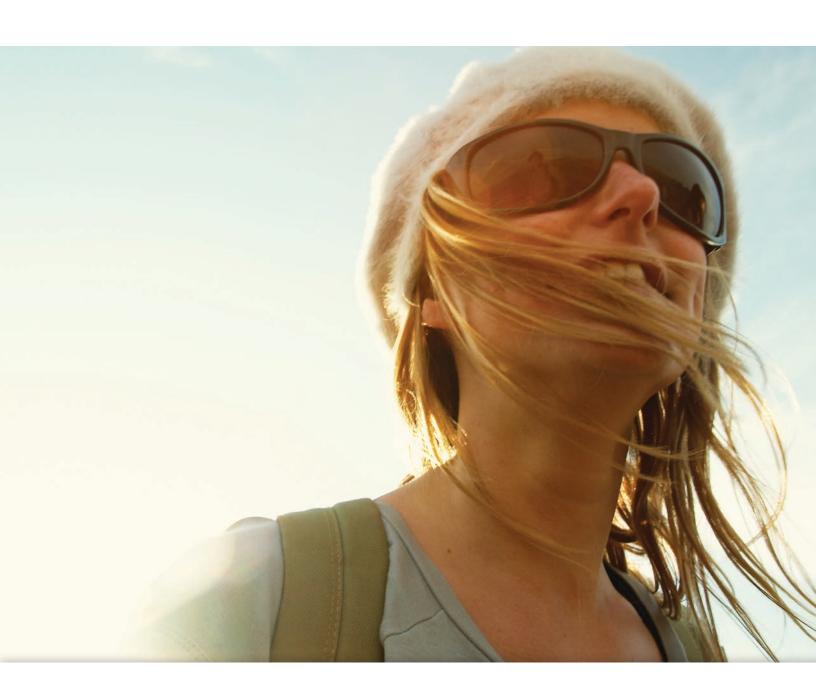
## GET THE MOST out of your plan

Health & wellness resources





### **Blue**Connect

# A PERSONALIZED WAY to manage your health care

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) is making health care simpler, convenient and personalized. Blue Connect is your source for tools and information about your health plan, health management and health care options.

Blue Connect is designed to make health care easier, with the tools and information you need only one click away. And with the Blue Connect mobile app, you have on-the-go access to tools, resources and support when, where and how you want it.

#### Register today to:

- + Access HealthNAV<sup>SM1</sup> to locate the right provider, read patient reviews and compare costs and options for health care procedures and drugs<sup>1</sup>
- + View current and past claims
- + Request an ID card
- + Get up-to-date benefits information and download forms
- + Take advantage of member health programs, resources and discounts

Blue Connect Mobile<sup>sM</sup> is a free app that's available for Apple and Android mobile devices. Key features include:

- + Fingerprint/Touch ID™ Sign-In<sup>2</sup>
- + Connect with a customer service representative through click-to-call and in-app messaging
- + Access to your Digital Member ID card whenever you need it
- + Available in English and Spanish

#### Log in or register

at *BlueConnectNC.com*. Download the free app from the App Store (iOS) and Google Play (Android).



# DEALS AND DISCOUNTS for healthier living

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

#### Get deals, discounts & more:

- + Fitness: Gym memberships & fitness gear
- + Personal Care: Vision & hearing care
- + Healthy Eating: Weight loss & nutrition programs
- + Lifestyle: Travel & family activities
- + Wellness: Mind/body wellness

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

#### Joining is easy

Simply visit bcbsnc.com/blue365 to register.



### HealthLine Blue



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

We know: it's tough to tell. So whether you need tips on symptom relief at home, guidance on finding immediate medical care in urgent situations or information about your overall health, Health Line Blue is there for you.

When you have a question, all you have to do is dial our toll-free number to speak to a member of the Health Line Blue team. Our trained nurses are available 24/7 to weigh in on minor conditions like:

- + Stomach aches
- + Headaches
- + Sore throats
- + Cuts and scrapes
- + Rashes
- + Possible strains or sprains
- + Insect bites
- + Minor allergic reactions

Whether the best course of action is urgent care, watching and waiting or a trip to the E.R., we'll help you decide what to do next.

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

#### Get help day or night

Call Health Line Blue at 877-477-2424 (Spanish-speaking nurses are available). To learn how to choose the right place for care, visit <a href="https://doi.org/10.2016/bbsnc.com/rightcare">bcbsnc.com/rightcare</a>.

How Health Line Blue makes the difference		
	Avg. Member Wait Time	Avg. Member Cost
HEALTH LINE BLUE	€ 16 seconds⁵	\$0
URGENT CARE	60 minutes <sup>6</sup>	\$ \$59.00°
EMERGENCY ROOM	28 minutes <sup>7</sup>	\$ \$ \$ \$ \$ \$ \$667.00°

**Nurse advocacy and support** 



# ASSISTANCE FROM A NURSE when you need it most

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

You may receive a phone call from one of our registered nurses if you have just been discharged from the hospital, have a complex medical condition or suffer from one of these chronic conditions:

- + Asthma
- + Coronary artery disease
- + Chronic obstructive pulmonary disease (COPD)
- + Heart failure
- + Diabetes

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

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

#### Learn more

Visit bcbsnc.com/advocate.

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



## BLUE DISTINCTION® CENTERS & BLUE DISTINCTION® CENTERS+ Quality health care — now even better

Not all hospitals are the same. Even the most prestigious facilities may specialize in one treatment over another – which means you might need a hand finding the right hospital for you.

The Blue Distinction designation gives patients and their doctors an objective look at medical facilities providing a high level of specialty care within seven specialty areas. <sup>10</sup> Designation is a rigorous process, with criteria established with input from expert physicians and medical organizations. There are currently two designations: Blue Distinction Centers and Blue Distinction Centers+.

Both Blue Distinction Centers and Blue Distinction Centers+ have proven results in quality care, treatment expertise and overall patient outcomes:

- + Staff is expert in their specialties, with hundreds of hours of experience
- + Patients receive the highest level of support at all stages of treatment
- + Patients who receive surgery or other procedures have fewer complications

Blue Distinction Centers+ must also meet cost-efficiency measures. This means higher quality care at lower costs. Blue Distinction Center+ designations began in 2013 in these specialty areas: Spine Surgery, Knee and Hip Replacement, Cardiac Care, Bariatric Surgery, Transplant Surgery and Maternity Care.

#### Find one near you

Log in to *BlueConnectNC.com*, click on HealthNAV and select Find a Doctor, Facility or Medical Costs.<sup>1</sup>











## THE BLUE CARD PROGRAM Home is where the card is

When traveling, the one thing you don't want to have to worry about is getting sick. But sometimes it happens. And if it does, you don't want to be without your health coverage.

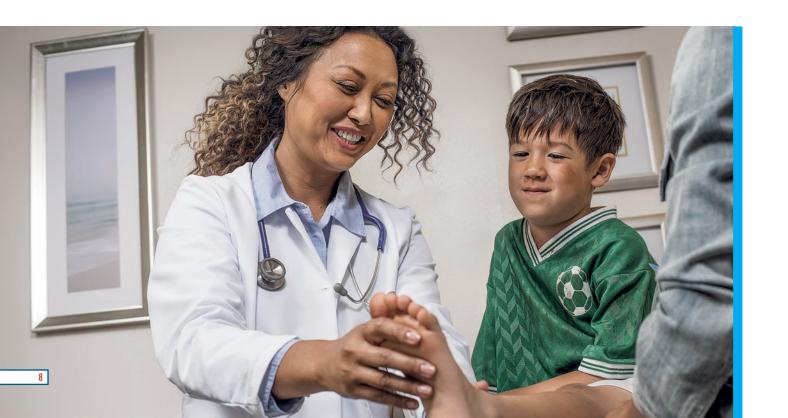
With Blue Card, your coverage travels with you. We've partnered with doctors and hospitals around the country to ensure that Blue Cross NC is with you wherever you go.<sup>11</sup>

For an easy way to find the doctor, clinic or hospital that's right for you log in to *BlueConnectNC.com*. Then click on HealthNAV and select Find A Doctor, Facility or Medical Costs. You'll find maps and directions there, too. And with Blue Cross Blue Shield Global<sup>TM</sup> Core, you'll avoid extra paperwork or upfront fees.<sup>1, 12</sup>

With Blue Card, your coverage travels with you.

#### Call for care

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





#### **Footnotes**

- 1 Blue Cross NC offers several decision support tools, such as Blue Connect and HealthNAV, to aid you in making decisions around your health care experience. These tools are offered for your convenience and should be used only as reference tools. You should consult your own legal counsel, tax advisor or personal physician as applicable throughout your health care experience.
- 2 Only certain devices are eligible for fingerprint sign-on on compatible devices.
- 3 Blue365 is an exclusive discount program, administered by the Blue Cross and Blue Shield Association (BCBSA), that enables Blue Cross NC to offer members access to savings on a wide array of health and wellness products and services, family care, financial services and healthy travel. Blue365 offers access to savings on items that members may purchase directly from independent vendors, which are different from items that are covered under the policies with Blue Cross NC. BCBSA may receive payments from Blue365 vendors. Neither Blue Cross NC nor BCBSA recommends, endorses, warrants or guarantees any specific Blue365 vendor or item. This program may be modified or discontinued at any time without prior notice.
- 4 Blue Cross NC provides the Health Line Blue program for your convenience and is not liable in any way for the goods or services received. Blue Cross NC reserves the right to discontinue or change the program at any time. Decisions regarding your care should be made with the advice of your doctor. Depending on your plan, selected programs may not be available to you at this time.

- Check with your benefits administrator or Blue Cross NC Customer Service to determine your eligibility.
- 5 Nurse24 Detail/Nurse Line Performance Report (Optum, Q1 2016).
- 6 "2016 Benchmarking Report Summary." Urgent Care Association of America. Online: www.ucaoa.org/resource/resmgr/ benchmarking/2016BenchmarkReport.pdf (accessed June 2017).
- 7 Average for emergency departments in North Carolina. Source: https://projects.propublica.org/emergency (accessed November 2017).
- 8 Average cost to Blue Cross NC members across commercial group plans. Based on Blue Cross NC internal data for 12 months ending December 2016. Emergency room costs include both facility and professional charges – and combine copayment, deductible and coinsurance.
- 9 Average cost to Blue Cross NC members across commercial group plans. Based on Blue Cross NC internal data for 12 months ending December 2016. Emergency room costs include both facility and professional charges – and combine copayment, deductible and coinsurance.
- 10 Blue Distinction® Centers (BDC) met overall quality measures for patient safety and outcomes, developed with input from the medical community. Blue Distinction® Centers+ (BDC+) also met cost measures that address consumers' need for affordable health care. Individual outcomes may vary.

National criteria is displayed on <a href="www.bcbs.com">www.bcbs.com</a>. A Local Blue Plan may require additional criteria for facilities located in its own service area. For details on Local Blue Plan criteria, a provider's in-network status or your own policy's coverage, contact your Local Blue Plan. Each hospital's Cost Index is calculated with data from its Local Blue Plan. Bach hospital in CA, ID, NY, PA and WA may lie in two Local Blue Plans' areas, resulting in two Cost Index figures, and their own Local Blue Plans decide whether one or both Cost Index figures must meet BDC+ national criteria. Neither Blue Cross and Blue Shield Association nor any Blue Plans are responsible for damages or noncovered charges resulting from Blue Distinction or other provider finder information or care received from Blue Distinction or other providers.

- 11 Blue Cross and Blue Shield Association (BCBSA): https://www.bcbs.com/learn/glossary#B (accessed June 2017).
- 12 This is only applicable to inpatient care when arranged by the Blue Cross Blue Shield Global Core Service Center. Our members are responsible for paying and filing claims for reimbursement for all other services received outside of the US.

The information provided in this material has been consolidated for your convenience from various health resources. The information should not be viewed as medical advice from Blue Cross NC. If you have any questions concerning your medical condition or any drugs, treatment plans or new symptoms, consult your health care provider.



### NON-DISCRIMINATION AND ACCESSIBILITY NOTICE

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

- + Free aids and services to people with disabilities to communicate effectively with us, such as: qualified interpreters and/or written information in other formats (large print, 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).

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 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)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-888-206-4697 (TTY: 1-800-442-7028).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-888-206-4697 (TTY: 1-800-442-7028) 번으로 전화해 주십시오.

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-888-206-4697 (ATS: 1-800-442-7028).

ملحوظة: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-808-442. المبرقة الكاتبة: 7028-44-800.

LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-888-206-4697 (TTY: 1-800-442-7028).

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

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-888-206-4697 (TTY: 1-800-442-7028).

સુચના: જો તમે ગુજરાતી બોલતા ફો, તો નિ:સુલ્કુ ભાષા સફાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-888-1-888-206-4697 (TTY: 1-800-442-7028).

ចំណាំ៖ ប្រសិនបើលោកអ្នកនិយាយជាភាសាខ្មែរ សេវាកម្មជំនួយផ្នែកភាសាមានផ្តល់ជូនសម្រាប់លោកអ្នកដោយមិនគិត ថៃ។ សមទំនាក់ទំនងតាមរយៈលេខ៖ 1-888-206-4697 (TTY: 1-800-442-7028)។

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-888-206-4697 (TTY: 1-800-442-7028).

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

ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັງຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ 1-888-206-4697 (TTY: 1-800-442-7028).

注意事項:日本語を話される場合、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。



# MEMBER SERVICES quick reference

Resource	Getting the most out of your plan
BLUE CONNECT	Your online source for tools and information about your health plan. Access Blue Connect from any mobile device at <i>BlueConnectNC.com</i> .
BLUE CONNECT MOBILE APP	Our free Blue Connect Mobile app helps you manage your health plan and includes features such as Fingerprint/Touch ID Sign-In, click-to-call and in-app messaging with customer service, digital ID card and is available in Spanish.
HEALTH LINE BLUE®	Receive 24/7 telephone support from our nurses: <b>1-877-477-2424</b>
BLUE365	Find exclusive member discounts from top retailers with Blue365. Visit <i>bcbsnc.com/blue365</i> .
HEALTHY OUTCOMES WELLNESS	Access health and wellness resources that address a wide range of health needs. Visit <i>BlueConnectNC.com</i> and click on Wellness.
BLUE DISTINCTION CENTERS & BLUE DISTINCTION CENTERS+	Find a center near you at <i>BlueConnectNC.com</i> . Click on HealthNAV and select Find a Doctor, Facility or Medical Costs. Narrow your search results by clicking "Blue Distinction Recognition" under "Refine your results."
BLUE CARD PROGRAM	Find in-network care away from home at <i>BlueConnectNC.com</i> . Click on HealthNAV and select Find a Doctor, Facility or Medical Costs or call Blue Cross Blue Shield Global Core at 1-800-810-BLUE (2583).
HEALTHNAV	Find the right doctor, find the right health care facility, read patient reviews and get cost estimates for care with HealthNAV. Visit <i>BlueConnectNC.com</i> and click on HealthNAV.
NURSE SUPPORT	Our registered nurses can help you understand benefits and recommend programs designed to meet your specific needs. Visit bcbsnc.com/advocate. If you need support for a complex condition, please call 1-800-218-5295, press # and then dial extension 55547.

BLUE CROSS®, BLUE SHIELD®, the Cross and Shield symbols, registered marks, service marks, and trademarks are marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield plans. SM1 is a service mark of Blue Cross NC. Touch ID is a trademark of Apple Inc. Blue Cross NC is an independent licensee of the Blue Cross and Blue Shield Association. U8799, 12/17







