StudentBlue℠

BENEFIT Highlights

for UNC Charlotte

Effective: 08/01/2021

CALL **1-888-351-8283** VISIT ***StudentBlueNC.com/UNCC***

BlueCross BlueShield of North Carolina | THE UNIVERSITY OF NORTH CAROLINA SYSTEM

TABLE OF CONTENTS

This brochure is a general summary of the insurance plan offered by Blue Cross and Blue Shield of North Carolina (Blue Cross NC) which includes an overview regarding the following topics:

Health Care on Campus 3

Eligibility 3

Effective and Termination Dates 4

2021-2022 Premiums 4

Claims and Pre-Notification Procedures 4

Benefit Highlights 5-6

Health Line Blue℠ 7

Additional Information 7

Important Numbers

For questions about:	We can help:
• Waiver/enrollment process • Benefits • Claims	**Student Blue** **1-888-351-8283** **email@studentbluenc.com** ***StudentBlueNC.com/UNCC***
• On-campus medical care and services	**UNC Charlotte Student Health Center** **1-704-687-7400**
• Benefit status • Claims history • Find A Doctor tool • Pharmacy Search tool • Exclusive member discounts	**Blue Connect℠** ***BlueConnectNC.com***

Key Dates for Waiver/Enrollment Period

All students eligible for the UNC System Hard Waiver Plan must either waive or enroll in insurance coverage during the open enrollment period each semester. The deadline to enroll or waive is **September 10, 2021, for Fall** and **January 31, 2022, for Spring/Summer**. The 2021-2022 policy year runs from August 1, 2021, through July 31, 2022.

Health Care on Campus

This plan provides **100% coverage for most medical services** and a **$15 copayment on prescriptions** at your Student Health Center. For information on covered services, refer to the UNC Student booklet.

Location: Bldg #65, 9201 University City Blvd., Charlotte

Hours: Mon. – Thu., 8 a.m. to 6:30 p.m.; Fri., 8 a.m. to 5 p.m.

Telephone: 1-704-687-7400

Web: ***studenthealth.uncc.edu***

Eligibility

For the most current information, refer to the UNC Student booklet section, "When Coverage Begins and Ends." A student is defined as eligible under the Hard Waiver requirement and is eligible for the Hard Waiver plan as follows:

Undergraduate Students

- Enrolled in a minimum of six credit hours per semester, and
- Enrolled in a degree-seeking program, and
- Eligible to pay the university Student Health Fee

Graduate Students

- Enrolled in a minimum of three credit hours per semester, and
- Enrolled in a degree-seeking program, and
- Eligible to pay the university Student Health Fee

Special Student Populations

- International students: All international students in some non-immigrant visa categories have health insurance stipulations mandated by federal regulation (e.g., medical evacuation, repatriation and other requirements)
- All degree-seeking international students, regardless of semester credit hour level, are eligible to purchase the Hard Waiver rated plan
- Students in non-degree programs: Participants in non-degree seeking programs* are eligible for the Hard Waiver rated plan if:
  - The program is sponsored by the campus, and
  - Participants pay the campus Student Health Fee, and
  - All program participants are required by the campus to have health insurance

*Note: Student athletes who have graduated but are enrolled in post-baccalaureate studies in accordance with NCAA eligibility rules are covered.

- Study abroad: Degree-seeking students participating in a UNC campus-sponsored study abroad program and earning at least six semester credit hours are eligible for, but are not required to have, the UNC System Student Health Insurance Plan (SHIP). The campus Student Health Fee criterion does not apply for eligibility. Such students may purchase the plan for the entire semester or for the portion of the semester when the student is not in study abroad. Call **1-888-351-8283**, or email at ***email@studentbluenc.com*** to learn more.

Effective and Termination Dates

The policy on file at the university becomes effective at 12:01 a.m. on August 1, 2021, and terminates at 11:59 p.m. on July 31, 2022. Coverage will be effective on the effective date of the coverage period enrolled (i.e., Fall, Spring/Summer). Insurance will end for the covered person on the earliest of: (1) the date he or she becomes full-time active duty in any Armed Forces, or (2) the end of the period for which the premium was paid.

2021-2022 Premiums for UNC System Student Health Insurance Plan

Mandatory Hard Waiver Plan

2021-2022 MEDICAL PLAN		
MEDICAL PLAN RATES* Billed on a semester basis	FALL SEMESTER Effective Dates 08/01/21 – 12/31/21	SPRING SEMESTER Effective Dates 01/01/22 – 07/31/22
Student	$1,308.40	$1,308.40

**A portion of the Student Health Insurance Plan premium rate is retained by UNC Charlotte to pay for administrative costs.*

Claims and Pre-Notification Procedures

Certain services and procedures may require prior review. Please consult your benefit booklet for more information.

Blue Options® Benefit Highlights (PPO)

Services	In-Network	Out-of-Network
	All dollar amounts and percentages are what you, as a plan member, would pay.	
Lifetime Maximum, Deductibles, Coinsurance Maximums and Plan Maximums The following deductibles and coinsurance maximums apply to Mental Health and Substance Abuse services below.		
Lifetime Benefit Maximum	Unlimited	Unlimited
Deductibles Individual (per benefit period)	$500	$500
Out-of-pocket limits Individual (per benefit period)	$4,000	$8,000
Physician Office Services (See "Outpatient Clinic Services" for outpatient clinic or hospital-based services.)		
Office Visits Includes office surgery, consultation, X-ray and lab, and benefit period maximum of 4 office visits for the assessment of obesity in- and out-of-network. (See "Inpatient and Outpatient Services.")	**Student Health Center:** No charge **Primary Care Provider and/or Specialist:** $25 copayment, then 20% after deductible	**Student Health Center:** Not applicable **Primary Care Provider and/or Specialist:** $25 copayment, then 30% after deductible
Preventive Care This benefit is only for services that your provider indicates a primary diagnosis of preventive or wellness on the claim that is submitted to Blue Cross NC. *Gynecological exams, cervical cancer screening, ovarian cancer screening, screening mammograms, colorectal screening, bone mass measurement, newborn hearing screening and prostate specific antigen tests (PSAs) are covered out-of-network.	**Student Health Center:** No charge **Primary Care Provider and/or Specialist:** No charge **Outpatient Clinic:** No charge	**Student Health Center:** Not applicable **Primary Care Provider and/or Specialist:** 30% after deductible **Outpatient Clinic:** 30% after deductible
Therapies Rehabilitative therapy has a benefit period maximum of 30 visits for physical/occupational therapy (including chiropractic services), and 30 visits for speech therapy. Habilitative services has a benefit period maximum of 30 visits for physical/occupational therapy (including chiropractic services), and 30 visits for speech therapy.	**Primary Care Provider and/or Specialist:** $25 copayment, then 20% after deductible	**Primary Care Provider and/or Specialist:** $25 copayment, then 30% after deductible
Urgent Care Centers and Emergency Room		
Urgent Care Centers Copayment waived if referred to Emergency Room.	$75 copayment, then 20% after deductible	$75 copayment, then 20% after deductible
Emergency Room Visit Inpatient hospital benefits apply if admitted. If held for observation, outpatient benefits apply. (See "Inpatient and Outpatient Hospital Services.")	$400 copayment, then 20% after deductible	$400 copayment, then 20% after deductible
Ambulatory Surgical Center	20% after deductible	30% after deductible
Inpatient and Outpatient Hospital Services		
Hospital and Hospital-Based Services	20% after deductible	30% after deductible
Outpatient Clinic Services (other than preventive services above)	20% after deductible	30% after deductible
Professional Services	20% after deductible	30% after deductible

Blue Options® Benefit Highlights (PPO) *(Continued)*

Services	In-Network	Out-of-Network
	All dollar amounts and percentages are what you, as a plan member, would pay.	
Hospital and Professional		
Outpatient lab tests	20% after deductible	30% after deductible
Outpatient diagnostic mammograms	No charge	30% after deductible
Outpatient X-rays, ultrasounds and other diagnostic tests, such as EEGs and EKGs	20% after deductible	30% after deductible
CT scans, MRIs, MRAs and PET scans in any location, including physician's office	20% after deductible	30% after deductible
Other Services		
Skilled nursing facility (60 days per benefit period)	20% after deductible	30% after deductible
Home health care, durable medical equipment and hospice	20% after deductible	30% after deductible
Ambulance	20% after deductible	20% after deductible
Maternity (maternity delivery includes prenatal and post-delivery care)		
Hospital services (delivery)	20% after deductible	30% after deductible
Professional services (delivery)	20% after deductible	30% after deductible
Transplants		
Hospital services	20% after deductible	30% after deductible
Professional services	20% after deductible	30% after deductible
Infertility services	**Primary Care Provider and/or Specialist:** 20% after deductible	**Primary Care Provider and/or Specialist:** 30% after deductible
Hospital services	20% after deductible	30% after deductible
Inpatient and outpatient professional services	20% after deductible	30% after deductible
Mental health and substance abuse services		
Office visits	$10 copayment	$10 copayment
Inpatient/outpatient	20% after deductible	30% after deductible
Prescription Drugs Up to 30 day supply. 31-60 day supply is two copayments, and 61-90 day supply is three copayments. Prescriptions filled by Student Health are covered at a $15 copayment per prescription or refill.	**Tier 1:** $20 copayment **Tier 2:** $45 copayment **Tier 3:** $60 copayment **Tier 4:** $120 copayment	Copayment + charge over in-network allowed amount
Lens and Frame Coverage Prescribed Eyeglass Lens and Frame Benefit Period Maximum – Blue Cross NC will reimburse you up to the Benefit Period Maximum for glasses, hard, soft or disposable contact lenses.	$200	

NOTE: Your actual expenses for covered services may exceed the stated coinsurance percentage or copayment amount because actual provider charges may not be used to determine the payment obligations for Blue Cross NC and its members.

Health Line Blue

Because we want to help you stay healthy, we offer a variety of wellness benefits and services. You can take advantage of Health Line Blue, our 24-hour health information service that you can call anytime at **1-877-477-2424**. With our program, you can get health advice any time you need it, so you can learn how to take charge of your health.

Additional Information About Blue Options From Blue Cross NC

Benefit Period

The period of time, usually 12 months as stated in the group contract, during which charges for covered services provided to a member must be incurred in order to be eligible for payment by Blue Cross NC. A charge shall be considered incurred on the date the service or supply was provided to a member.

Allowed Amount

The maximum amount that Blue Cross NC determines is to be paid for covered services provided to a member.

Out-of-Pocket Maximum

The dollar amount of out-of-pocket costs.

Day and Visit Maximums

All day and visit maximums are on a combined in- and out-of-network basis.

Utilization Management

To make sure you have access to high quality, cost-effective health care, we manage utilization through a variety of programs including certification, transplant management, concurrent and retrospective review. If you have a concern regarding the final determination of your care, you have the right to appeal the decision. If you would like a copy of a benefit booklet providing more information about our Utilization Management programs, call the toll-free number listed in your information packet.

Certification

Certification is a program designed to make sure that your care is given in a cost-effective setting and efficient manner. If you need to be hospitalized, you must obtain certification. Non-emergency and non-maternity hospital admissions must be certified prior to the hospitalization. If the admission is not certified, a penalty will be applied. For maternity admissions, your provider is not required to obtain certification from Blue Cross NC for prescribing a length of stay up to 48 hours for a normal vaginal delivery, or up to 96 hours for delivery by cesarean section. You or your provider must request certification for coverage for additional days, which will be given by Blue Cross NC, if medically necessary.

Office visits do not require certification. In-network providers are responsible for obtaining certifications. The member will bear no financial penalties if the in-network provider fails to obtain the appropriate authorization. The member is responsible for obtaining certification for services rendered by an out-of-network or out-of-state provider.

Health and Wellness Program

Our program includes a health topics library; asthma and diabetes management; and a prenatal program. You will also have access to online health and wellness information at ***BlueCrossNC.com***. With our program you can get health advice any time you need it, so you can learn how to take charge of your health.

What is Not Covered?

The following are summaries of some of the coverage restrictions. A full explanation and listing of restrictions can be found in your benefit booklet. Your health benefit plan does not cover services, supplies, drugs or charges that are:

- Not medically necessary
- For injury or illness resulting from an act of war
- For personal hygiene and convenience items
- For inpatient admissions that are primarily for diagnostic studies
- For palliative or cosmetic foot care
- For investigative or experimental purposes
- For cosmetic services or cosmetic surgery including treatment of or surgery for gynecomastia
- For custodial care, domiciliary care or rest cures
- For reversal of sterilization
- For treatment of sexual dysfunction not related to organic disease
- For conception by artificial means or diagnosis and treatment of infertility
- For self-injectable drugs in the provider's office
- For treatment of alopecia and biofeedback

This Benefit Highlights is a summary of Blue Options benefits. This is meant only to be a summary. A final interpretation, and a complete listing of benefits and exclusions, is found in and governed by the group contract and benefit booklet. You may preview the benefit booklet by accessing a copy of the Blue Options benefit booklet from your campus website.

1 Blue Cross NC provides the Health Line Blue program for your convenience. Blue Cross NC is not liable in any way for the goods or services received through Health Line Blue. Blue Cross NC reserves the right to discontinue or change the program at any time without prior notice. Decisions regarding your care should be made with the advice of a 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. Blue Cross NC has contracted with a third-party vendor independent from Blue Cross NC to bring you Health Line Blue.

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BlueCross BlueShield of North Carolina

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, accessible electronic formats, etc.)
- 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, call the Customer Service or TTY number on the back of your member ID card.

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
Email: 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. If you need these services, call the Customer Service or TTY number on the back of your member ID card.

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.

BLUE CROSS®, BLUE SHIELD®, the Cross and Shield symbols and service marks are marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans. Blue Cross NC is an independent licensee of the Blue Cross and Blue Shield Association.

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BlueCross BlueShield of North Carolina

Multi-Language Interpreter Services

ATTENTION: If you speak another language, language assistance services, free of charge, are available to you. Call the Customer Service or TTY number on the back of your member ID card.

ATENCIÓN: Si habla otro idioma, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame a Servicio de Atención al Cliente al número de teléfono para personas con problemas auditivos (TTY) que figura al dorso de su tarjeta de identificación.

注意：他の言語を話す方は、言語支援サービスを無料でご利用いただけます。
顧客サービスにお電話いただくか、会員IDカードの裏面にあるTTYサービスをご利用ください。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số Dịch vụ khách hàng hoặc TTY trên mặt sau thẻ ID thành viên của bạn.

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다.
가입자 ID 카드 뒷면에 있는 고객 서비스 혹은 TTY 번호로 전화해 주십시오.

ATTENTIONₒ: si vous parlez une autre langue, des services d'aide linguistique vous sont proposés gratuitement. Contactez le service clients au numéro figurant au dos de votre carte de membre.

ملحوظة: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم خدمة العملاء أو رقم الهاتف النصي الموضح على ظهر بطاقة هوية العضو.

LUS CEEB TOOM:Yog tias koj hais lus Hmoob, , peb muaj kev pab txhais lus pub dawb rau koj. Hu rau Customer Service tus xov tooj los yog tus xov tooj TTY rau cov neeg tsis hnov lus zoo uas nyob sab tom qab koj daim npav ID.

ВНИМАНИЕ: Если вы говорите на другом языке, то вам доступны бесплатные услуги перевода. Позвоните в Отдел обслуживания по номеру, указанному на обратной стороне вашей идентификационной карточки участника.

PAUNAWA: Kung nagsasalita ka ng ibang lengguwahe, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tawagan ang numero ng Customer Service o TTY sa likod ng iyong member ID card.

સૂચના: જો તમે ગુજરાતી બોલતા હોવ તો તમારા માટે ભાષા સેવાઓ નિ:શુ ક ઉપલ ધ છે. તમારા સ યપદ ઓળખપ ૨ની (આઈ.ડી) પાછળની બાજુ પર આપેલ ગરાહક સેવાઓના નંબર અથવા TTT નંબર પર કૉલ કરો.

ចំណាំ៖ ប្រសិនប្រាកអ្នកនិយាយជាភាសាខ្មែរ បសវាកមជំនួយម្តភាសាមានតល់ជូនសបម្រាប្រាកអ្នកប្រាយមិនគិតថ្លៃ។សូមប្រាប្រាកា ន់ប សវាអត្ថិជនប្រាយបប្របលទូរស័ព្ទប្រាខាងុនងាតសមាជិកប្រស់ប្រាកអ្នក។

ACHTUNG: Falls Sie eine andere Sprache sprechen, stehen Ihnen kostenlose Sprachdienste zur Verfügung. Rufen Sie die Nummer des Kundenservices oder von TTY an, die auf der Rückseite Ihrer Mitgliedskarte angegeben ist.

ध्यान दें: यदि आप दूसरी भाषा बोलते हैं, तो आपके लिए भाषा सहायता सेवाएं, मुफ्त में, उपलब्ध हैं। अपने सदस्य आईडी कार्ड के पीछे मौजूद ग्राहक सेवा या TTY नंबर पर कॉल करें।

ເຊີນຊາບ: ຖ້າທ່ານເວົ້າພາສາອື່ນ, ມີການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາໃຫ້ທ່ານໂດຍບໍ່ໄດ້ເສຍຄ່າ. ໂທຫາຝ່າຍບໍລິການ ລູກຄ້າຫລື ເບີ TTY ຢູ່ດ້ານຫຼັງບັດປະຈຳຕົວຂອງທ່ານ.

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。請撥打您會員 ID 卡背面的客服或 TTY號的電話號碼。

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