charge to you. NCDOI will arrange for an IRO to review your case once the NCDOI confirms that your request is complete and eligible for review. BCBSNC will let you know of your right to request an external review each time you receive:
- an ADVERSE BENEFIT DETERMINATION, or
- an appeal decision upholding an ADVERSE BENEFIT DETERMINATION.

However, in order for your request to be eligible for an external review, the NCDOI must determine the following:
- your request is about a MEDICAL NECESSITY determination that resulted in an ADVERSE BENEFIT DETERMINATION (e.g., NONCERTIFICATION);
- you had coverage with BCBSNC when the ADVERSE BENEFIT DETERMINATION was issued;
- the service for which the ADVERSE BENEFIT DETERMINATION was issued appears to be a COVERED SERVICE; and
- you have exhausted or have been deemed to have exhausted BCBSNC’s internal appeals process as described below.

For a standard external review, you will be considered to have exhausted the internal appeals process if you have:
- completed BCBSNC’s appeals process and received a written determination on the appeal from BCBSNC, or
- filed an appeal and, except to the extent that you have requested or agreed to a delay, have not received BCBSNC’s written decision on the appeal within 60 days of the date you can show that you submitted the request, or
- received written notification that BCBSNC has agreed to waive the requirement to exhaust the internal appeals process, or
- determined that BCBSNC failed to strictly adhere to all claim determinations and appeal requirements under Federal law (as discussed above).

External reviews are performed on a standard or expedited basis. The basis depends on which is requested and whether medical circumstances meet the criteria for expedited review.
NEED TO APPEAL OUR DECISION? (cont.)

**Standard External Review**
For all requests for a standard external review, you must file your request with the NCDOI within 120 days of receiving one of the notices listed above. You will not be eligible to request an external review until you have completed the internal appeals process as referenced above and have received a final ADVERSE BENEFIT DETERMINATION from BCBSNC.

**Expedited External Review**
An expedited external review may be available if the time required to complete either an expedited internal appeals review or a standard external review would be expected to seriously jeopardize your life or health or to jeopardize your ability to regain maximum function. If you meet this requirement, you may file a request to the NCDOI for an expedited external review, after you receive:

- an ADVERSE BENEFIT DETERMINATION from BCBSNC and have filed a request with BCBSNC for an expedited appeal; or
- an appeal decision upholding an ADVERSE BENEFIT DETERMINATION (also known as a final internal ADVERSE BENEFIT DETERMINATION).

Prior to your discharge from an inpatient facility, you may also request an expedited external review after receiving a final internal ADVERSE BENEFIT DETERMINATION of the admission, availability of care, continued stay or EMERGENCY health care services.

If your request is not accepted for expedited review, the NCDOI may:

1. accept the case for standard external review if you have completed the internal appeals process; or
2. require the completion of the internal appeals process and another request for an external review. An expedited external review is not available for retrospective (post-service) ADVERSE BENEFIT DETERMINATIONS.

When processing your request for an external review, the NCDOI will require you to provide them with a written, signed authorization for the release of any of your medical records that need to be reviewed for the external review.

For further information or to request an external review, contact the NCDOI at:

- **(Mail)**
  
  North Carolina Department of Insurance
  
  Health Insurance Smart NC
  
  1201 Mail Service Center
  
  Raleigh, NC 27699-1201
  
  Tel (toll free): 1-855-408-1212

- **(In person)**
  
  For the physical address for Health Insurance Smart NC, please visit the web-page: www.ncdoi.com/Smart

- **(Web): www.ncdoi.com/Smart** for external review information and request form

The Health Insurance Smart NC Program provides consumer counseling on utilization review and appeals issues.

Within ten business days (or, for an expedited review, within two days) after receipt of your request for an external review, the NCDOI will let you and your PROVIDER know in writing whether your request is complete and whether it has been accepted. If the NCDOI notifies you that your request is incomplete, you must provide all
NEED TO APPEAL OUR DECISION? (cont.)

requested information to the NCDOI within 150 days of the written notice from BCBSNC upholding an ADVERSE BENEFIT DETERMINATION, which initiated your request for an external review.

If the NCDOI accepts your request, the acceptance notice will include the following:

(i) name and contact information for the IRO assigned to your case;
(ii) a copy of the information about your case that BCBSNC has provided to the NCDOI; and
(iii) a notification that you may submit additional written information and supporting documentation relevant to the initial ADVERSE BENEFIT DETERMINATION to the assigned IRO within seven days after the receipt of the notice.

It is presumed that you have received written notice two days after the notice was mailed. Within seven days of BCBSNC’s receipt of the acceptance notice (or, for an expedited review, within the same business day), BCBSNC shall provide the IRO and you, by the same or similar quick means of communication, the documents and any information considered in making the ADVERSE BENEFIT DETERMINATION. If you choose to give any additional information to the IRO, you must also give that same information to BCBSNC at the same time and by the same means of communication (e.g., you must fax the information to BCBSNC if you faxed it to the IRO). When sending additional information to BCBSNC, send it to:

Blue Cross and Blue Shield of North Carolina
Member Appeals
PO Box 30055
Durham, NC 27702-3055

Please note that you may also give this additional information to the NCDOI within the seven-day deadline rather than sending it directly to the IRO and BCBSNC. The NCDOI will forward this information to the IRO and BCBSNC within two days after receiving the additional information.

The IRO will send you written notice of its decision within 45 days (or, for an expedited review, within three days) after the date the NCDOI received your external review request. If the IRO’s decision is to reverse the ADVERSE BENEFIT DETERMINATION, BCBSNC will, within three business days (or, for an expedited review, the same day) after receiving notice of the IRO’s decision, reverse the ADVERSE BENEFIT DETERMINATION and provide coverage for the requested service or supply. If you are no longer covered by BCBSNC at the time BCBSNC receives notice of the IRO’s decision to reverse the ADVERSE BENEFIT DETERMINATION, BCBSNC will only provide coverage for those services or supplies you actually received or would have received prior to disenrollment if the service had not been noncertified when first requested.

The IRO’s external review decision is binding on BCBSNC and you, except to the extent you may have other actions available under applicable federal or state law. You may not file a subsequent request for an external review involving the same ADVERSE BENEFIT DETERMINATION for which you have already received an external review decision.
**ADDITIONAL TERMS OF YOUR COVERAGE**

**Benefits to Which MEMBERS Are Entitled**
The only legally binding benefits are described in this benefit booklet. The terms of your coverage cannot be changed or waived unless BCBSNC agrees in writing to the change.

The benefits described in this benefit booklet are provided only for MEMBERS. These benefits and the right to receive payment under this health benefit plan cannot be transferred or assigned to any other person or entity, including PROVIDERS. BCBSNC may pay a PROVIDER directly. For example, BCBSNC pays IN-NETWORK PROVIDERS directly under applicable contracts with those PROVIDERS. However, any PROVIDER’s right to be paid directly is through such contract with BCBSNC, and not through this health benefit plan. Under this health benefit plan, BCBSNC has the sole right to determine if payment for services is made to the PROVIDER, to the SUBSCRIBER, or allocated among both. BCBSNC’s decision to pay a PROVIDER directly in no way reflects or creates any rights of the PROVIDER under this health benefit plan, including, but not limited to, benefits, payments or procedures.

If a MEMBER resides with a custodial parent or legal guardian who is not the SUBSCRIBER, BCBSNC will, at its option, make payment to either the PROVIDER of the services or to the custodial parent or legal guardian for services provided to the MEMBER. If the SUBSCRIBER or custodial parent or legal guardian receives payment, it is his or her responsibility to pay the PROVIDER.

Benefits for COVERED SERVICES specified in this health benefit plan will be provided only for services and supplies that are performed by a PROVIDER as specified in this health benefit plan and regularly included in the ALLOWED AMOUNT. BCBSNC establishes coverage determination guidelines that specify how services and supplies must be billed in order for payment to be made under this health benefit plan.

Any amounts paid by BCBSNC for noncovered services or that are in excess of the benefit provided under your Blue Advantage HSA coverage may be recovered by BCBSNC. BCBSNC may recover the amounts by deducting from a MEMBER’s future claim payments. This can result in a reduction or elimination of future claims payments. In addition, under certain circumstances, if BCBSNC pays the PROVIDER amounts that are your responsibility, such as deductible, copayments or coinsurance, BCBSNC may collect such amounts directly from you.

BCBSNC will recover amounts we have paid for work-related accidents, injuries or illnesses covered under state workers’ compensation laws upon final adjudication of the claim or an order of the applicable state agency approving a settlement agreement. It is the legal obligation of the MEMBER, the employer or the workers’ compensation insurer (whoever is responsible for payment of the medical expenses) to notify BCBSNC in writing that there has been a final adjudication or settlement.

PROVIDERS are independent contractors, and they are solely responsible for injuries and damages to MEMBERS resulting from misconduct or negligence.

**BCBSNC’s Disclosure of Protected Health Information (PHI)**
At BCBSNC, we take your privacy seriously. We handle all PHI as required by state and federal laws and regulations and accreditation standards. We have developed a privacy notice that explains our procedures.
ADDITIONAL TERMS OF YOUR COVERAGE (cont.)

To obtain a copy of the privacy notice, visit our website at www.bcbsnc.com or call BCBSNC Customer Service at the number listed in “Who to Contact?”

Administrative Discretion
BCBSNC has the authority to make reasonable determinations in the administration of coverage. These determinations will be final. Such determinations include decisions concerning eligibility for benefits (for non-MARKETPLACE plans), coverage of services, care, treatment, or supplies, and reasonableness of charges. BCBSNC medical policies are guides considered by BCBSNC when making coverage determinations. If you purchased a MARKETPLACE plan, the MARKETPLACE makes all eligibility determinations and has the authority to make changes to their eligibility requirements at any time.

North Carolina PROVIDER Reimbursement
BCBSNC has contracts with certain PROVIDERS of health care services for the provision of, and payment for, health care services provided to all MEMBERS entitled to health care benefits. BCBSNC’s payment to PROVIDERS may be based on an amount other than the billed charges, including, without limitation, an amount per confinement or episode of care, agreed upon schedule of fees, or other methodology as agreed upon by BCBSNC and the PROVIDER. Under certain circumstances, a contracting PROVIDER may receive payments from BCBSNC greater than the charges for services provided to an eligible MEMBER, or BCBSNC may pay less than charges for services, due to negotiated contracts. The MEMBER is not entitled to receive any portion of the payments made under the terms of contracts with PROVIDERS. The MEMBER’s liability when defined as a percent of charge shall be calculated based on the lesser of the ALLOWED AMOUNT or the PROVIDER’S billed charge for COVERED SERVICES provided to a MEMBER.

Some OUT-OF-NETWORK PROVIDERS have other agreements with BCBSNC that affect their reimbursement for COVERED SERVICES provided to Blue Advantage HSA MEMBERS. These PROVIDERS agree not to bill MEMBERS for any charges higher than their agreed upon, contracted amount. In these situations, MEMBERS will be responsible for the difference between the Blue Advantage HSA ALLOWED AMOUNT and the contracted amount.

OUT-OF-NETWORK PROVIDERS may bill you directly. If you are billed, you may be responsible for paying the bill and filing a claim with BCBSNC.

Services Received Outside of North Carolina
BCBSNC has a variety of relationships with other Blue Cross and/or Blue Shield licensees, generally referred to as “Inter-Plan Arrangements.” As a MEMBER of BCBSNC, you have access to PROVIDERS outside the state of North Carolina.

Your ID CARD tells PROVIDERS that you are a MEMBER of BCBSNC. While BCBSNC maintains its contractual obligation to provide benefits to MEMBERS for COVERED SERVICES, the Blue Cross and/or Blue Shield licensee in the service area where you receive services (“Host Blue”) is responsible for contracting with and generally handling all interactions with its participating PROVIDERS.

If you receive inpatient FACILITY services from an IN-NETWORK PROVIDER outside of North Carolina, except for Veterans’ Affairs (VA) and military PROVIDERS, the PROVIDER is responsible for requesting PRIOR REVIEW. If you see any other PROVIDER outside the State of North Carolina, you are responsible for ensuring that you or the PROVIDER requests PRIOR REVIEW by BCBSNC. Failure to request PRIOR REVIEW and obtain CERTIFICATION will result in a full denial of benefits. If you experience an EMERGENCY while traveling outside the state of North
ADDITIONAL TERMS OF YOUR COVERAGE (cont.)

Carolina, go to the nearest EMERGENCY or URGENT CARE facility.

All claim types are eligible to be processed through Inter-Plan Arrangements, as described above, except for DENTAL SERVICES (unless provided under your medical benefits), PRESCRIPTION DRUG or vision care benefits that may be administered by a third party contracted by BCBSNC to provide the specific service or services.

Whenever you obtain health care services outside the area in which the BCBSNC network operates, the claims for these services may be processed through the BlueCard® Program, which is included in Inter-Plan Arrangements. Under the BlueCard® Program, the amount you pay toward such COVERED SERVICES, such as deductibles, copayments or coinsurance, is usually based on the lesser of:

- The billed charges for your COVERED SERVICES, or
- The negotiated price that the Host Blue passes on to us. This “negotiated price” can be:
  - A simple discount that reflects the actual price paid by the Host Blue to your PROVIDER
  - An estimated price that factors in special arrangements with your PROVIDER or with a group of PROVIDERS that may include types of settlements, incentive payments, and/or other credits or charges
  - An average price, based on a discount that reflects the expected average savings for similar types of health care PROVIDERS after taking into account the same types of special arrangements as with an estimated price.

The estimated or average price may be adjusted in the future to correct for over- or underestimation of past prices. However, such adjustments will not affect the price that BCBSNC uses for your claim because they will not be applied retroactively to claims already paid.

Federal law or the laws in a small number of states may require the Host Blue to add a surcharge to your calculation. If federal law or any state laws mandate other liability calculation methods, including a surcharge, we would then calculate your liability for any covered healthcare services according to applicable law.

If you receive COVERED SERVICES from a non-participating PROVIDER outside the state of North Carolina, the amount you pay will generally be based on either the Host Blue’s non-participating PROVIDER local payment or the pricing arrangements required by applicable state law. However, in certain situations, BCBSNC may use other payment bases, such as billed charges, to determine the amount BCBSNC will pay for COVERED SERVICES from a non-participating PROVIDER. In other exception cases, BCBSNC may pay such a claim based on the payment it would make if BCBSNC were paying a non-participating PROVIDER for the same covered healthcare services inside of BCBSNC’s SERVICE AREA, where the Host Blue’s corresponding payment would be more than BCBSNC’s in-service area non-participating PROVIDER payment, or in BCBSNC’s sole and absolute discretion, BCBSNC may negotiate a payment with such a PROVIDER on an exception basis. In any of these situations, you may be liable for the difference between the non-participating PROVIDER’s billed amount and any payment BCBSNC would make for the COVERED SERVICES. Federal or state law, as applicable, will govern payments for OUT-OF-NETWORK EMERGENCY services.

Value-Based Programs: BlueCard® Program

If you receive COVERED SERVICES under a Value-Based Program inside a Host Blue’s service area, you will not be responsible for paying any of the PROVIDER Incentives, risk-sharing, and/or Care Coordinator Fees that are a part of such an arrangement, except when a Host Blue passes these fees to BCBSNC through average pricing or fee schedule adjustments. These fees are part of the total cost of the claim and you will not be charged separately for them.
**ADDITIONAL TERMS OF YOUR COVERAGE (cont.)**

**Blue Cross Blue Shield Global Core**
If you are outside the United States (hereinafter “BlueCard service area”), you may be able to take advantage of Blue Cross Blue Shield Global Core when accessing **COVERED SERVICES**. Blue Cross Blue Shield Global Core is unlike the BlueCard® Program available in the BlueCard® service area in certain ways. For instance, although Blue Cross Blue Shield Global Core assists you with accessing a network of inpatient, outpatient and professional PROVIDERS, the network is not served by a Host Blue. As such, when you receive care from PROVIDERS outside the BlueCard® service area, you will typically have to pay the PROVIDERS and submit the claims yourself to obtain reimbursement for these services.

If you need medical assistance services (including locating a DOCTOR or HOSPITAL) outside the BlueCard® service area, you should call the Blue Cross Blue Shield Global Core service center at 1-800-810-2583 (BLUE) or call collect at 1-804-673-1177, 24 hours a day, seven days a week. An assistance coordinator, working with a medical professional, can arrange a physician appointment or hospitalization, if necessary.

**Inpatient Services**
In most cases, if you contact the service center for assistance, HOSPITALS will not require you to pay for covered inpatient services, except for any applicable copay, deductible or coinsurance amounts. In such cases, the HOSPITAL will submit your claims to the service center to begin claims processing. However, if you paid in full at the time of service, you must submit a claim to receive reimbursement for **COVERED SERVICES**. You must contact BCBSNC to obtain precertification for non-EMERGENCY inpatient services.

**Outpatient Services**
Physicians, URGENT CARE centers and other outpatient PROVIDERS located outside the BlueCard® service area will typically require you to pay in full at the time of service. You must submit a claim to obtain reimbursement for **COVERED SERVICES**.

**Submitting a Blue Cross Blue Shield Global Core Claim**
When you pay for **COVERED SERVICES** outside the BlueCard® service area, you must submit a claim to obtain reimbursement. For institutional and professional claims, you should complete a claim form and send the claim form with the PROVIDER’S itemized bill(s) to the service center (the address is on the form) to initiate claims processing. Following the instructions on the claim form will help ensure timely processing of your claim. The claim form is available from BCBSNC, the service center or online at [www.bcbsglobalcore.com](http://www.bcbsglobalcore.com). If you need assistance with your claim submission, you should call the service center at 1-800-810-2583 (BLUE) or call collect at 1-804-673-1177, 24 hours a day, seven days a week.

**Misrepresentation**
If a MEMBER’S actions result in an act or practice that constitutes fraud or makes an intentional misrepresentation of a material fact, BCBSNC, in its discretion, may: 1) after 30 days advance written notice, void your policy and/or rider retroactive to the original EFFECTIVE DATE, and any premium paid may be refunded after BCBSNC deducts the amount for any claims paid, or 2) terminate your policy and/or rider immediately.

In the first two years of coverage, if there are any other false or incomplete statements on your application, BCBSNC, in its discretion, may reform your policy and/or rider to a higher rate tier resulting in the appropriate higher premium.
ADDITIONAL TERMS OF YOUR COVERAGE (cont.)

BCBSNC Modifications
No one may waive or change the coverage other than an officer authorized by the Board of Trustees. However, if any provision of this health benefit plan is in conflict with the statutes of North Carolina, it should be considered to be automatically amended to conform to the minimum requirements of such statutes. This benefit booklet, together with any amendments and applications for coverage, is the entire agreement between you and BCBSNC. Any changes must be in writing.

BCBSNC Notifications
Any notice sent to a MEMBER, custodial parent or legal guardian is considered received by the MEMBER, custodial parent or legal guardian when deposited in the United States mail, with postage prepaid addressed to the MEMBER, custodial parent, legal guardian or agent at the address as shown on BCBSNC’s records.

BCBSNC Contract
This policy is a contract between you and BCBSNC, which is an independent corporation operating under a license from the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield plans, permitting BCBSNC to use the Blue Cross and Blue Shield service marks in the state of North Carolina. BCBSNC is not contracting as an agent of the Blue Cross and Blue Shield Association. You hereby acknowledge and agree that you have not entered into this policy based upon representations by any person other than BCBSNC and that no person, entity or organization other than BCBSNC shall be held accountable or liable to you for any obligations to you created under this policy. This paragraph shall not create any additional obligations whatsoever on the part of BCBSNC other than those obligations created under other provisions of this agreement.

This policy is made, executed and delivered in the State of North Carolina, and it and the MEMBER coverage provided shall be governed under the laws of the State of North Carolina, except to the extent preempted by federal law. Any provision of this policy that conflicts with the laws of the State of North Carolina is amended to conform to the minimum requirements of such laws.

Notice of Claim
BCBSNC will not be liable for payment of benefits unless proper notice is furnished to BCBSNC that COVERED SERVICES have been provided to a MEMBER. If the MEMBER files the claim, written notice must be given to BCBSNC within 18 months after the MEMBER incurs the COVERED SERVICE, except in the absence of legal capacity of the MEMBER. The notice must be on an approved claim form and include the data necessary for BCBSNC to determine benefits.

Limitation of Actions
No legal action may be taken to recover benefits for 60 days after the Notice of Claim has been given as specified above and until you have exhausted all administrative remedies, including following the appeals process described in “Need to Appeal Our Decision?” No legal action may be taken later than three years from the date services are INCURRED. Any legal action will be governed by North Carolina law.

Evaluating New Technology
In an effort to allow for continuous quality improvement, BCBSNC has processes in place to evaluate new medical technology, procedures and equipment. These policies allow us to determine the best services and products to offer our MEMBERS. They also help us keep pace with the ever-advancing medical field. Before implementing any new or revised policies, we review professionally supported scientific literature as well as state
and federal guidelines, regulations, recommendations and requirements. We then seek additional input from PROVIDERS who know the needs of the patients they serve.
SPECIAL PROGRAMS

Programs Outside Your Regular Benefits
BCBSNC may offer or provide programs that are outside your regular benefits. These offers or programs may be changed from time to time. Following are examples of programs that may be included outside your regular benefits:

• Health and wellness programs
• Discounts or promotional offers on goods and services from other companies including certain types of PROVIDERS
• Service programs for MEMBERS identified with complex health care needs, including a dedicated administrative contact, consolidated claims data information, and supportive gift items
• Rewards or drawings for gifts based on activities related to online tools found on BCBSNC’s website
• Rewards or drawings for gifts based on participation in initiatives and/or programs to reduce health care costs
• Periodic drawings for gifts, which may include club memberships and trips to special events, based on submitting information
• Rewards for participation in wellness/educational activities. Reward type may be based on program participation levels and membership duration
• Charitable donations made on your behalf by BCBSNC.

BCBSNC may not provide some or all of these items directly, but may instead arrange these for your convenience. These discounts or promotional offers are outside your health plan benefits. BCBSNC is not liable for problems resulting from goods and services it does not provide directly, such as goods and services not being provided or being provided negligently. The gifts and charitable donations are also outside your health plan benefits. BCBSNC is not liable for third party providers’ negligent provision of the gifts. BCBSNC may stop or change these programs at any time.

Health Information Services
If you have certain health conditions, BCBSNC or a representative of BCBSNC may contact you to provide information about your condition, answer questions and tell you about resources that may be available to you. Your participation is voluntary, and your medical information will be kept confidential.
GLOSSARY

These definitions will help you understand this health benefit plan. Please note that some of these terms may not apply to this health benefit plan.

ADVERSE BENEFIT DETERMINATION
A denial, reduction, or termination of, or failure to provide or make full or partial payment for a benefit, including one that results from the application of any utilization review, or a failure to cover an item or service for which benefits are otherwise provided because it is determined to be EXPERIMENTAL or INVESTIGATIONAL or not MEDICALLY NECESSARY or appropriate. Rescission of coverage and initial eligibility determinations are also included as adverse benefit determinations.

ALLOWED AMOUNT
The maximum amount that BCBSNC determines is reasonable for COVERED SERVICES provided to a MEMBER. The allowed amount includes any BCBSNC payment to the PROVIDER, plus any deductible, coinsurance or copayment. For PROVIDERS that have entered into an agreement with BCBSNC, the allowed amount is the negotiated amount that the PROVIDER has agreed to accept as payment in full. Except as otherwise specified in “EMERGENCY Care,” for PROVIDERS that have not entered into an agreement with BCBSNC, the allowed amount will be the lesser of the PROVIDER’s billed charge or an amount based on an OUT-OF-NETWORK fee schedule established by BCBSNC or through the BlueCard® system that is applied to comparable PROVIDERS for similar services under a similar health benefit plan. Where BCBSNC has not established an OUT-OF-NETWORK fee schedule amount for the billed service, the allowed amount will be the lesser of the PROVIDER’s billed charge or an amount established by BCBSNC or through the BlueCard® system using a methodology that is applied to comparable PROVIDERS who may have entered into an agreement with BCBSNC for similar services under a similar health benefit plan. Other than as described above, BCBSNC will not pay the OUT-OF-NETWORK PROVIDER’s billed charge unless doing so is required in order to comply with North Carolina Statutes. Calculation of the allowed amount is based on several factors, including BCBSNC’s medical, payment and administrative guidelines. Under the guidelines, some procedures charged separately by the PROVIDER may be combined into one procedure for reimbursement purposes.

AMBULATORY SURGICAL CENTER
A NONHOSPITAL FACILITY with an organized staff of DOCTORS, which is licensed or certified in the state where located, and which:

a) Has permanent facilities and equipment for the primary purpose of performing surgical procedures on an OUTPATIENT basis
b) Provides nursing services and treatment by or under the supervision of DOCTORS whenever the patient is in the facility
c) Does not provide inpatient accommodations
d) Is not, other than incidentally, a facility used as an office or clinic for the private practice of a DOCTOR or OTHER PROVIDER.

AMERICAN INDIAN/ALASKA NATIVE PROVIDER
A PROVIDER operating under a health program administered by Indian Health Service, a federally recognized Indian tribe, tribal organization or urban Indian organization or through referral under contract health services. Designation as an American Indian/Alaska Native provider is solely determined by the Federal Government.

ANCILLARY PROVIDER
Independent clinical laboratories, durable/home medical equipment and supply PROVIDERS, or specialty pharmacies. Ancillary providers are considered IN-NETWORK if they contract directly with the Blue Cross or Blue Shield plan in the state where services are received, based on the following criteria:
GLOSSARY (cont.)

a) For independent clinical laboratories, services are received in the state where the specimen is drawn
b) For durable/home medical equipment and supply PROVIDERS, services are received in the state where the
   equipment or supply is shipped (receiving address) or if purchased at a retail store the vendor must be
   contracted with the plan in the state where the retail store is located
c) For specialty pharmacies, services are received in the state where the ordering physician is located.

BENEFIT PERIOD
The 12-month period of time, as stated in the “Summary of Benefits,” during which charges for COVERED
SERVICES provided to a MEMBER must be INCURRED in order to be eligible for payment by BCBSNC. A charge
shall be considered INCURRED on the date the service or supply was provided to a MEMBER.

BENEFIT PERIOD MAXIMUM
The maximum amount of charges or number of visits in a BENEFIT PERIOD that will be covered on behalf of a
MEMBER. Services in excess of a benefit period maximum are not COVERED SERVICES, and MEMBERS may be
responsible for the entire amount of the PROVIDER’S billed charge.

BIOLOGIC
A complex large molecule drug produced from protein or living organisms.

BIOSIMILAR
PRESCRIPTION DRUG products approved by the U.S. Food and Drug Administration (FDA) that are subsequent
versions of previously approved BIOLOGIC drugs, also known as follow-on BIOLOGICS. Biosimilar drugs are
manufactured after the patent and exclusivity protection of the BIOLOGIC drug have expired.

BRAND-NAME
The proprietary name of the PRESCRIPTION DRUG that the manufacturer owning the patent places upon a drug
product or on its container, label or wrapping at the time of packaging. A brand-name drug has a trade name and
is protected by a patent and can only be produced and sold by the manufacturer owning the patent. BCBSNC
makes the final determination of the classification of brand-name drug products based on information provided by
the manufacturer and other external classification sources, such as the U.S. Food and Drug Administration (FDA)
and nationally-recognized drug databases.

CERTIFICATION
The determination by BCBSNC that an admission, availability of care, continued stay, or other services, supplies
or drugs have been reviewed and, based on the information provided, satisfy our requirements for MEDICALLY
NECESSARY services and supplies, appropriateness, health care setting, level of care and effectiveness.

CLINICALLY NECESSARY (or CLINICAL NECESSITY)
Those COVERED SERVICES, materials or supplies that are:

a) Provided for the diagnosis, treatment, cure, or relief of a dental condition, illness, injury, or disease; and not
   for EXPERIMENTAL, INVESTIGATIONAL, or COSMETIC purposes, except as specifically covered by your dental
   benefit plan,
b) Necessary for and appropriate to the diagnosis, treatment, cure or relief of a dental condition, illness, injury,
   disease or its symptoms,
c) Within generally accepted standards of dental care in the community, and
d) Not solely for the convenience of the insured, the insured’s family, or the PROVIDER.
   For clinically necessary services, BCBSNC may compare the cost-effectiveness of alternative services, settings,
materials or supplies when determining which of the services, materials or supplies will be covered and in what setting clinically necessary services are eligible for coverage.

**COMPLICATIONS OF PREGNANCY**

Medical conditions whose diagnoses are distinct from pregnancy, but are adversely affected or caused by pregnancy, resulting in the mother’s life being in jeopardy or making the birth of a viable infant impossible and which require the mother to be treated prior to the full term of the pregnancy (except as otherwise stated below), including, but not limited to: abruption of placenta; acute nephritis; cardiac decompensation; documented hydramnios; eclampsia; ectopic pregnancy; insulin dependent diabetes mellitus; missed abortion; nephrosis; placenta previa; Rh sensitization; severe pre-eclampsia; trophoblastic disease; toxemia; immediate postpartum hemorrhage due to uterine atony; retained placenta or uterine rupture occurring within 72 hours of delivery; or, the following conditions occurring within ten days of delivery: urinary tract infection, mastitis, thrombophlebitis, and endometritis. EMERGENCY cesarean section will be considered eligible for benefit application only when provided in the course of treatment for those conditions listed above as a complication of pregnancy. Common side effects of an otherwise normal pregnancy, conditions not specifically included in this definition, episiotomy repair and birth injuries are not considered complications of pregnancy.

**CONGENITAL**

Existing at, and usually before, birth referring to conditions that are apparent at birth regardless of their causation.

**COSMETIC**

To improve appearance. This does not include restoration of physiological function resulting from accidental injury, trauma or previous treatment that would be considered a COVERED SERVICE. This also does not include reconstructive SURGERY to correct CONGENITAL or developmental anomalies that have resulted in functional impairment.

**COVERED SERVICE(S)**

A service, drug, supply or equipment specified in this benefit booklet for which MEMBERS are entitled to benefits in accordance with the terms and conditions of this health benefit plan. Any services in excess of a BENEFIT PERIOD MAXIMUM or LIFETIME MAXIMUM are not covered services.

**CREDITABLE COVERAGE**

Accepted health insurance coverage carried prior to BCBSNC coverage can be group health insurance, an employee welfare benefit plan to the extent that the plan provides medical care to employees and/or their DEPENDENTS directly or through insurance, reimbursement, or otherwise, individual health insurance, short-term limited duration health insurance coverage, public health plan, Children’s Health Insurance Program (CHIP), Medicare, Medicaid, and any other coverage defined as creditable coverage under state or federal law. Creditable coverage does not include coverage consisting solely of excepted benefits.

**DENTAL SERVICE(S)**

Dental care or treatment provided by a DENTIST or OTHER PROFESSIONAL PROVIDER in the DENTIST’S office to a covered MEMBER while the policy is in effect, provided such care or treatment is recognized by BCBSNC as a generally accepted form of care or treatment according to prevailing standards of dental practice.

**DENTIST**

A dental practitioner who is duly licensed and qualified under the law of jurisdiction in which treatment is received to provide DENTAL SERVICES, perform dental SURGERY or administer anesthetics for dental SURGERY. All
services performed must be within the scope of license or certification to be eligible for reimbursement.

**DEPENDENT**
A MEMBER other than the SUBSCRIBER as specified in “When Coverage Begins And Ends.”

**DEPENDENT CHILD(REN)**
A child, until the end of the month (if you did not purchase a MARKETPLACE plan) or BENEFIT PERIOD (if you purchased a MARKETPLACE plan) of their 26th birthday, who is either: 1) the SUBSCRIBER’s biological child, stepchild, legally adopted child (or child placed with the SUBSCRIBER and/or spouse or domestic partner for adoption), FOSTER CHILD, or 2) a child for whom legal guardianship has been awarded to SUBSCRIBER and/or spouse or domestic partner, or 3) a child for whom the SUBSCRIBER and/or spouse or domestic partner has been court-ordered to provide coverage. The spouse, domestic partner or children of a dependent child are not considered DEPENDENTS.

**DOCTOR**
Includes the following: a doctor of medicine, a doctor of osteopathy, licensed to practice medicine or SURGERY by the Board of Medical Examiners in the state of practice, a doctor of dentistry, a doctor of podiatry, a doctor of chiropractic, a doctor of optometry, or a doctor of psychology who must be licensed or certified in the state of practice and has a doctorate degree in psychology and at least two years clinical experience in a recognized health setting or has met the standards of the National Register of Health Service Providers in Psychology. All of the above must be duly licensed to practice by the state in which any service covered by the contract is performed, regularly charge and collect fees as a personal right, subject to any licensure or regulatory limitation as to location, manner or scope of practice. All services performed must be within the scope of license or certification to be eligible for reimbursement.

**DURABLE MEDICAL EQUIPMENT**
Items designated by BCBSNC that can withstand repeated use, are used primarily to serve a medical purpose, are not useful to a person in the absence of illness, injury or disease, and are appropriate for use in the patient’s home.

**EDUCATIONAL TREATMENT**
Services provided to foster acquisition of skills and knowledge to assist development of an individual’s cognitive independence and personal responsibility. These services include academic learning, socialization, adaptive skills, communication, amelioration of interfering behaviors, and generalization of abilities across multiple environments.

**EFFECTIVE DATE**
The date on which coverage for a MEMBER begins, according to “When Coverage Begins and Ends.”

**EMERGENCY(IES)**
The sudden or unexpected onset of a condition of such severity that a prudent layperson, who possesses an average knowledge of health and medicine, could reasonably expect the absence of immediate medical attention to result in any of the following: placing the health of an individual or, with respect to a pregnant woman, the health of the pregnant woman or her unborn child in serious jeopardy, serious physical impairment to bodily functions, serious dysfunction of any bodily organ or part, or death. Heart attacks, strokes, uncontrolled bleeding, poisonings, major burns, prolonged loss of consciousness, spinal injuries, shock, and other severe, acute conditions are examples of emergencies.
GLOSSARY (cont.)

EMERGENCY SERVICES
Health care items and services furnished or required to screen for or treat an EMERGENCY medical condition until the condition is STABILIZED, including pre-hospital care and ancillary services routinely available in the emergency department.

ESSENTIAL HEALTH BENEFITS
The core set of services that federal law requires to be included in this health benefit plan, and includes the following ten categories: (1) ambulatory patient services, (2) EMERGENCY SERVICES, (3) hospitalization, (4) maternity and newborn care, (5) mental health and substance abuse services, including behavioral health treatment, (6) PRESCRIPTION DRUGS, (7) REHABILITATIVE THERAPY and HABILITATIVE SERVICES and devices, (8) laboratory services, (9) preventive and wellness services and chronic disease management, and (10) pediatric services, including oral and vision care. No annual or lifetime dollar limits can apply to essential health benefits.

EXPERIMENTAL
See INVESTIGATIONAL.

FACILITY SERVICES
Covered services provided and billed by a HOSPITAL or NONHOSPITAL FACILITY. All services performed must be within the scope of license or certification to be eligible for reimbursement.

FORMULARY
The list of outpatient PRESCRIPTION DRUGS, insulin, and certain over-the-counter drugs that may be available to MEMBERS.

FOSTER CHILD(REN)
Children under age 18 i) for whom a guardian has been appointed by a clerk of superior court of any county in North Carolina or ii) whose primary or sole custody has been assigned by order of a court with proper jurisdiction and who are residing with a person appointed as guardian or custodian for so long as the guardian or custodian has assumed the legal obligation for total or partial support of the children with the intent that the children reside with the guardian or custodian on more than a temporary or short-term basis.

GENERIC
A PRESCRIPTION DRUG that has the same active ingredient as a BRAND-NAME drug, has the same dosage form and strength as the BRAND-NAME drug, and has the same mechanism of action in the body as the BRAND-NAME drug. The classification of a PRESCRIPTION DRUG as a GENERIC is determined by BCBSNC based on commercially available data resources and other external classification sources, such as the U.S. Food and Drug Administration (FDA) and nationally-recognized drug databases.

GRIEVANCE
Grievances include dissatisfaction with our decisions, policies or actions related to the availability, delivery or quality of health care services, or with the contractual relationship between the MEMBER and BCBSNC.

HABILITATIVE SERVICES
Health care services and devices that help a person keep, learn or improve skills and functioning for daily living. Examples include therapy for a child who is not walking or talking at the expected age. These services may include physical and occupational therapy, speech-language pathology and other services for people with disabilities in a variety of inpatient and/or outpatient settings.
GLOSSARY (cont.)

HOMEBOUND
A MEMBER who cannot leave their home or temporary residence due to a medical condition which requires both the assistance of another person and the aid of supportive devices or the use of special transportation. To be homebound means that leaving home takes considerable and taxing effort. A MEMBER is not considered homebound solely because the assistance of another person is required to leave the home.

HOME HEALTH AGENCY
A NONHOSPITAL FACILITY that is primarily engaged in providing home health care services, medical or therapeutic in nature, and which:

a) Provides skilled nursing and other services on a visiting basis in the MEMBER’s home,
b) Is responsible for supervising the delivery of such services under a plan prescribed by a DOCTOR,
c) Is accredited and licensed or certified in the state where located,
d) Is certified for participation in the Medicare program, and
e) Is acceptable to BCBSNC.

HOSPICE
A NONHOSPITAL FACILITY that provides medically related services to persons who are terminally ill, and which:

a) Is accredited, licensed or certified in the state where located,
b) Is certified for participation in the Medicare program, and
c) Is acceptable to BCBSNC.

HOSPITAL
An accredited institution for the treatment of the sick that is licensed as a hospital by the appropriate state agency in the state where located. All services performed must be within the scope of license or certification to be eligible for reimbursement.

IDENTIFICATION CARD (ID CARD)
The card issued to our MEMBERS upon enrollment that provides MEMBER identification numbers, names of the MEMBERS, and key benefit information, phone numbers and addresses.

INCURRED
The date on which a MEMBER receives the service, drug, equipment or supply for which a charge is made.

INFERTILITY
The inability after 12 consecutive months of unsuccessful attempts to conceive a child.

IN-NETWORK
Designated as participating in the Blue Advantage HSA network. BCBSNC’s payment for in-network COVERED SERVICES is described in this benefit booklet as in-network benefits or in-network benefit levels.

IN-NETWORK PROVIDER
A HOSPITAL, DOCTOR, other medical practitioner or PROVIDER of MEDICAL SERVICES and supplies that has been designated as a Blue Advantage HSA PROVIDER by BCBSNC or a PROVIDER participating in the BlueCard® Program. ANCILLARY PROVIDERS outside North Carolina are considered IN-NETWORK only if they contract directly with the Blue Cross or Blue Shield plan in the state where services are received, even if they participate in the BlueCard® Program.
INVESTIGATIONAL (EXPERIMENTAL)
The use of a service or supply including, but not limited to, treatment, procedure, facility, equipment, drug, or device that BCBSNC does not recognize as standard medical care of the condition, disease, illness, or injury being treated. The following criteria are the basis for BCBSNC’s determination that a service or supply is investigational:

a) Services or supplies requiring federal or other governmental body approval, such as drugs and devices that do not have unrestricted market approval from the U.S. Food and Drug Administration (FDA) or final approval from any other governmental regulatory body for use in treatment of a specified condition. Any approval that is granted as an interim step in the regulatory process is not a substitute for final or unrestricted market approval.
b) There is insufficient or inconclusive scientific evidence in peer-reviewed medical literature to permit BCBSNC’s evaluation of the therapeutic value of the service or supply.
c) There is inconclusive evidence that the service or supply has a beneficial effect on health outcomes.
d) The service or supply under consideration is not as beneficial as any established alternatives.
e) There is insufficient information or inconclusive scientific evidence that, when utilized in a non-investigational setting, the service or supply has a beneficial effect on health outcomes and is as beneficial as any established alternatives.

If a service or supply meets one or more of the criteria, it is deemed investigational, except for clinical trials as described under this health benefit plan. Determinations are made solely by BCBSNC after independent review of scientific data. Opinions of experts in a particular field and/or opinions and assessments of nationally recognized review organizations may also be considered by BCBSNC but are not determinative or conclusive.

LICENSED PRACTICAL NURSE (LPN)
A nurse who has graduated from a formal practical nursing education program and is licensed by the appropriate state authority.

LIFETIME MAXIMUM
The benefit maximum of certain COVERED SERVICES, such as INFERTILITY services, INFERTILITY drugs and orthotic devices for POSITIONAL PLAGIOCEPHALY, that will be reimbursed on behalf of a MEMBER while covered under this health benefit plan. Services in excess of any lifetime maximum are not COVERED SERVICES, and MEMBERS may be responsible for the entire amount of the PROVIDER’S billed charge.

MARKETPLACE
The Marketplace is a new online health insurance marketplace run by either the State or Federal Government which permits individuals to shop for and buy qualified health benefit plans.

MEDICAL SUPPLIES
Health care materials that include ostomy supplies, catheters, oxygen and diabetic supplies.

MEDICALLY NECESSARY (or MEDICAL NECESSITY)
Those COVERED SERVICES or supplies that are:

a) Provided for the diagnosis, treatment, cure, or relief of a health condition, illness, injury, or disease; and, except for clinical trials as described under this health benefit plan, not for EXPERIMENTAL, INVESTIGATIONAL or COSMETIC purposes,
b) Necessary for and appropriate to the diagnosis, treatment, cure, or relief of a health condition, illness, injury, disease or its symptoms,
c) Within generally accepted standards of medical care in the community, and
d) Not solely for the convenience of the insured, the insured’s family, or the PROVIDER. For medically necessary services, BCBSNC may compare the cost-effectiveness of alternative services, settings or supplies when determining which of the services or supplies will be covered and in what setting medically necessary services are eligible for coverage.

MEMBER
A SUBSCRIBER or DEPENDENT, who is currently enrolled in this health benefit plan and for whom premium is paid.

MENTAL ILLNESS
(1) When applied to an adult MEMBER, an illness which so lessens the capacity of the individual to use self-control, judgment, and discretion in the conduct of his/her affairs and social relations as to make it necessary or advisable for him/her to be under treatment, care, supervision, guidance, or control; and (2) when applied to a DEPENDENT CHILD, in accordance with North Carolina law, a mental condition, other than intellectual disability alone, that so impairs the DEPENDENT CHILD’s capacity to exercise age adequate self-control or judgment in the conduct of his/her activities and social relationships so that he/she is in need of treatment; and a mental disorder defined in the current edition of the Diagnostic and Statistical Manual of Mental Disorders of the American Psychiatric Association, Washington, DC (“DSM-V”). Those mental disorders coded in the DSM-V as substance-related disorders, SEXUAL DYSFUNCTIONS not due to organic disease, and disorders coded as “V” codes are not included in the definition of Mental Illness.

MINIMUM ESSENTIAL COVERAGE (MEC)
MEC is (1) coverage under a specified government sponsored program; (2) coverage under an eligible employer-sponsored plan; (3) coverage under a health plan offered in the individual market within a State; (4) coverage under a grandfathered health plan; and (5) other health benefits coverage that the Secretary of Health and Human Services recognizes as MEC.

NONCERTIFICATION
An ADVERSE BENEFIT DETERMINATION by BCBSNC that a service covered under this health benefit plan has been reviewed and does not meet BCBSNC’s requirements for MEDICAL NECESSITY, appropriateness, health care setting, level of care or effectiveness or the prudent layperson standard for coverage of EMERGENCYSERVICES and, as a result, the requested service is denied, reduced or terminated. The determination that a requested service is EXPERIMENTAL, INVESTIGATIONAL or COSMETIC is considered a noncertification. A noncertification is not a decision based solely on the fact that the requested service is specifically excluded under your benefits.

NONHOSPITAL FACILITY
An institution or entity other than a HOSPITAL that is accredited and licensed or certified in the state where located to provide COVERED SERVICES and is acceptable to BCBSNC. All services performed must be within the scope of license or certification to be eligible for reimbursement.

OFFICE VISIT
Services provided in a PROVIDER’S office, including, but not limited to the following:

- Medical care
- SURGERY
- Diagnostic services
- REHABILITATIVE and HABILITATIVE THERAPY services
- MEDICAL SUPPLIES
• Mental health and substance abuse services (evaluation and diagnosis, group therapy, individual and family counseling)

OTHER PROFESSIONAL PROVIDER
A person or entity other than a doctor who is accredited and licensed or certified in the state where located to provide covered services and which is acceptable to BCBSNC. Examples may include physician assistants (PAs), nurse practitioners (NPs), or certified registered nurse anesthetists (CRNAs). All services performed must be within the scope of license or certification to be eligible for reimbursement.

OTHER PROVIDER
An institution or entity other than a hospital, that is accredited and licensed or certified in the state where located to provide covered services and which is acceptable to BCBSNC. All services performed must be within the scope of license or certification to be eligible for reimbursement.

OTHER THERAPY(IES)
The following services and supplies, both inpatient and outpatient, ordered by a doctor or other provider to promote recovery from an illness, disease or injury when provided by a doctor, other provider or professional employed by a provider licensed in the state of practice:

a) Cardiac Rehabilitative Therapy—reconditioning the cardiovascular system through exercise, education, counseling and behavioral change
b) Chemotherapy (including intravenous chemotherapy)—the treatment of malignant disease by chemical or biological antineoplastic agents which have received full, unrestricted market approval from the U.S. Food and Drug Administration (FDA)
c) Dialysis treatments—the treatment of acute renal failure or chronic irreversible renal insufficiency for removal of waste materials from the body to include hemodialysis or peritoneal dialysis
d) Pulmonary therapy—programs that combine exercise, training, psychological support and education in order to improve the patient’s functioning and quality of life
e) Radiation therapy—the treatment of disease by x-ray, radium, or radioactive isotopes
f) Respiratory therapy—introduction of dry or moist gases into the lungs for treatment purposes.

OUT-OF-NETWORK
Not designated as participating in the Blue Advantage HSA network, and not certified in advance by BCBSNC to be considered as in-network. Our payment for out-of-network covered services is described in this benefit booklet as out-of-network benefits or the out-of-network copayment or coinsurance amount, if applicable.

OUT-OF-NETWORK PROVIDER
A provider that has not been designated as a Blue Advantage HSA provider by BCBSNC.

OUTPATIENT CLINIC(S)
An accredited institution/facility associated with or owned by a hospital. An outpatient clinic may bill for outpatient visits, including professional services and ancillary services, such as diagnostic tests. These services may be subject to the Outpatient Clinic Services benefit. All services performed must be within the scope of the professional or facility license or certification to be eligible for reimbursement.

POSITIONAL PLAGIOCEPHALY
The asymmetrical shape of an infant’s head due to uneven external pressures on the skull in either the prenatal or postnatal environment. This does not include asymmetry of an infant’s head due to premature closure of the
sutures of the skull.

**PRESCRIPTION**
An order for a drug issued by a DOCTOR duly licensed to make such a request in the ordinary course of professional practice; or requiring such an order.

**PRESCRIPTION DRUG**
A drug that has been approved by the U.S. Food and Drug Administration (FDA) and is required, prior to being dispensed or delivered, to be labeled “Caution: Federal law prohibits dispensing without PRESCRIPTION,” or labeled in a similar manner, and is appropriate to be administered without the presence of a medical supervisor.

**PREVENTIVE CARE**
Medical services provided by or upon the direction of a DOCTOR or OTHER PROVIDER that detect disease early in patients who do not show any signs or symptoms of a disease. Preventive care services include immunizations, medications that delay or prevent a disease, and screening and counseling services. Screening services are specific procedures and tests that identify disease and/or risk factors before the beginning of any signs and symptoms.

**PRIMARY CARE PROVIDER (PCP)**
An IN-NETWORK PROVIDER who has been designated by BCBSNC as a PCP.

**PRIOR REVIEW**
The consideration of benefits for an admission, availability of care, continued stay, or other services, supplies or drugs, based on the information provided and requirements for a determination of MEDICAL NECESSITY of services and supplies, appropriateness, health care setting, or level of care and effectiveness. Prior review results in CERTIFICATION or NONCERTIFICATION of benefits.

**PROSTHETIC APPLIANCES**
Fixed or removable artificial limbs or other body parts, which replace absent natural ones following permanent loss of the body part.

**PROVIDER**
A HOSPITAL, NONHOSPITAL FACILITY, DOCTOR, or OTHER PROVIDER, accredited, licensed or certified where required in the state of practice, performing within the scope of license or certification. All services performed must be within the scope of license or certification to be eligible for reimbursement.

**PROVIDER-ADMINISTERED SPECIALTY DRUGS**
Specialty drugs that are available on the medical benefit typically require close provider supervision and are generally dispensed in an office, outpatient setting, or through an infusion agency.

**REGISTERED NURSE (RN)**
A nurse who has graduated from a formal program of nursing education (diploma school, associate degree or baccalaureate program) and is licensed by the appropriate state authority in the state of practice.

**REHABILITATIVE THERAPY(IES)**
Services and supplies both inpatient and outpatient, ordered by a DOCTOR or OTHER PROVIDER to promote the recovery of the MEMBER from an illness, disease or injury when provided by a DOCTOR, OTHER PROVIDER or professional employed by a PROVIDER licensed by the appropriate state authority in the state of practice and
subject to any licensure or regulatory limitation as to location, manner or scope of practice.
a) Occupational therapy—treatment by means of constructive activities designed and adapted to promote the restoration of the person’s ability to satisfactorily accomplish the ordinary tasks of daily living and those required by the person’s particular occupational role after such ability has been impaired by disease, injury or loss of a body part
b) Physical therapy—treatment by physical means, hydrotherapy, heat or similar modalities, physical agents, biomechanical and neurophysiological principles and devices to relieve pain, restore maximum function and prevent disability following disease, injury or loss of body part
c) Speech therapy—treatment for the restoration of speech impaired by disease, SURGERY, or injury; or certain significant physical CONGENITAL conditions such as cleft lip and palate; or swallowing disorders related to a specific illness or injury.

RESIDENTIAL TREATMENT FACILITY(IES)
A residential treatment is a facility that either: (1) offers treatment for patients that require close monitoring of their behavioral and clinical activities related to their chemical dependency or addiction to drugs or alcohol, or (2) offers treatment for patients that require psychiatric services for the diagnosis and treatment of MENTAL ILLNESS. All services performed must be within the scope of license or certification to be eligible for reimbursement.

RESPITE CARE
Services provided by an alternate caregiver or facility to allow the primary caregiver time away from those activities. Respite care is provided in-home or at an alternative location for a short stay. Services include support of activities of daily living such as feeding, dressing, bathing, routine administration of medicines, and can also include intermittent skilled nursing services that the caregiver has been trained to provide.

RESTRICTED-ACCESS DRUGS
Covered PRESCRIPTION DRUGS or devices for which reimbursement by BCBSNC is conditioned on: (1) BCBSNC’s giving CERTIFICATION to prescribe the drug or device or (2) the PROVIDER prescribing one or more alternative drugs or devices before prescribing the drug or device in question.

ROUTINE FOOT CARE
Hygiene and preventive maintenance of feet, such as trimming of corns, calluses or nails that do not usually require the skills of a qualified PROVIDER of foot care services.

SERVICE AREA
The geographic area that Blue Advantage HSA has been approved to be sold in by the federal and/or state government. To view a list of the counties in your plan’s service area, please visit our website at www.bcbsnc.com. You may also contact Customer Service at the number listed on your ID CARD to find out if a county is in the service area.

SEXUAL DYSFUNCTION
Any of a group of sexual disorders characterized by inhibition either of sexual desire or of the psychophysiological changes that usually characterize sexual response. Included are female sexual arousal disorder, male erectile disorder and hypoactive sexual desire disorder.

SKILLED NURSING FACILITY
A NONHOSPITAL FACILITY licensed under state law that provides skilled nursing, rehabilitative and related care where professional medical services are administered by a registered or LICENSED PRACTICAL NURSE. All services
performed must be within the scope of license or certification to be eligible for reimbursement.

**SPECIALIST**
A doctor who is recognized by BCBSNC as specializing in an area of medical practice.

**SPECIALTY DRUG(S)**
Those medications classified by BCBSNC that generally have unique indications or uses, or require special dosing or administration, or are typically prescribed by a specialist, or are significantly more expensive than alternative therapies. Specialty drugs may be self-administered or provider-administered and classified as generic, brand-name, biologic, or biosimilar.

**STABILIZE**
To provide medical care that is appropriate to prevent a material deterioration of the Member’s condition, within reasonable medical certainty.

**SUBSCRIBER**
The Member who was listed on the application as the primary applicant and who is eligible and enrolled for coverage under this health benefit plan.

**SURGERY**
The performance of generally accepted operative and cutting procedures including specialized instrumentations, endoscopic examinations and other invasive procedures, such as:
- The correction of fractures and dislocations
- Usual and related preoperative and postoperative care
- Other procedures as reasonable and approved by BCBSNC.

**TOTAL OUT-OF-POCKET LIMIT**
The maximum amount listed in the “Summary of Benefits” that is payable by the Member in a benefit period before BCBSNC pays 100% of covered services. It consists of the out-of-pocket expense (which is the annual maximum amount of coinsurance and any copayments) plus the deductible.

**URGENT CARE**
Services provided for a condition that occurs suddenly and unexpectedly, requiring prompt diagnosis or treatment, such that in the absence of immediate care the individual could reasonably be expected to suffer chronic illness, prolonged impairment, or require a more hazardous treatment. Fever over 101 degrees Fahrenheit, ear infection, sprains, some lacerations and dizziness are examples of conditions that would be considered urgent.

**UTILIZATION MANAGEMENT (UM)**
A set of formal processes that are used to evaluate the medical necessity, quality of care, cost-effectiveness and appropriateness of many health care services, including procedures, treatments, medical devices, providers and facilities.

**WAITING PERIOD**
The amount of time that a Member must be enrolled in this health benefit plan before receiving benefits for specific services.
Blue Advantage HSA Summary of Benefits

Benefit payments are based on how services are billed and whether the PROVIDER is IN- or OUT-OF-NETWORK. IN-NETWORK PROVIDERS participate in the PPO network.

If you go to an OUT-OF-NETWORK PROVIDER, the following notice applies:

NOTICE: 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 health benefit plan’s and MEMBER’S payment obligations. For OUT-OF-NETWORK benefits, you may be required to pay for charges over the ALLOWED AMOUNT, in addition to any copayment or coinsurance amounts.

<table>
<thead>
<tr>
<th>Benefits</th>
<th>IN-NETWORK</th>
<th>OUT-OF-NETWORK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual, per BENEFIT PERIOD</td>
<td>$6,650</td>
<td>$13,300</td>
</tr>
<tr>
<td>Family MEMBER, per BENEFIT PERIOD</td>
<td>$6,650</td>
<td>$13,300</td>
</tr>
<tr>
<td>Family, per BENEFIT PERIOD</td>
<td>$13,300</td>
<td>$26,600</td>
</tr>
</tbody>
</table>

The individual deductible applies only if you selected individual coverage. Your deductible amount is determined by your type of coverage. The individual deductible applies if you selected individual-only coverage; otherwise, the family deductible applies. If one or more DEPENDENTS are covered, all covered family MEMBERS contribute to the same family deductible. Once the family deductible is reached, it is met for all covered family MEMBERS. The family deductible must be met before benefits are payable by BCBSNC for any individual in the family; however, if you have a family deductible, no MEMBER in your family will have to pay more than the family MEMBER deductible listed above.

<table>
<thead>
<tr>
<th>TOTAL OUT-OF-POCKET LIMIT</th>
<th>IN-NETWORK</th>
<th>OUT-OF-NETWORK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual, per BENEFIT PERIOD</td>
<td>$6,650</td>
<td>$13,300</td>
</tr>
<tr>
<td>Family MEMBER, per BENEFIT PERIOD</td>
<td>$6,650</td>
<td>$13,300</td>
</tr>
<tr>
<td>Family, per BENEFIT PERIOD</td>
<td>$13,300</td>
<td>$26,600</td>
</tr>
</tbody>
</table>

Charges over ALLOWED AMOUNTS, including any charges over the allowable cost difference between GENERIC and BRAND-NAME drugs, premiums, and charges for noncovered services do not apply to the TOTAL OUT-OF-POCKET LIMIT. The individual TOTAL OUT-OF-POCKET LIMIT applies only if you selected individual coverage; otherwise, the family TOTAL OUT-OF-POCKET LIMIT applies.

If you have more than one health insurance plan, amounts paid by the other health insurance plan will not apply to the TOTAL OUT-OF-POCKET LIMIT for this health benefit plan. If one or more DEPENDENTS are covered under Blue Advantage HSA, all covered family MEMBERS contribute to the same family TOTAL OUT-OF-POCKET LIMIT. However, if you have a family TOTAL OUT-OF-POCKET LIMIT, no MEMBER in your family will have to pay more than the family MEMBER TOTAL OUT-OF-POCKET LIMIT listed above.

| LIFETIME MAXIMUM | Unlimited |

IADVHDP, 5/17
Benefits | IN-NETWORK | OUT-OF-NETWORK
--- | --- | ---
Unlimited for all services unless otherwise noted in “Summary of Benefits” or “COVERED SERVICES.” If you exceed any LIFETIME MAXIMUM, additional services of that type are not covered. In this case, you may be responsible for the entire amount of the PROVIDER’s billed charge.

CERTIFICATION Requirements

Certain services, regardless of the location, require PRIOR REVIEW and CERTIFICATION by BCBSNC in order to receive benefits. IN-NETWORK PROVIDERS in North Carolina will request PRIOR REVIEW when necessary. IN-NETWORK inpatient FACILITIES outside of North Carolina will also request PRIOR REVIEW for you, except for Veterans’ Affairs (VA) and military PROVIDERS. Otherwise, if you go to an OUT-OF-NETWORK PROVIDER in North Carolina or to any other PROVIDER outside of North Carolina, you are responsible for ensuring that you or your PROVIDER requests PRIOR REVIEW by BCBSNC. Failure to request PRIOR REVIEW and receive CERTIFICATION will result in a full denial of benefits. See “COVERED SERVICES” and “PRIOR REVIEW (Pre-Service)” in “UTILIZATION MANAGEMENT” for additional information.

BCBSNC delegates PRIOR REVIEW and CERTIFICATION for particular benefits to other companies not associated with BCBSNC. Please see [https://www.bcbsnc.com/content/services/medical-policy/index.htm](https://www.bcbsnc.com/content/services/medical-policy/index.htm) for a detailed list of these companies and benefits. While some benefits have been identified under “COVERED SERVICES,” the list of benefits and/or companies may change from time to time; for the most up-to-date information visit [https://www.bcbsnc.com/content/services/medical-policy/index.htm](https://www.bcbsnc.com/content/services/medical-policy/index.htm).

To request PRIOR REVIEW, please see the numbers in “Who to Contact?”

PREVENTIVE CARE

For PREVENTIVE CARE services that are not mandated by federal or state law, benefits will depend on where the services are received. This benefit is only available for services that your PROVIDER indicates a primary diagnosis of preventive or wellness on the claim that is submitted to BCBSNC. Also see “PREVENTIVE CARE” in “COVERED SERVICES.”

**Federally-mandated PREVENTIVE CARE Services**  
No Charge  
Benefits not available

Available in an office-based, outpatient, or ambulatory surgical setting, or URGENCY CARE center. For the most up-to-date list of PREVENTIVE CARE services that are covered under federal law, including PRESCRIPTION contraceptives and certain preventive over-the-counter medications, general preventive services and screenings, immunizations, well-baby/well-child care, and women’s PREVENTIVE CARE, see our website at [www.bcbsnc.com/preventive](http://www.bcbsnc.com/preventive) or call BCBSNC Customer Service at the number listed in “Who to Contact?” Nutritional counseling visits are covered at no charge IN-NETWORK regardless of diagnosis.

**State-mandated PREVENTIVE CARE Services**  
No Charge  
30% after deductible

The following services are state-mandated and required to be offered both IN- and OUT-OF-NETWORK: gynecological exams, cervical cancer screening, ovarian cancer screening, screening mammograms, colorectal screening, bone mass measurement, prostate-specific antigen tests, and newborn hearing screening.

PROVIDER’S Office
<table>
<thead>
<tr>
<th>Benefits</th>
<th>IN-NETWORK</th>
<th>OUT-OF-NETWORK</th>
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</thead>
<tbody>
<tr>
<td><strong>OFFICE VISIT Services</strong></td>
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<tr>
<td>PRIMARY CARE PROVIDER or SPECIALIST</td>
<td>0% after deductible</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>Includes office surgery, second surgical opinion, consultation, and family planning.</td>
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<tr>
<td><strong>REHABILITATIVE THERAPY and HABILITATIVE SERVICES</strong></td>
<td></td>
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<tr>
<td></td>
<td>0% after deductible</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>Combined in- and out-of-network benefit period maximums apply to home, office and outpatient settings. Rehabilitative therapy has a benefit period maximum of 30 visits per benefit period for physical/occupational therapy (including chiropractic services) and 30 visits per benefit period 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. Services applied to the deductible will also count toward the visit maximum. Any visits in excess of these benefit period maximums are not covered services.</td>
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<tr>
<td><strong>INFERTILITY Services</strong></td>
<td>0% after deductible</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>Combined in- and out-of-network lifetime maximum of three ovulation induction cycles, with or without insemination, per member for infertility services, provided in all places of service. See “Infertility Services” and “Prescription Drug Benefits” for additional information. Any services in excess of this lifetime maximum are not covered services.</td>
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<tr>
<td><strong>Pediatric DENTAL SERVICES</strong></td>
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<tr>
<td>Preventive and Diagnostic Services</td>
<td>No Charge</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>Basic and Major Services</td>
<td>0% after deductible</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>Orthodontic Services (if clinically necessary)</td>
<td>0% after deductible</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>The benefits listed above are only available for members up to the end of the month they become age 19. See “Pediatric Dental Services” in “Covered Services” for a description of the available benefits.</td>
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<tr>
<td><strong>Pediatric Vision Services</strong></td>
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<tr>
<td>Routine Eye Exams</td>
<td>0% after deductible</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>Professional Services</td>
<td>0% after deductible</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>Lenses and Frames</td>
<td>0% after deductible</td>
<td></td>
</tr>
<tr>
<td>The benefits listed above are only available for members up to the end of the month they become age 19. See “Pediatric Vision Services” in “Covered Services” for a description of the available benefits.</td>
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<tr>
<td><strong>Obesity Treatment/Weight Management</strong></td>
<td></td>
<td></td>
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<tr>
<td>PRIMARY CARE PROVIDER or SPECIALIST</td>
<td>0% after deductible</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>Outpatient Services</td>
<td>0% after deductible</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>Benefits</td>
<td>IN-NETWORK</td>
<td>OUT-OF-NETWORK</td>
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<td>-----------------------------------------</td>
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<tr>
<td><strong>Inpatient Services</strong></td>
<td>0% after deductible</td>
<td>30% after deductible</td>
</tr>
<tr>
<td><strong>OFFICE VISITS</strong> for the evaluation and treatment of obesity are limited to a combined IN- and OUT-OF-NETWORK maximum of four visits per BENEFIT PERIOD. See “Obesity Treatment/Weight Management” section in “COVERED SERVICES” for more information. Any visits in excess of these BENEFIT PERIOD MAXIMUMS are not COVERED SERVICES.**</td>
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</table>

**AMERICAN INDIAN/ALASKA NATIVE PROVIDERS**

If you are designated by the MARKETPLACE to be American Indian/Alaska Native, federal law requires that any COVERED SERVICES provided by AMERICAN INDIAN/ALASKA NATIVE PROVIDERS will be covered at no charge to you. If you receive a referral from an AMERICAN INDIAN/ALASKA NATIVE PROVIDER to see another PROVIDER, COVERED SERVICES from that PROVIDER will also be covered at no charge to you.

**URGENT CARE Centers, Emergency Room, and Ambulance**

<table>
<thead>
<tr>
<th>URGENT CARE Centers</th>
<th>0% after deductible</th>
<th>0% after deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency Room Visit</td>
<td>0% after deductible</td>
<td>0% after deductible</td>
</tr>
<tr>
<td>Ambulance Services</td>
<td>0% after deductible</td>
<td>0% after deductible</td>
</tr>
</tbody>
</table>

**AMBULATORY SURGICAL CENTER**

| AMBULATORY SURGICAL Services         | 0% after deductible | 30% after deductible |

**Outpatient**

<table>
<thead>
<tr>
<th>Outpatient Services</th>
<th>0% after deductible</th>
<th>30% after deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Includes physician services, HOSPITAL and HOSPITAL-based services, HOSPITAL-based or OUTPATIENT CLINICS, outpatient diagnostic services, and therapy services including REHABILITATIVE THERAPY and HABILITATIVE SERVICES, and OTHER THERAPIES including dialysis. See PROVIDER’S Office for visit maximums.</td>
<td></td>
<td></td>
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<tr>
<td>Outpatient diagnostic mammography</td>
<td>0% after deductible</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>(physician and HOSPITAL-based Services)</td>
<td></td>
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<tr>
<td>See PREVENTIVE CARE for coverage of screening mammograms.</td>
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</tbody>
</table>

**Inpatient**

<table>
<thead>
<tr>
<th>Inpatient</th>
<th>0% after deductible</th>
<th>30% after deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Includes physician services, HOSPITAL and HOSPITAL-based services. If you are in the HOSPITAL as an inpatient at the time you begin a new BENEFIT PERIOD, you may have to meet a new deductible for COVERED SERVICES from DOCTORS or OTHER PROFESSIONAL PROVIDERS.</td>
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</tbody>
</table>

**Maternity**

| Maternity                             | 0% after deductible | 30% after deductible |

**Mental Health and Substance Abuse Services**
<table>
<thead>
<tr>
<th>Benefits</th>
<th>IN-NETWORK</th>
<th>OUT-OF-NETWORK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office Services</td>
<td>0% after deductible</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>Outpatient/Inpatient Services</td>
<td>0% after deductible</td>
<td>30% after deductible</td>
</tr>
</tbody>
</table>

**SKILLED NURSING FACILITY**

- 0% after deductible | 30% after deductible

Combined in- and out-of-network maximum of 60 days per benefit period. Services applied to the deductible will also count towards the day maximum. Any services in excess of this benefit period maximum are not covered services.

**Other Services**

Includes blood, dental accident treatment, diabetes-related services, durable medical equipment, home health care, home infusion therapy services, hospice services, medical supplies (includes select diabetic supplies), orthotic devices, private duty nursing, and prosthetic appliances. When covered, benefits for hearing aids are limited to one hearing aid per hearing-impaired ear per every 36 months for members under the age of 22. Orthotic devices for correction of positional plagiocephaly are limited to a combined in- and out-of-network lifetime maximum of one device per member. Any services in excess of this lifetime maximum are not covered services.

**PRESCRIPTION DRUGS**

<table>
<thead>
<tr>
<th>Drug Type</th>
<th>IN-NETWORK</th>
<th>OUT-OF-NETWORK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diabetic Supplies</td>
<td>0% after deductible</td>
<td>0% after deductible</td>
</tr>
<tr>
<td>Diabetic Supplies, Spacers and Peak Flow Meters</td>
<td>0% after deductible</td>
<td>0% after deductible</td>
</tr>
</tbody>
</table>

Limits apply to infertility drugs; see “preparation drug benefits” for a detailed description. Also see essential Q formulary at [http://www.bcbsnc.com/essentialQ](http://www.bcbsnc.com/essentialQ)

**Preventive Over-the-Counter Medications and Prescription contraceptive drugs and devices as listed at [www.bcbsnc.com/preventive](http://www.bcbsnc.com/preventive)**

- No Charge | No Charge**

*Please visit the BCBSNC website at [www.bcbsnc.com/preventive](http://www.bcbsnc.com/preventive) or call BCBSNC Customer Service for guidelines on which preventive over-the-counter medications are covered and individuals who may qualify, as well as more information and any limitations that apply for contraceptives. Prescription contraceptive drugs and devices that are not covered at the preventive care benefit level will be covered according to your regular prescription drug benefits. Also see “preventive care” in “covered services.”*

**No Charge** indicates no obligation for members to pay any portion of the allowed amount. For out-of-network benefits, you may be required to pay for charges over the allowed amount, the difference between the allowed amount and the billed charge.
Healthy Outcomes

BCBSNC offers health and wellness programs at no additional cost to MEMBERS. These confidential programs are designed to provide MEMBERS with targeted information and support services, which can help them improve their health as well as manage specific health care needs.

MEMBERS may receive comprehensive educational materials, tools and other resources. These programs also offer benefits for MEMBERS with certain conditions. The Healthy Outcomes program includes the following components:

- **Healthy Outcomes Case Management** – provides support to MEMBERS with various high risk health conditions to better manage the daily challenges of those conditions. MEMBERS are able to work one-on-one with a nurse coach.

- **Healthy Outcomes Condition Care** – provides disease management assistance to MEMBERS 18 years of age and older who are at risk and diagnosed with chronic health conditions through education, empowerment and support. MEMBERS enrolled in the program receive personalized support through targeted educational materials. Conditions supported include:
  - Chronic obstructive pulmonary disease (COPD)
  - Asthma
  - Diabetes
  - Congestive Heart Failure
  - Coronary Artery Disease

- **Healthy Outcomes Maternity** – provides support to female MEMBERS 18 years of age and older who are currently pregnant. This program offers initial and mid pregnancy assessments through a health coach, and additional nurse support via a 24/7 BabyLine®, which is available through 6 weeks post delivery.

- **Healthy Outcomes Wellness** – provides robust, integrated wellness offerings through a variety of media – on-line, and mail to help MEMBERS improve their health. This program includes a health assessment, virtual coaching programs, a personal health record, as well as a variety of tools, trackers, and newsletter articles.

- **Health Line Blue** – provides a toll-free, nurse-driven telephonic support program that empowers MEMBERS to better manage their health and make informed healthcare decisions. Highly trained registered nurses are available 24/7 to provide cost-effective solutions for MEMBERS coping with chronic and acute illnesses, episodic or injury-related events and other healthcare issues.

Full details on these programs, including a description of what’s available and how to get started, are located on our website at [www.bcbsnc.com](http://www.bcbsnc.com). To find out more about these programs or to determine which programs are available to you, log into [BlueConnectNC.com](http://BlueConnectNC.com) or call 1-888-206-4697.
BCBSNC MEMBER RIGHTS AND RESPONSIBILITIES

As a Blue Cross and Blue Shield of North Carolina (BCBSNC) member, you have the right to:
• Receive information about your coverage and your rights and responsibilities as a member
• Receive, upon request, facts about your plan, including a list of doctors and health care services covered
• Receive polite service and respect from BCBSNC
• Receive polite service and respect from the doctors who are part of the BCBSNC networks
• Receive the reasons why BCBSNC denied a request for treatment or health care service, and the rules used to reach those results
• Receive, upon request, details on the rules used by BCBSNC to decide whether a procedure, treatment, site, equipment, drug or device needs prior approval
• Receive, upon request, a copy of BCBSNC’s list of covered prescription drugs. You can also request updates about when a drug may become covered.
• Receive clear and correct facts to help you make your own health care choices
• Play an active part in your health care and discuss treatment options with your doctor without regard to cost or benefit coverage
• Participate with practitioners in making decisions about your health care
• Expect that BCBSNC will take measures to keep your health information private and protect your health care records
• Voice complaints and expect a fair and quick appeals process for addressing any concerns you may have with BCBSNC
• Make recommendations regarding BCBSNC’s member rights and responsibilities policies
• Receive information about BCBSNC, its services, its practitioners and providers and members’ rights and responsibilities
• Be treated with respect and recognition of your dignity and right to privacy.

As a BCBSNC member, you should:
• Present your BCBSNC ID card each time you receive a service
• Read your BCBSNC benefit booklet and all other BCBSNC member materials
• Call BCBSNC when you have a question or if the material given to you by BCBSNC is not clear
• Follow the course of treatment prescribed by your doctor. If you choose not to comply, advise your doctor.
• Provide BCBSNC and your doctors with complete information about your illness, accident or health care issues, which may be needed in order to provide care
• Understand your health problems and participate in developing mutually agreed-upon treatment goals to the degree possible
• Make appointments for non-emergency medical care and keep your appointments. If it is necessary to cancel an appointment, give the doctor’s office at least 24-hours notice.
• Play an active part in your health care
• Be polite to network doctors, their staff and BCBSNC staff
• Tell your place of work and BCBSNC if you have any other group coverage
• Tell your place of work about new children under your care or other family changes as soon as you can
• Protect your BCBSNC ID card from improper use
• Comply with the rules outlined in your member benefit guide.
**LIMITATIONS AND EXCLUSIONS UNDER THE NORTH CAROLINA LIFE AND HEALTH INSURANCE GUARANTY ASSOCIATION ACT**

Residents of this state who purchase life insurance, annuities or health insurance should know that the insurance companies licensed in this state to write these types of insurance are members of the North Carolina Life and Health Insurance Guaranty Association. The purpose of this association is to assure that policyholders will be protected, within limits, in the unlikely event that a member insurer becomes financially unable to meet its obligations. If this should happen, the guaranty association will assess its other member insurance companies for the money to pay the claims of the insured persons who live in this state and, in some cases, to keep coverage in force. The valuable extra protection provided by these insurers through the guaranty association is not unlimited, however. And, as noted in the box below, this protection is not a substitute for consumers’ care in selecting companies that are well-managed and financially stable.

The North Carolina Life and Health Insurance Guaranty association may not provide coverage for this policy. If coverage is provided, it may be subject to substantial limitations or exclusions, and require continued residency in North Carolina. You should not rely on coverage by the North Carolina Life and Health Insurance Guaranty Association in selecting an insurance company or in selecting an insurance policy.

Coverage is NOT provided for your policy or any portion of it that is not guaranteed by the insurer or for which you have assumed the risk, such as a variable contract sold by prospectus.

Insurance companies or their agents are required by law to give or send you this notice. **However, insurance companies and their agents are prohibited by law from using the existence of the guaranty association to induce you to purchase any kind of insurance policy.**

| The North Carolina Life and Health Insurance Guaranty Association |
| Post Office Box 10218 |
| Raleigh, North Carolina, 27605 |

| North Carolina Department of Insurance, Consumer Services Division |
| 1201 Mail Service Center |
| Raleigh, NC 27699-1201 |

The state law that provides for this safety-net coverage is called the North Carolina Life and Health Insurance Guaranty Association Act. On the back of this page is a brief summary of this law’s coverages, exclusions and limits. This summary does not cover all provisions of the law; nor does it in any way change anyone’s rights or obligations under the act or the rights or obligations of the guaranty association.

**COVERAGE**

Generally, individuals will be protected by the life and health insurance guaranty association if they live in this state and hold a life or health insurance contract, or an annuity, or if they are insured under a group insurance contract, issued by a member insurer. The beneficiaries, payees or assignees of insured persons are protected as well, even if they live in another state.

**EXCLUSIONS FROM COVERAGE**

However, persons holding such policies are not protected by this association if:

- they are eligible for protection under the laws of another state (this may occur when the insolvent insurer was incorporated in another state whose guaranty association protects insureds who live outside that state);

- the insurer was not authorized to do business in this state;

- their policy was issued by an HMO, a fraternal benefit society, a mandatory state pooling plan, a mutual assessment company or similar plan in which the policyholder is subject to future assessments, or by an insurance exchange.
IMPORTANT NOTICE

The association also does not provide coverage for:

- any policy or portion of a policy which is not guaranteed by the insurer or for which the individual has assumed the risk, such as a variable contract sold by prospectus;
- any policy of reinsurance (unless an assumption certificate was issued);
- interest rate yields that exceed the average rate specified in the law;
- dividends;
- experience or other credits given in connection with the administration of a policy by a group contract holder;
- employers’ plans to the extent they are self-funded (that is, not insured by an insurance company, even if an insurance company administers them);
- unallocated annuity contracts (which give rights to group contract holders, not individuals), unless they fund a government lottery or a benefit plan of an employer, association or union, except that unallocated annuities issued to employee benefit plans protected by the Federal Pension Benefit Guaranty Corporation are not covered.

LIMITS ON AMOUNT OF COVERAGE

The act also limits the amount the association is obligated to pay out as follows:

1. The guaranty association cannot pay out more than the insurance company would owe under the policy or contract.
2. Except as provided in (3), (4) and (5) below, the guaranty association will pay a maximum of $300,000 per individual, per insolvency, no matter the number of policies or types of policies issued by the insolvent company.
3. The guaranty association will pay a maximum of $500,000 with respect to basic hospital, medical and surgical insurance and major medical insurance.
4. The guaranty association will pay a maximum of $1,000,000 with respect to the payee of a structured settlement annuity.
5. The guaranty association will pay a maximum of $5,000,000 to any one unallocated annuity contract holder.
INFORMATION ABOUT YOUR HEALTH SAVINGS ACCOUNT (HSA)

The product offered by BCBSNC is a High Deductible Health Plan (HDHP) that is intended to be paired with a Health Savings Account (HSA). The HSA is not part of this health benefit plan administered by BCBSNC. The HSA is administered separately, through a company that is not affiliated with BCBSNC. Your rights with respect to the HSA are governed by a separate agreement with the HSA custodian. While BCBSNC may forward certain materials to you on behalf of the HSA custodian, BCBSNC assumes no responsibility for the administration of the HSA. Termination of your HDHP with BCBSNC does not terminate your HSA with the HSA custodian.

Your HDHP can qualify you, or someone else on your behalf, to contribute to a HSA, unless you are otherwise ineligible under applicable federal requirements. You must be covered under an HDHP to contribute, or have someone else contribute on your behalf, to an HSA. Factors that may make you ineligible to have contributions made to your HSA include, but may not be limited to, whether you are covered directly or as a DEPENDENT on another person’s tax return, and whether you are enrolled in Medicare. In addition, the Tax Code limits the amount that may be contributed to an HSA. Even if BCBSNC collects information from you that may indicate your ineligibility to contribute to an HSA, or that may indicate your contribution limit, BCBSNC will not make these determinations, and it is your responsibility to do so. If you are unsure, please consult a qualified tax advisor.

Some expenses may not qualify for reimbursement under the Tax Code. Some DEPENDENTS may not qualify as DEPENDENTS for purposes of reimbursement from your fund. It is your responsibility to determine which, if any, of your and your DEPENDENTS’ medical expenses qualify for reimbursement from your HSA fund. If you are unsure, please consult a qualified tax advisor.

When you receive medical services, you are encouraged to establish a payment plan with your PROVIDER. Your PROVIDER can choose to collect an estimated amount from you at the time of service. Before using your HSA funds to pay for these services, you should ask what steps your PROVIDER has taken to ensure that they have not collected too much from you. The final determination of how much you owe your PROVIDER cannot be calculated until your claim has been submitted to your health plan and appropriate benefits and negotiated prices have been applied for your PROVIDER’S services. If your PROVIDER collected too much from you, and you used your HSA funds, it is your responsibility to make sure you know the tax implications to you if you use your HSA funds for medical expenses that you did not have.

Some or all administrative fees for your HSA may be waived during your coverage under the HDHP. If this coverage with BCBSNC terminates and you elect to retain your HSA, the HSA custodian may then begin collecting all administrative fees directly from you under the terms and conditions established between you and the HSA custodian.

If you have been issued a debit card in connection with your HSA, the following applies. The debit card is issued by the bank chosen by your HSA custodian. Although BCBSNC’s name and marks may be included on the face of the debit card for your convenience, BCBSNC is not responsible or liable for administration of your debit card. The terms and conditions associated with your debit card are governed by your agreement with the bank issuing the card. It is your responsibility to ensure that the card is used only for qualified medical expenses. If you are unsure about whether an expense is a qualified medical expense, please consult a qualified tax advisor.
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, audio, accessible electronic formats, other formats.)
+ 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, contact:
Customer Service
Call: 1-888-206-4697, 1-800-442-7028 (TTY and TDD)

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
E-mail: 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. Call Customer Service: 1-888-206-4697.

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.
ATTENTION: If you speak another language, language assistance services, free of charge, are available to you. Call 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)。


ملحوظة: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجاني، اتصل برقم 1-888-206-4697.


ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-888-206-4697 (телетайп: 1-800-442-7028).


हिंदी: यदि आप हिंदी में बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-888-206-4697 (TTY: 1-800-442-7028) पर कॉल करें।

日文：もしあなたが日本語を話すのであれば、無料の言語支援をご利用いただけます。1-888-206-4697 (TTY: 1-800-442-7028) まで、お電話にてご連絡ください。