

Plan Options for Small Groups



2015 Plan Details

Table with columns for Plan Type (Metallic Level, Standard Marketing Plan Name & Suffix, Municipality Plan Suffix, Shop Plan Suffix), Plan Details (2014 Medical Plan Code, 2015 Blue Quote & Enroll Plan Codes, 2015 Blue Quote Plan Codes, 2015 Shop Plan Code, 2015 Municipality Plan Code, HRA Fund Allowed), Network (PCP, Spec, UC, ER, Per Admission Copay, Coin, Ded.Type, Indiv. Ded., Family Ded., Indiv. OOP Limit, Family OOP Limit), Out-of-Network (Coin, Indiv. Ded., Family Ded., Indiv. OOP Limit, Family OOP Limit), and Pharmacy (Generic, Brand Pref., Brand Non-Pref., Spec. Drugs, Spec. Min., Spec. Max., MAC Level).

All plans have Integrated Rx in which Rx copay and coinsurance count toward Out-of-Pocket Limit (OOP Limit). Penalties do not count toward OOP Limit. In order to read the Municipality or SHOP Marketing Plan Name & Suffix, first refer to the "Standard Marketing Plan Name & Suffix". Then remove the text beginning with the hyphen (-) and add the hyphen and number (ex: -2) under the "Municipality Plan Suffix" or "SHOP Plan Suffix" columns. Ex: Standard Marketing Plan Name & Suffix for PB40370 is "Blue Options Platinum 750-4". Municipality Marketing Plan Name & Suffix is "Blue Options Platinum 750-1". SHOP Marketing Plan Name & Suffix is "Blue Options Platinum 750-1". SHOP and Municipality plans do not cover elective abortion. If you have questions, speak with your sales representative for more information. If the Standard, Municipality or SHOP Plan Code is blue text, this is considered a "hybrid" plan which is defined as the PCP and UC being Co-pay but where Specialist and/or ER are Deductible and Coinsurance and/or the Rx is deductible and either co-pay or coinsurance. Review each plan design for details and contact your BCBSNC sales representative if you have questions. Any benefit, whether copay or coinsurance, that requires that the medical deductible first be met is designated as "Ded/[copay/coinsurance]". Any benefit difference between this document, the benefit highlight and the benefit booklet is superseded by the benefit booklet. This document is subject to change.

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Table with columns: BLUE OPTIONS HSA, IN-NETWORK, OUT-OF-NETWORK, PHARMACY. Rows include plan details like Gold Silver Bronze, Blue Options HSA Silver 1500-1, 2015 Blue Quote & Enroll Plan Quotes, etc.

Table with columns: BLUE VALUE, IN-NETWORK, OUT-OF-NETWORK, PHARMACY. Rows include plan details like Platinum Gold Silver Bronze, Blue Value Platinum 0-1, 2015 Blue Quote & Enroll Plan Quotes, etc.

Table with columns: BLUE SELECT, IN-NETWORK, OUT-OF-NETWORK, PHARMACY. Rows include plan details like Platinum Gold Silver Bronze, Blue Select Platinum 500-2, 2015 Blue Quote & Enroll Plan Quotes, etc.

All plans have Integrated Rx in which Rx copay and coinsurance count toward Out-of-Pocket Limit (OOP Limit). Penalties do not count toward OOP Limit. In order to read the Municipality or SHOP Marketing Plan Name & Suffix, first refer to the "Standard Marketing Plan Name & Suffix". Then remove the text beginning with the hyphen (-) and add the hyphen and number (ex: -2) under the "Municipality Plan Suffix" or "SHOP Plan Suffix" columns.

- Any benefit, whether copay or coinsurance, that requires that the medical deductible first be met is designated as "Ded/[copay/coinsurance]".
Any benefit difference between this document, the benefit highlight and the benefit booklet is superseded by the benefit booklet. This document is subject to change.
If the Standard, Municipality or SHOP Plan Code is blue text, this is considered a "hybrid" plan which is defined as the PCP and UC being Co-pay but where Specialist and/or ER are Deductible and Coinsurance and/or the Rx is deductible and either co-pay or coinsurance. Review each plan design for details and contact your BCBSNC sales representative if you have questions.
1 "2014 Medical Plan Code" matches the standard, non-SHOP plan code and has been provided as reference to a similarly mapped plan design for 2015. For example, all 2014 plans with MAC A will have MAC B for 2015.
2 Under the "HRA Fund Available" column, "No" indicates that an employer cannot add a fund or contribute money into an employee fund. HRA maximum fund contribution guidelines apply for all plans choosing to add an HRA fund. See your BCBSNC sales representative for details.
3 "Deductible Type" column: With an aggregate deductible, services for all family members who are covered under the plan get applied to the same deductible, which has to be met before any benefits are payable for any given family member. A stacked deductible allows for multiple layers of deductibles for individual family members. An individual's claims contribute to both an individual and the same family deductible. Once either deductible is met, cost sharing (copay and coinsurance) will be in effect.
4 MAC B Pricing (Brand Penalty when Generic Equivalent is available and Provider does not require Brand to be dispensed). Penalty does not count toward OOP Limit. If you have questions, speak with your sales representative for more information.
5 Plan code PA04080 is a Religious Only offering and does not cover contraception and elective abortions.
NOTE: U11009, 11/15 v2 updates include the following changes: Standard Marketing Plan Name & Suffix updates for PB30810, PB31030 and PB31270, Spec. Rx deductible updates for PB31050 and PB31110, and swapping the NON-BRAND PREF. column header with BRAND PREF column header. Also includes updates to standard marketing plan name and suffixes (including Municipality and SHOP).

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