



Do you buy
your own health
insurance?

Turn to
Blue Advantage,
the most popular
individual
health plan in
North Carolina.¹

Blue ADVANTAGE[®]

Choices that meet your budget

- Low monthly rates
- Network doctor visits for as little as \$15, \$25, or \$30^{2,3}
- Generic prescriptions for just \$10²

See the doctor you want

- Access to a worldwide network of doctors, hospitals and specialists
- Visit any in-network provider you choose – no referrals needed⁴
- Coverage in North Carolina and in more than 200 countries and territories worldwide⁵

Comprehensive coverage and benefits

- 24-hour health information
- Blue ExtrasSM value-added discount programs at no additional cost⁶
- Resources for asthma, diabetes, pregnancy and many chronic conditions⁷
- Manage your health care online

Call today for more information!

Agent Name
Company
Phone
Address
Address



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Your plan for better health.SM | bcbsnc.com



**BlueCross BlueShield
of North Carolina**

Blue ADVANTAGE[®]

Coverage that fits your needs

Affordable health insurance is within reach with Blue Advantage from Blue Cross and Blue Shield of North Carolina.

With a variety of options to fit every budget, Blue Advantage is designed especially for people who buy their own health insurance, including those who are:

- **Self-employed**
- **Parents with children**
- **New residents**
- **Early retirees**
- **Between jobs**
- **Recent college graduates**

¹ North Carolina Department of Insurance, 2004 Annual Managed Care Data filings, "Managed Care in North Carolina Annual Report and Analysis."

² For costs and further details of the coverage, including deductibles, exclusion, and reductions or limitations and terms under which the policy may be continued in force, see your agent or write to the company.

³ Some services and supplies received by members in an office setting or in connection with an office visit are in fact outpatient hospital-based services provided by hospital-owned or operated practices. These services and supplies may be subject to your deductible and coinsurance. Please see the BCBSNC provider listing to identify these providers.

⁴ Referrals may be needed for mental health and substance abuse services.

⁵ Blue Cross and Blue Shield Association Internal Data, 2005

⁶ These programs may not apply to all health plans. Discounts on certain goods and services may not be provided directly by BCBSNC, but may instead be arranged by BCBSNC for member convenience. Any discounts 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. BCBSNC may change or discontinue these programs at any time.

⁷ BCBSNC provides the Member Health Partnerships SM1 program for your convenience and is not liable in any way for the services received. BCBSNC reserves the right to discontinue or change the program at any time.

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