

What should I do if I need to see a doctor?

If the student has paid the health fee for the current semester, we recommend that the student visit the health center on campus first in order to receive the highest level of benefit available on the plan. If you are out of the area or the health center is closed, we recommend that you see an [in-network provider](#).

How can I locate in-network providers?

You may locate in-network providers within North Carolina, outside of North Carolina, and on a worldwide basis by using the [Provider Search Tool](#).

How do I file a medical claim?

If you see an in-network provider in the U.S., the provider will file the claim for you. Please be sure to present your insurance card at the time of service so that the claim can be filed under your plan.

If a provider is out-of-network and does not file a medical claim for you, you will be responsible for filing the claim. There is an 18-month timely filing limit for medical claims. You will need to print and complete the [member claim form](#). You will also need to attach an itemized receipt for the service that includes the subscriber name, subscriber number, provider name, provider identification number, procedure code(s), diagnosis code(s), and charged amount(s). Please note that credit card receipts are not itemized receipts. We highly recommend that you maintain a copy of the claim form and receipt for your records.

How do I file a prescription claim?

You should present your insurance card each time you fill a prescription. If the pharmacy does not file a prescription claim for you, you will be responsible for filing the claim. There is a one-year timely filing limit for prescription claims. You will need to print and fill out the [prescription claim form](#). You will also need to include an itemized receipt for your purchase. Please see page two of the claim form to find a list of items that your receipt must include. Please note that credit card receipts are not itemized receipts. We highly recommend that you maintain a copy of the claim form and receipt for your records.

Under which tier is my prescription categorized?

To determine what your prescription's tier is, you may enter the prescription name [here](#). Please see the Summary of Benefits for information regarding your benefits for prescriptions.

Does my policy cover me outside of North Carolina?

Student Blue is a worldwide policy, so you will have coverage wherever you travel. The plan does have in-network providers around the world. You may search for providers outside of North Carolina on our website or by calling the number on the back of your ID card for "Locate Non-NC Provider". If you visit an in-network provider in another state, you will need to make sure the provider files the claim to the BCBS of the state in which services are received. For example, if you see an in-network provider in Florida, the provider will need to file a claim to Blue Cross and Blue Shield of Florida. Providers should be sure to include the alpha prefix (three letters preceding the W on your BCBSNC member ID card) when filing claims to the local BCBS. Visit us at bcbsnc.com/student



How do I file an international claim?

If you receive a bill for inpatient, outpatient or professional medical care received outside the United States, please send the itemized bill with an [international claim form](#) to our foreign claims center at:

BlueCard Worldwide Service Center
P. O. Box 90320
Richmond, VA 23230

The BlueCard Worldwide Service Center translates foreign claims and calculates the foreign exchange rate. The Service Center then forwards the claim to BCBSNC to be processed. It is highly recommended that you maintain a copy of the claim form and bill for your records.

What if I have a medical question in the middle of the night?

If you have a non-life threatening question, you can call your primary care physician or you can call Health Line BlueSM, 1 at 1-877-477-2424. This 24-hour, health information line allows you to have a confidential conversation about your health questions with a registered nurse anytime of the day or night.

If you have a life threatening emergency, please call 9-1-1.

Is emergency care covered?

Student Blue provides benefits for the treatment of an emergency. If you go to an emergency room for treatment of an emergency, your benefits will be the same regardless of whether you use an in-network or out-of-network provider. Please see your plan's Summary of Benefits for emergency room benefits.

If you are admitted to the hospital from the emergency room or held for observation, your initial hospital admission is eligible for in-network benefits and any applicable emergency room copayment will be waived. If you are held for observation, outpatient benefits will apply and any applicable emergency room copayment will be waived. Once you are admitted as a hospital inpatient, your benefits will be paid like any other inpatient facility or professional charges. However, you may need to transfer to a participating hospital once your condition has been stabilized in order to continue receiving in-network benefits.

How do I access my Member Services account?

Members can create an account on [BlueConnectSM](#) in order to gain access to a personalized online account. Members can request ID cards, view benefits, and check claim status.

How do I update my address?

You may contact Student Blue at 1-800-579-8022 or email@studentbluenc.com to update your address. It is important to maintain a current address with Student Blue in order to receive information related to your insurance plan in a timely manner.

If you have a question that is not addressed in this FAQ, please feel free to contact Student Blue at 1-800-579-8022 or email@studentbluenc.com

