

As your life changes so do your health care needs

That's why you need Blue Advantage® from Blue Cross and Blue Shield of North Carolina. Maybe you're a recent college graduate, self-employed, on your own or between jobs. Or, maybe you're starting or raising a family, or need child-only coverage. Whatever your stage in life, we're here to help you make the important decisions that affect you – and your family.

Blue Advantage®

The most popular individual health plan in North Carolina¹

- + Low monthly rates
- + Network doctor visits as low as \$15, \$25 or \$30²
- + Generic prescriptions for just \$10³
- + Extensive network
- + No referrals needed for specialists⁴



Authorized Agent Authorized Agency

Phone number
Address 1
Address 2
City, State ZIP
E-mail address

For costs and further details of the coverage, including deductibles, exclusions, and reductions or limitations and terms under which the policy may be continued in force, contact your agent or the company.
1 Based on Blue Cross and Blue Shield of North Carolina (BCBSNC) internal enrollment figures as of 9/30/08 and U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 9/08. 2 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.
3 Some plans require a \$200 or \$500 prescription drug deductible. 4 Referrals may be needed for mental health and substance abuse services. An independent licensee of the Blue Cross and Blue Shield Association.

An authorized agent of:

Your plan for better health.SM | bcbsnc.com



**BlueCross BlueShield
of North Carolina**

Quality coverage that fits your needs

Plan		BlueAdvantage Our traditional PPO plan
	How it works	Blue Advantage is a PPO plan – a preferred provider organization plan – which means you pay convenient copayments or coinsurance for things like primary care visits, specialist office visits and prescription drugs. ^{2,3}
Features	Low-cost options	Offers low-cost premium options to fit most budgets.
	Low-deductible options	Deductibles as low as \$250 per person.
	Preventive care coverage	Offers preventive care coverage for a variety of services important to your good health. ⁵
	Prescription drug coverage	Offers convenient copayments for most prescription drugs purchased at a network pharmacy. ⁶ (A separate prescription deductible may apply.)
	Maternity coverage	Offers an option for maternity coverage for adult female subscribers or enrolled spouses (age 18 and over) at an additional cost to your plan premium. ⁷
	Coverage for children	Offers separate coverage for dependent children without you having to cover yourself.
	Ease of use	Easy to use with no claims to file in network. Online access 24/7 to Member Services.

Also available: Dental Blue for IndividualsSM, our separate plan providing dental-only coverage at an additional cost.⁸

Call your agent for more details!
Authorized Agent
Authorized Agency
Phone number

Address 1
 Address 2
 City, State ZIP
 E-mail address

5 Some preventive care benefits are limited to in-network benefits and include in-network annual routine physical exams, well-baby and well-child care and certain immunizations. 6 Prescription drug benefits are divided into four drug-formulary tiers with varying copayment/coinsurance amounts based on the tier placement of a drug. Specific drug information can be found on the Prescription Drug Search tool at bcbsnc.com. Diabetic supplies are covered at 75% under the prescription drug benefit. In addition, benefits are provided for over-the-counter drugs when listed as covered in the formulary and a provider's prescription for that drug is presented at the pharmacy. Specialty brand drugs require member coinsurance. 7 Optional maternity rider benefits are not included in the rates for Blue Advantage. 8 Dental Blue for Individuals has a 6-month waiting period for basic services and a 12-month waiting period for major services. An independent licensee of the Blue Cross and Blue Shield Association. U3328, 12/08

