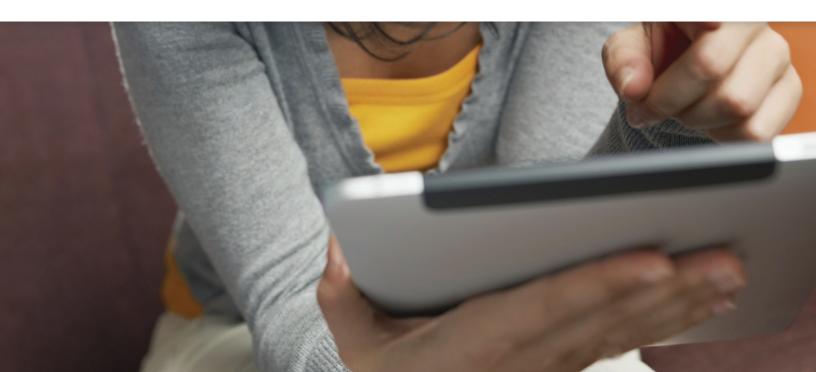


BLUE CONNECT | A personalized website to manage your health care



CONTENTS

GET TO KNOW	
BLUE CONNECT	
you make it personal2)

DILLE CONNECT

BLUE CONNECT a better experience3

EXPLORE YOUR OPTIONS for quality care.....4-5



BlueConnect^{*}

GET TO KNOW BLUE CONNECT you make it personal

The personal way to manage your health care.

Blue Connect is far more than a member services website; it's a personal gateway to the information you need about your health plan. It's also a dashboard you control to display what you want to know about your own health. With Blue Connect, you can:

- + See your deductible, claims and benefits in an instant so you know exactly where you stand.
- + Finish tasks quickly; pay your bill, find HRA and HSA details and other financial tools you need.
- + Get health tips, articles and videos on everything from weight loss to prescription costs to dental health.

And now, with the Blue Connect MobileSM for iPhone[®] and AndroidTM, you can see your health information any time you need it, 24/7. Go to **bcbsnc.com/mobile** for details or search for Blue Connect on iTunes or Google Play.

You're in the driver's seat – the Blue Connect dashboard helps you take control.

Learn more about your own health – from preventive care to getting and staying fit to managing illness – faster and easier than ever before. The bottom half of your Blue Connect homepage has colorful, clickable "tiles" that open the pages where you'll find the health tools and information you want. Try:

- + Things You Should Know personal, timely and relevant health plan information delivered to you.
- + My Interests you select the tools and resources you use most, then add any fun or interesting topics you like.

You'll find a range of subjects on health & wellness, managing health care costs, using social media and more. You control the My Interests tiles displayed by adding, deleting and arranging them just the way you like.



BLUE CONNECT

a better experience

When you need answers now, Blue Connect makes finding them really simple.

Your Blue Connect dashboard has a moving speedometer, just like your car, to give you a quick snapshot of your:

- + Benefits see your deductible, amount applied to your deductible and out-of-pocket limit; click the Benefits arrow to move to your Benefits Information page where you'll find detailed information about your benefits, your Explanation of Benefits (EOB), prior review info, and a Summary of Benefits and Coverage.
- Claims shows summary information for your most recent claims. Go to the Claims Information page by clicking the Claims arrow to see which of your claims have been processed.

The Blue Connect dashboard means less searching and frustration for you.

When it's easy to find the right information about your health plan, making better decisions about your health is easier, too.

Let us show you where to get what you need.

When you register on Blue Connect, you can take a virtual tour to see how it works and see answers to members' Frequently Asked Questions (FAQs). Log in or register at *BlueConnectNC.com*.





Profile lets you see your account details and health plan start date so you know we have the right information on file for you.

- + Get member ID cards.
- + See the policies you have now.
- + Add or link another policy to your
 Blue Connect account (like a dental policy).
- + Tell us what information you want to get from us and how you want to get it; choose postal mail or email, and soon we'll have text messaging available, too.

Go to **BlueConnectNC.com** then click Profile.



EXPLORE YOUR OPTIONS

for quality care



HealthNAV takes the mystery out of health care.1

It isn't always easy to be an informed consumer when it comes to medical care. How do you know you're making the right choices? Getting the best care? Not paying too much?

HealthNAV, our suite of online search tools, puts the answers right in your hands.

- + Find doctors, specialists, hospitals and pharmacies based on where you are, whether that's around the corner or across the state.
- + Compare doctors; see their title, quality and performance ratings, and experience; or find one that speaks your language.
- + Compare the estimated cost of doctors, hospitals, drugs and treatments before you get there.
- + Search for urgent care centers near you, even while you're on the go.
- + Read nationwide reviews to see how others feel about the doctors you're thinking of using. Then, submit anonymous reviews of your own.



HealthNAV goes where you go...

Smart phone, tablet or computer. Get to HealthNAV through Blue Connect no matter where you are.



Compare the costs.

Did you know the cost of a service or procedure can vary widely? Same holds true for prescription drugs. HealthNAV has the tools to help you see your potential costs before you go.

Our Medical Cost Estimator helps you find 400+ low-cost, high-quality services and procedures covered by your plan.

- + Estimates break down what you might pay, what your plan might pay (what's deductible, what's coinsurance) and other costs.
- + Search for specific treatments like back, hip or knee surgery, broader categories like wellness and women's health, or use the search box to see all your options.

Go to *BlueConnectNC.com* then click HealthNAV then select Find a Doctor, Facility or Medical Costs.

Find a Pharmacy searches for local and national chains to help you save money.

- + Search for a drug store or pharmacy inyour Blue Cross NC network by name, ZIP Code, city, state or home address.
- + Find prices for the drugs you need at the store or pharmacy you want to use.
- + Filter results by what the pharmacy has in stock, open hours, and preferred status.

Go to **BlueConnectNC.com** and log in to your account then click Find a Doctor or Facility.

Our Drug Cost Estimator gives you more choices to help you lower your drug costs.

- + See what's covered, the possible cost to you, and find new ways to save.
- + Search by drug name or your medical condition.
- + See drugs you can get delivered at home through PrimeMail®.
- + Learn what can happen when different drugs are taken together so you can speak with your doctor.

Go to **BlueConnectNC.com** then log in to your account and select Find a Drug.

Urgent Care Centers save you money and give you high-quality care fast.

- + Find a center based on GPS or ZIP Code with our Blue Connect app.
- + Get fast, one-touch dialing with the click-to-call feature.
- + Find centers across the US; you can search even while you're away from home.
- + Get many of the same medical services, including X-rays and treatment for allergies, asthma attacks, bone fractures, burns and more that you'd get at your family doctor or local emergency room.

Go to *BlueConnectNC.com* and log in to your account then select Find a Doctor or Facility.



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, audio, accessible electronic formats, other formats.)
- + 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, contact:

Customer Service

Call: 1-888-206-4697, 1-800-442-7028 (TTY and TDD)

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

E-mail: 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. Call Customer Service: 1-888-206-4697.

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.



ATTENTION: If you speak another language, language assistance services, free of charge, are available to you. Call 1-888-206-4697 (TTY: 1-800-442-7028).

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-206-4697 (TTY: 1-800-442-7028).

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。請致電 1-888-206-4697 (TTY:1-800-442-7028)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-888-206-4697 (TTY: 1-800-442-7028).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-888-206-4697 (TTY: 1-800-442-7028) 번으로 전화해 주십시오.

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-888-206-4697 (ATS: 1-800-442-7028).

ملحوظة: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 87-462-888-1. المبرقة الكاتبة: 7028-44-800-1.

LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-888-206-4697 (TTY: 1-800-442-7028).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-888-206-4697 (телетайп: 1-800-442-7028).

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-888-206-4697 (TTY: 1-800-442-7028).

સુચના: જો તમે ગુજરાતી બોલતા ફો, તો નિ:સુલ્કુ ભાષા સફાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-888-1-888-206-4697 (TTY: 1-800-442-7028).

ចំណាំ៖ ប្រសិនបើលោកអ្នកនិយាយជាភាសាខ្មែរ សេវាកម្មជំនួយផ្នែកភាសាមានផ្ដល់ជូនសម្រាប់លោកអ្នកដោយមិនគិតថ្លៃ។ សូមទំនាក់ទំនងតាមរយៈលេខ៖ 1-888-206-4697 (TTY: 1-800-442-7028)។

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-888-206-4697 (TTY: 1-800-442-7028).

ध्यान दें: यदि आप हिन्दी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-888-206-4697 (TTY: 1-800-442-7028) पर कॉल करें।

ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັງຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ 1-888-206-4697 (TTY: 1-800-442-7028).

注意事項:日本語を話される場合、無料の言語支援をご利用いただけます。1-888-206-4697 (TTY: 1-800-442-7028)まで、お電話にてご連絡ください。



MORE HEALTH & WELLNESS Blue Connect puts the focus on you

Blue Connect brings you more great health and wellness tools.

Blue Cross NC wellness tools and programs support healthy living and may help you control a number of health conditions. Try one or more of these great programs to bring better health and wellness to your life:

- + Blue Cross NC offers learning tools, programs and videos to help you learn about and control chronic health conditions and live a healthier life. You'll find condition care, health seminars, preventive care and a health encyclopedia.²
- + Blue365® gives you special savings on health products and services, including gym memberships, laser eye surgery, eye care, healthy eating and family activities.³
- + Health Line BlueSM lets you call a nurse 24 hours a day, 7 days a week, to get answers to your health and wellness questions.⁴

Log in or register at **BlueConnectNC.com** then click Wellness.

Blue Connect . . . so much more than member services

Blue Connect goes well beyond member services, beyond giving you details about your health plan. It's a personal online dashboard that puts the power of good health in your hands.

Get Connected

Log in or register at **BlueConnectNC.com**

- 1 Blue Cross and Blue Shield of North Carolina offers several decision support tools, such as HealthNAV and Blue Link, to aid you in making decisions around your health care experience. These tools are offered for your convenience and should be used only as reference tools. You should consult your own legal counsel, tax advisor or personal physician as applicable throughout your health care experience.
- 2 Blue Cross and Blue Shield of North Carolina (Blue Cross NC) provides these programs online programs, Condition Care for your convenience and is not liable in any way for the goods or services received. Blue Cross NC has contracted with third-party vendors independent of Blue Cross NC to bring you some of these programs. Benefits available are subject to a member's current health plan benefits and some benefits may be different for members of Blue Cross NC's high-deductible health plans. These programs provide tools to aid in health improvement, and results are not guaranteed. Decisions regarding your care should be made with the advice of your doctor. Blue Cross NC reserves the right to discontinue or change these programs at any time without prior notification.
- 3 Blue365 offers access to savings on items that members may purchase directly from independent vendors, which are different from items that are covered under the policies with Blue Cross NC. Any disputes regarding these products and services may be subject to Blue Cross NC's grievance process. Blue Cross and Blue Shield Association (BCBSA) may receive payments from Blue365 vendors. BCBSA does not recommend, endorse, warrant or guarantee any specific Blue365 vendor or item. This program may be modified or discontinued at any time without prior notice.
- 4 Blue Cross NC provides the Health Line Blue program for your convenience and is not liable in any way for the goods or services received. 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.

®, SM Marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans. SM1 is a mark of Blue Cross and Blue Shield of North Carolina. All other marks are the property of their respective owners. Blue Cross and Blue Shield of North Carolina is an independent licensee of the Blue Cross and Blue Shield Association. U10723.5/18









