



Welcome to Blue Medicare AdvantageSM

Access your health plan 24/7
with Blue ConnectSM



Scan the QR code or go to
BlueCrossNC.com/NewMedicareAdvantage to get started.



Y0079_12406_C PA 10252023
U39311Da, 11/23



BlueCross BlueShield
of North Carolina

MEDICARE

Check off these items on your Medicare to-do list!

- Register for Blue Connect – visit [BlueCrossNC.com/NewMedicareAdvantage](https://www.bluecrossnc.com/NewMedicareAdvantage).
- Contact your Primary Care Physician (PCP) to schedule your Annual Wellness Visit or Welcome to Medicare Visit within 90 days of starting your plan. Once you've had your visit (and registered for Blue Connect), you'll **receive a \$50 gift card**.
- Fill out your Member Authorization Request form – visit [BlueCrossNC.com/MARForm](https://www.bluecrossnc.com/MARForm).
- Go paperless by updating your preferences in **Blue Connect**. Click on **Profile**, then click on **Contact Preference Center** to select your **Delivery Preferences**.

If you have any questions, call the number on the back of your member ID card.

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) provides free aids to service people with disabilities as well as free language services for people whose primary language is not English. Please contact the Customer Service number on the back of your ID card for assistance.

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) proporciona asistencia gratuita a las personas con discapacidades, así como servicios lingüísticos gratuitos para las personas cuyo idioma principal no es el inglés. Comuníquese con el número para servicio al cliente que aparece en el reverso de su tarjeta del seguro para obtener ayuda.

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P.O. Box 2291
Durham, NC 27702-2291

[First Name Last Name]
[Address 1]
[Address 2]
[City, State ZIP]

Blue Medicare AdvantageSM

Your Guide to Get Started



BlueCross BlueShield
of North Carolina

MEDICARE

Visit [BlueCrossNC.com/NewMedicareAdvantage](https://www.BlueCrossNC.com/NewMedicareAdvantage)

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Welcome to **Blue** Medicare AdvantageSM

Use These Steps to Make the Most Out of Your Plan

1

Sign up for **Blue Connect**SM

Visit BlueCrossNC.com/SignUpForBC or scan the QR code below.

Learn more on page 4.



2

Call your **Primary Care Physician (PCP)**

Schedule your **Annual Wellness Visit** within 90 days (completing this visit will **earn you a \$50 reward**).

Learn more on page 5.

3

Fill out your **Member Authorization Request Form**

So we can speak with your loved ones about your care.

Learn more on page 5.

4

Go paperless and sign up for **AutoPay**

Receive digital communications from Blue Cross and Blue Shield of North Carolina (Blue Cross NC), and sign up for AutoPay if you have a premium.

Learn more on page 5.

5

Review your plan's **pharmacy benefits with your doctor**

Look for your preferred prescriptions and ask your doctor if generic options are available.

Learn more on pages 6-7.



Our **Blue Cross NC Customer Service** can help you:

- **Understand your coverage** and Explanation of Benefits (EOB)
- **Find a provider** and schedule appointments
- **Learn about additional benefits** like dental, in-home care, transportation and more

For assistance, call the number on the back of your member ID card.



Get Started

1 Sign up for Blue Connect – here are two easy ways:



BlueConnect™

Visit BlueCrossNC.com/SignUpForBC
or scan the QR code.



Register on our free
Blue Connect MobileSM app
Download the app from the iTunes
App Store or Google Play.



Be sure to have your member ID card on hand, you'll need it to register.

Once you have Blue Connect, you can:

- **Find in-network providers**
 - On the home screen, select **Find Care**, then **Find a Doctor or Facility**
- Look up covered medications and locate a preferred pharmacy
 - On the home screen, select **Prescription**, then **Find a Drug** or **Find a Pharmacy**
 - Find more information about prescription benefits on page 6
- **Review your claims**
- Access supplemental benefits and wellness support
- If you have a premium, you can set up autopayments to have it automatically withdrawn from your bank account
- **And more**

2 Call your PCP and schedule your Annual Wellness Visit within 90 days of your plan's start date

Did you know? Once you go to your Annual Wellness Visit or Welcome to Medicare visit, we'll send you a **\$50 gift card**. You must be registered with Blue Connect to receive this reward. A routine annual physical is also eligible for the gift card.

Give your doctor a call to discuss any medications or necessary screenings.

Before scheduling any appointment, you should review your Evidence of Coverage (EOC). This is a complete list of your plan's coverage, costs, benefits and services. Visit [Medicare.BlueCrossNC.com/Forms-Library](https://BlueCrossNC.com/Forms-Library), then select **2024 Evidence of Coverage**, or call the **Customer Service** number on the back of your member ID card to receive a copy of your EOC. (Note: An EOC is different from an EOB, or Explanation of Benefits – see page 9 to learn about EOBs.) Your EOCs will also be available in Blue Connect on the coverage page.

3 Fill out your Member Authorization Request Form

As a member of Blue Cross NC, you have the right to receive information about your coverage and play an active part in your health care. If you have someone assisting with your care, you can make sure they're involved by authorizing us to disclose your health information to them.

You can do this with the Member Authorization Request Form (sometimes referred to as a HIPAA form). Visit BlueCrossNC.com/MARForm to print, complete and mail in the Member Authorization Request form so we can share your medical information with those who help manage your care.

4 Go paperless and sign up for AutoPay

Once you've signed up for Blue Connect, you can receive Blue Cross NC notifications online and have your premium payments withdrawn directly from your bank account (if you have a premium).

To receive paperless communications:

- Open the menu on the top right of the app's home screen
- Select **Profile**
- In the Contact Preferences Center section, select **Delivery Preferences**
- Select your delivery preferences for documents, notices, etc.

To sign up for AutoPay:

- Visit BlueCrossNC.com/AutoPay
- Register and schedule your payments

5 Review your plan's pharmacy benefits with your doctor.*

Your Blue Medicare Advantage benefit can help you save on prescriptions – here's how:

- Ask your doctor about generic medications. They work the same as brand name drugs, and many of them are available at no cost.
- Be sure to use preferred retail and mail order pharmacies where Blue Cross NC has negotiated the most savings for our members.
- **Review the formulary** with your doctor to find the expected drug cost and learn about any restrictions. You can access the formulary in **Blue Connect** by clicking on **Prescription** then select **Find a Drug**, or contact the Customer Service number on the back of your member ID card for additional information.
- Under your plan, a one-month supply of **insulin is never more than \$35**.
- Most Part D vaccines are covered at no cost for Blue Cross NC members.
- You can find out more about your formulary, generics and preferred retail pharmacies online at [BlueCrossNC.com/MedicarePharmacy](https://www.bluecrossnc.com/MedicarePharmacy).

About your Part B premium

With all Medicare Advantage plans, you must continue to pay your Part B premium. If you have Blue Medicare EssentialSM or Blue Medicare Medical OnlySM, you will receive a portion of this premium back as a rebate in your Social Security check, or you will be billed a lower Part B premium depending on how you pay (you will begin seeing your rebate or premium reduction within two months of enrollment).**

* Pharmacy benefits are not available on all Medicare plans.

** You must pay your own Part B premium to be eligible for the reduction. You cannot receive Medicaid or any other assistance from a health program that could potentially pay your Part B premium. If you also receive a Part B giveback from a secondary plan, you can receive both reductions up to – but not exceeding – the total amount of your Part B premium. Please note: It may take up to two months to receive your first reduction. (You'll receive both reductions in your first check/reduction.) Depending on how you pay your Part B premium, you'll see this reduction as a credit in your check or pension from Social Security, the U.S. Office of Personnel Management or the U.S. Railroad Retirement Board, or as a reduction in your Part B premium bill.



We care about your health

Taking medications as prescribed is part of maintaining your health. These are a few ways we can help you stay on track and learn more about your medications:

- ✓ You may receive reminders to refill any maintenance drugs you're currently prescribed.
- 🔍 Eligible members can participate in a comprehensive medication review to get more information about how your prescribed medications work and any possible side effects.
- ✉️ You can have your prescriptions mailed to you from any in-network mail order pharmacy. You may save more by using one of our preferred mail order pharmacies, which are:
 - **AllianceRx Walgreens Pharmacy** (alliancerxwp.com)
 - **Express Scripts Pharmacy** (express-scripts.com)

You can register with them online, or call the Blue Cross NC Customer Service number on the back of your member ID card to receive an order form.

About your Coverage Gap

According to the U.S. government:

Most Medicare drug plans have a coverage gap. This means there's a temporary limit on what the drug plan will cover for drugs.

Not everyone will enter the coverage gap. The coverage gap begins after you and your drug plan have spent a certain amount for covered drugs. Once you and your plan have spent \$5,030 on covered drugs in 2024, you're in the coverage gap. This amount may change each year.* For more information, visit [Medicare.gov](https://www.Medicare.gov) and search for Coverage Gap.

* Costs in the coverage gap. Medicare. (n.d.). [medicare.gov/drug-coverage-part-d/costs-for-medicare-drug-coverage/costs-in-the-coverage-gap](https://www.Medicare.gov/drug-coverage-part-d/costs-for-medicare-drug-coverage/costs-in-the-coverage-gap)

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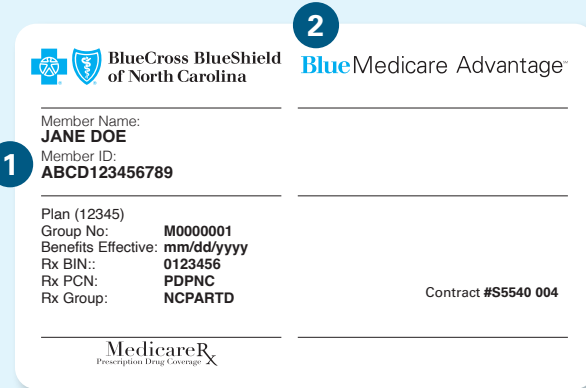




Your Member ID Card

Your member ID card holds important information about your plan. Be sure to present it whenever you visit your doctor or any other health care provider.

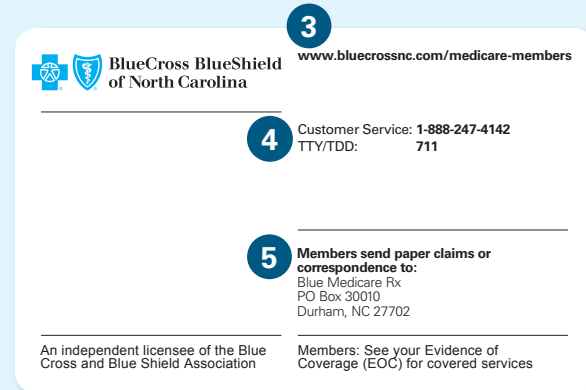
Understand your member ID card



1 Member ID – This is your personal Blue MedicareSM member number; it begins with a series of letters (ABCD in this example).

2 Your plan's name.

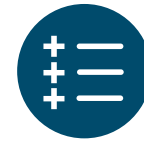
3 Member website – Visit this website for complete information on your coverage and much more.



4 Customer Service – Call this number when you have questions or concerns about billing, claims or any other issues.

5 Mailing address – This is the address to use whenever you want to send us something in writing.

For illustrative purposes only.



Explanation of Benefits (EOB)

Medical and hospital claims totals for 2024

	1	2	3	4	5
	Amount Billed	Amount Blue Cross NC Allowed	Amount Blue Cross NC Paid	Amount Denied	Your Share
Totals for this month (for claims processed from August 1, 2024, to August 31, 2024)	\$100	\$75	\$75	\$0	\$25
Totals for 2024 (all claims processed through August 31, 2024, for services received in 2024)	\$100	\$75	\$75	\$0	\$25

For illustrative purposes only.

After you go to a doctor or other health care provider, you'll receive an EOB from us. You can see all your EOBs online by logging in to Blue Connect and clicking on the Claims tab. Please remember: An EOB is not a bill. You'll want to compare the amount you may owe on the EOB to your bill from the health care provider. If the amounts don't match, call Customer Service for assistance.

1 Amount billed – The amount your doctor (or other health care provider, such as a hospital) charged for a service.

2 Amount allowed by plan – The amount covered by the plan. This is a discounted rate Medicare or Blue Cross NC has negotiated with doctors, hospitals and other health care providers for a covered service to help keep costs low.

3 Amount plan paid – The amount Blue Cross NC paid on behalf of this plan.

4 Amount denied – This may be an amount for a service not covered by your plan or an amount above the allowed amount.

5 Amount you may owe – The amount you may have to pay; this amount should match the amount, if any, on the bill you receive from your provider.



Additional Benefits



Dental services

Coverage for dental services, including exams, X-rays and periodontal services. You'll receive a separate ID card in the mail for your dental services from **LIBERTY Dental®**. For more information about your dental coverage or to find a dentist in network, please visit Client.LibertyDentalPlan.com/BCBSNC.



Vision services

Use your Blue Medicare Advantage plan for your eye exams plus a yearly allowance on prescription eyewear. Your Medicare Advantage HMO or PPO ID card allows you to access these benefits. HMO and PPO plans include a routine eye exam for \$10-\$25.*

To get the most out of your available discounts and allowance, be sure to find an eye doctor in the network using our Find a Doctor tool.



Hearing services

The **TruHearing®** program features a \$0 copayment on an annual hearing exam and a \$699-\$999 copay for hearing aids (one exam per ear, per year).

For more information and to schedule a hearing exam with a provider in your area, call 1-866-202-0093 (TTY: 711).*

Be sure to check the handy quick reference guide on page 15 for more information on how to access your supplemental benefits.

*Must use designated providers.

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Fitness

The **Silver&Fit®** Healthy Aging and Exercise Program offers you a no-cost membership at a participating fitness center. The program also includes on-demand workout videos, a home fitness kit and custom workout plans. (Note: Some facilities may offer limited hours.)



Non-emergency transportation (on select plans)

Blue Cross NC Medicare Advantage plans make it easy to get to-and-from doctor appointments, dental visits and your pharmacy with **SafeRideSM**. SafeRide provides flexible options to book a ride in advance or on-demand.

- 24 non-emergency, one-way rides per year
- Wheelchair-accessible vans and non-emergency ambulances also available
- Real-time status updates via SMS (text) notification



Over-the-counter (OTC) card (on select plans)

You will receive an OTC allowance card in the mail to keep and use toward the purchase of OTC health and wellness products available through our OTC vendor. To shop for items, find eligible stores or check your balance, visit MyBenefitsCenter.com. Don't discard your OTC allowance card. Unlike a gift card, it resets quarterly (January, April, July, & October), so be sure to take advantage of your full benefit.*



Support for caregivers

Carallel® provides live support to family members caring for their loved ones. If you have questions about managing a loved one's health care, Carallel's Care Advocates are available by phone (1-877-740-2870), email or chat to provide live, one-to-one support and guidance. Be sure to visit the **MyCareDesk®** digital platform at BlueCrossNC.MyCareDesk.com. It provides tools and resources to help you make decisions about senior living, in-home care, finances and more.



Post-discharge meals

Mom's Meals® is a benefit for all Blue Medicare Advantage members who have been discharged from the hospital. Available at no additional cost, you'll receive two meals per day for 14 days, delivered right to your door. These nutritious meals are based on the diet or meal plan your doctor recommends after your discharge from an inpatient hospital or other qualifying facility. A nurse advocate from Blue Cross NC will call you to arrange delivery.

*Amount varies by plan. Allowance card refilled each quarter. Amount does not roll over quarter-to-quarter.

The Silver&Fit program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). Silver&Fit is a federally registered trademark of ASH. All programs and services are not available in all areas and are subject to change. This program includes the Standard network. Premium network may have monthly costs. Some facilities may offer limited hours.

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Additional Benefits for Health & Home



Home safety devices

To help you lower your risk of falling, you can receive two home safety devices per year at no cost to you. Home safety devices include night lights, grab bars, anti-slip mats, raised toilet seats and so much more. You'll receive an approved list of devices by mail and can order by phone or online. (Devices must be ordered from approved product list using designated provider.)



Personal Emergency Response System (PERS)

Get help with the push of a button. Your plan includes a wearable device that will connect you with a call center and get you the emergency services you need. Most devices also include fall detection, GPS tracking and an app to alert family or caregivers. Contact **Connect America**® at 877-909-4179.



Telehealth

At Blue Cross NC, we've been covering telehealth visits for over 20 years. Our Blue Medicare Advantage plans include our commitment to virtual care and provide coverage for behavioral health and primary care telehealth visits.



Skilled nursing facility benefit

Blue Medicare Advantage plans cover care in a skilled nursing facility for up to 100 days per benefit period. With Original Medicare, you may have to pay a copay for days 61–100. With Blue Medicare Advantage, your copay for days 61–100 is \$0.



In-home assistance (on select plans)

The **CareLinx** network of pre-screened, professional caregivers provides you with extra help in your home when you need it.* CareLinx's dedicated staff works with you to understand your in-home assistance needs including your schedule and caregiver preferences. Within one to two weeks, you'll be matched with candidates who best meet your needs.

- Personalized caregiver matching
- 60 hours per year of in-home support services
- Help with meal preparation, bathing, medication reminders and more

* Some restrictions and limitations apply. Minimum of two hours per visit.

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Privacy and Communications

Your privacy is important to us. We only share your data with partners who can help you manage your health. You can expect to receive communications about:

- Medical screenings
- Immunizations and flu shots
- Additional benefits included with your plan
- Comprehensive medication reviews from our pharmacy team (for eligible members)

Blue Medicare Advantage™

Connect with a Medicare expert at your local Blue Cross NC Center



With locations across the state, we make it easy to get the answers you need when you need them. Call, visit or meet virtually with a Blue Medicare plan expert today.



Phone: 1-888-275-7513 (toll free)



Online: [BlueCrossNC.com/Centers](https://www.bluecrossnc.com/centers)

Or contact Customer Service 7 days a week, 8 a.m. – 8 p.m. ET



HMO: 1-888-310-4110 (TTY: 711) PPO: 1-877-494-7647 (TTY: 711)

* Amount varies by plan. Allowance card refilled each quarter. Amount does not roll over quarter-to-quarter.

** Some restrictions and limitations apply. Minimum of two hours per visit.

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InComm is an independent company providing allowance cards for health and wellness products on behalf of Blue Cross NC. OTC Network does not offer Blue Cross or Blue Shield products or services.

SafeRide, Carallel, CareLinx and Connect America contract with Blue Cross NC to provide supplemental benefits on behalf of Blue Cross NC. They do not provide Blue Cross or Blue Shield products or services.



Quick Reference Guide

Blue Medicare Advantage™

Keep this chart so you can easily find the resources you need.

Blue Medicare Advantage includes the following benefits to help you live well:

Benefit	To Learn More	Provided By
Vision Care Eye exams and prescription eyewear.	Log in to Blue Connect to find a provider.	Community Eye Care (CEC™)
Dental Care Oral exams, cleanings, X-rays and more.	Client.LibertyDentalPlan.com/BCBSNC 1-866-544-4350 (TTY: 1-877-855-8039)	LIBERTY Dental Plan
Hearing Services Hearing aids and routine exams.	TruHearing.com/BCBSNCMA 1-855-238-5535	TruHearing
Fitness Program Gym or virtual classes plus a home fitness kit.	BlueConnectNC.com 1-888-797-8058	Silver&Fit
Over-the-Counter (OTC) Allowance Card Purchase health and wellness products.*	MyBenefitsCenter.com 1-833-569-2330	OTC Network®
Home Safety Devices Choose two catalog products at no cost.		
Non-Emergency Medical Transportation 24 one-way rides per year.	BlueConnectNC.com First-time users: 1-888-617-0271	SafeRide
Support for Caregivers Personalized coaching and resources.	BlueCrossNC.MyCareDesk.com 1-877-740-2870	Carallel
In-Home Assistance 60 hours per year of in-home support services.**	CareLinx.com/BlueCrossNC 1-855-524-1211	CareLinx
Personal Emergency Response System A wearable device with one button emergency calling.	BlueCrossNC.ConnectAmerica.com 1-877-909-4179	Connect America

Blue Cross NC contracts with independent companies to provide supplemental benefits. Those companies are responsible for the services they provide. They do not provide Blue Cross or Blue Shield products or services.

Cut Here



Scan to access Blue Connect

your member website where you can find complete information about your coverage **24 hours a day, 7 days a week.**

Seniors' Health Insurance Information Program (SHIIP)

Phone: 1-855-408-1212 (TTY: 711)

Hours: Mon. – Fri., 8 a.m. – 5 p.m.

Email: ncdoi.ncshiiip@ncdoi.gov

SHIIP is a state consumer division of the North Carolina Department of Insurance. SHIIP assists with Medicare, Medicare Part D, Medicare Supplement, Medicare Advantage, Medicare fraud and abuse and long-term care insurance questions.

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BlueCross BlueShield
of North Carolina

MEDICARE

Visit [BlueCrossNC.com/NewMedicareAdvantage](https://www.BlueCrossNC.com/NewMedicareAdvantage)



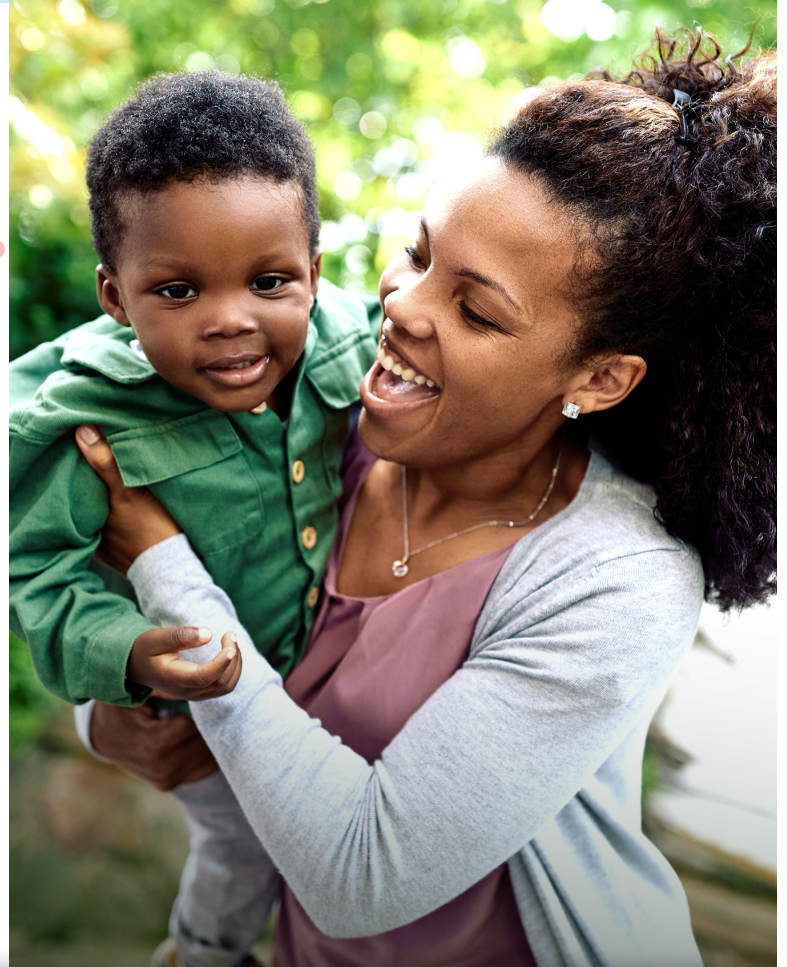
P.O. Box 2291
Durham, NC 27702-2291



Care every step of the way

At Blue Cross and Blue Shield of North Carolina (Blue Cross NC), we know that pregnancy and parenting can be overwhelming. Your health plan and community offer resources to make things easier for pregnant people and parents — physically, emotionally and financially.

Thank you for being our valued member.



My Pregnancy app



Health Care During and After Pregnancy

Visits with your health care provider ensure that your growing baby is healthy and that you're doing well and have support during and after pregnancy.

- Make your first prenatal appointment as soon as you find out you're pregnant. This visit will include medical tests and questions about you and your health. It's also a chance for you to talk with your provider about what to expect throughout pregnancy, so bring a list of any questions you have.
- Until the baby is born, your health care provider will tell you how often to come in for checkups.
- After having a baby, postpartum appointments help you to be your healthiest self and the best parent you can be. Have your first postpartum checkup within three days to 12 weeks of giving birth. Please check with your provider regarding which timeframe is appropriate for you. These checkups include physical exams and questions to make sure you have the physical, practical and emotional support you need.

Call 800-218-5295 or **scan the QR code** below for help finding an in-network doctor for these appointments.



My Pregnancy



There's an App for That!

Blue Cross NC's **My Pregnancy app** is full of information and support for a healthy pregnancy. Learn what to expect at every stage of pregnancy and new parenthood, keep a list of questions to ask your doctor and enjoy features like the Kick Counter! Register with your Blue Cross NC member information.

Search 'My Pregnancy by Blue Cross NC' on Google Play or the App Store, and register with your Blue Cross NC member information.



Having a Hard Time? Care Navigators Help You Find the Right Professionals

Pregnancy and parenting can be hard on a person's mental health. If you have substance use challenges or often feel down, worried, irritable or tired, you may benefit from behavioral health care. Blue Cross NC behavioral health care navigators ask about what you're going through and match you with the right behavioral health care provider for your needs, location and schedule.

Call 1-800-755-0798. Or fill out a form at [BlueCrossNC.com/CareNavigationForm](https://www.bluecrossnc.com/CareNavigationForm) to start working with a Blue Cross NC Care Navigator, then please select the "maternal mental health option."

Help with Healthy Food Costs, Breastfeeding and More Through WIC

The Special Supplemental Nutrition Program for **Women, Infants and Children (WIC)** helps families pay for certain healthy foods for pregnant women, those who have recently given birth, and babies and children up to age five. WIC also offers breastfeeding support, nutrition education and more. Call your local WIC office to see if your family is eligible. Visit [NCDHHS.gov/LocalWIC](https://www.ncdhhs.gov/LocalWIC) to learn about WIC in your county.

Blue Cross NC offers wellness solutions as a convenience to aid our members in improving their health; results may vary. Blue Cross NC reserves the right to change or discontinue wellness solutions at any time. Decisions regarding care should be made with the advice of a doctor.

Wildflower Health is an independent company and maintains the My Pregnancy app on behalf of Blue Cross NC. Wildflower Health does not offer Blue Cross or Blue Shield products and services.

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SEE WHAT'S NEW FOR 2023

Blue Medicare Advantage Highlights



In-Home Assistance

CareLinx provides **60 hrs/yr of help** with meals, bathing, medication reminders and more.



Support for Caregivers

Carallel provides **tools and resources** that can be shared with your circle of care.



Non-Emergency Medical Transportation

SafeRideSM provides **24 one-way rides per year**; book in advance or on-demand.



Personal Emergency Response System (PERS)

A **wearable PERS device** connects to Connect America for one-button calling to emergency services.



For a free consultation,
please call the Flatlands
Jessup office at
252-946-8154, or visit
FlatlandsJessup.com.



More Great 2023 Benefit Highlights



Part B Giveback

Receive a **[\$50] reduction** of your monthly Part B premium with HMO Essential.*

**Available on Blue MedicareSM Medical (HMO-POS) and Essential plans.*



Reduced Out-of-Pocket Expenses

Including lower specialist copays and lower maximum out-of-pocket amount.



Expansive Drug Formulary

250 additional drugs, plus over 300 in a more affordable tier.



Quarterly Over-the-Counter (OTC) Allowances*

Quarterly allowance for OTC meds and other health-related products.

**On most plans.*



Enhanced Dental Coverage

For services including oral exams, cleanings, X-rays and more.¹

Continued on the next page

2



[BlueCrossNC.com](https://www.bluecrossnc.com)



**BlueCross BlueShield
of North Carolina**

Benefits You'll Continue to Enjoy

TruHearing[®]

Hearing Services

TruHearing Hearing Aid Program brings you guaranteed low pricing on hearing aids and a **[\$0] copayment** on a routine hearing exam.

Silver&Fit[®]

Gym Benefit

The Silver&Fit Healthy Aging and Exercise Program offers you a **no-cost membership** at a fitness or exercise center, a variety of at-home fitness kits and one that includes a free Fitbit[®].²



Meals Benefit

A post-discharge meal program from Mom's Meals that provides **two meals per day for 14 days** after discharge from a hospital or other inpatient facility.



Vision Services

Prescription eye wear allowance plus coverage for eye exams.



Preventive Care Covered at 100%

Routine health care that includes screenings, checkups and counseling.



No Referrals to See a Specialist

Making care easier.



Continued on the next page



QUALITY CARE through innovative solutions

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) is now offering a wider range of programs through Carelon Medical Benefits Management (Carelon), a leader in the management of specialized care. Carelon offers innovative solutions for a variety of clinical specialties — ensuring tests and treatments meet proven, evidence-based guidelines. It’s just another way to make sure that your employees are getting care that’s not only appropriate based on their medical needs, but also safe and affordable.

3:1 ROI for each program¹

Better management of today’s most complex tests and treatments can lead to optimal member care and savings.



Diagnostic Imaging Management (DIM)

Advanced diagnostic imaging is the cornerstone of specialized care — and the need to manage it has never been greater. Standards of care continue to evolve, variances from best practices still exist and cost differences between facilities can be dramatic. Over a 12-month period, the DIM program reviews nearly 43,000 high-tech imaging services, totaling more than \$51 million in claims, to ensure individuals get appropriate imaging care.¹

Proven results¹

- Average expected **savings of \$1.92 per member per month** (PMPM)
- Gross program **savings of \$45.7 million**



Specialty Care Shopper

This program empowers employees to make savvier health care choices that minimize out-of-pocket expenses for certain diagnostic imaging services. Through a combination of provider education and member outreach, we give cost and quality information on nearby facilities before an individual decides where to go for a CT scan or MRI.

Proven results¹

- Average expected **savings of \$0.27 PMPM**
- Gross program **savings of \$2.9 million**



Medical Oncology

Cancer treatment options are growing at a rapid pace — as are their costs. This program takes a value-based approach to cancer care that relies on evidence-based medicine. We assist providers in choosing the optimal treatment pathways based on efficacy, lower toxicity and cost. By getting the best care at the best price, patients gain peace of mind during a trying time.

Proven results¹

- Average expected **savings of \$1.13 PMPM**
- Gross program **savings of \$22.3 million**



Sleep Management

This program promotes affordable and effective care for sleep disorders. We review clinical appropriateness for testing (type and location). And treatments can be conveniently administered from the comfort of home.

Proven results¹

- Average expected **savings of \$1.12 PMPM**
- Direct impact **savings of \$14.5 million**



Enhanced Cardiology

Our cardiology solution provides evidence-based care management for highly utilized, expensive imaging. We help ensure that patients receive high-quality, more affordable care. As a result of our interventions, patients aren't exposed to unnecessary procedures — or their associated risks and out-of-pocket costs — and providers follow evidence-based clinical practice guidelines.

Proven results¹

- **15-25% average savings** for managed services
- **93% overall provider satisfaction**

Find out more

Contact your Blue Cross NC sales representative to learn how our innovative solutions can benefit your organization and employees.

¹ Based upon prior authorization data over a rolling 12-month period from 10/2021 to 9/2022.

Carelon Medical Benefits Management is an independent company providing specialty care management services on behalf of Blue Cross NC. Carelon Medical Benefits Management does not offer Blue Cross or Blue Shield products or services.

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WE'RE TAKING WELLNESS to a whole new level



For standard wellness

Healthy and happy employees tend to be more productive. That's one of the reasons employers work so hard to promote and encourage healthy habits. Blue Cross and Blue Shield of North Carolina (Blue Cross NC) wants you to know you're not in this alone.

As part of our commitment to our members and the business community, Blue Cross NC is always looking for ways to increase impact and participation in our wellness-focused offerings. To that end, we have created a new Wellness Engagement program that integrates our expertise in health care initiatives and education with a robust platform provided by Rally Health, featuring improved engagement tactics to help people achieve better health. Participants get a more personalized experience without additional administration by employers.

Why wellness is different with us



Fun and personalized user experience.

Each member's wellness portal content is personalized based on their health survey answers. Plus, members can browse the portal's built-in activities and choose to complete those that are meaningful to them.



Reward opportunities with Rally® Coins.

Members will earn Rally Coins for a variety of everyday actions that contribute to health. With smaller reward increments, there are opportunities for members to earn incentives almost every time they log in, leading to more frequent engagement.



Wellness on the go: Mobile app & wearable devices.

In addition to web access, the wellness portal also comes in the form of an app for Android™ or iPhone®. Members can engage on the go and even sync to track steps with their phone, smartwatch or other wearable device, such as Fitbit® or Garmin®.



More than wellness.

The Wellness Engagement program goes beyond standard wellness, by encouraging members to maximize their plan through resources and information to make the best health care and lifestyle choices.

Personalized, mobile, consumer-focused wellness programs encourage and support employees to make incremental changes.¹

Bringing it all together

Our Wellness Engagement program builds on tried and true engagement tactics like personalized experiences truly built for the member and online community to inspire commitment. The portal integrates with technology they are already using, connecting members and their actions for measurable success. And gamification provides incentives for meaningful actions toward wellness, for the total package.



Many ways to engage

Employers and their members have access to all the standard features of the wellness portal, including Rally Coins which they can earn for just about everything they do on the portal.

Programs	Activities
<p>Activities on the wellness portal</p>	<p>Available to all members:</p> <ul style="list-style-type: none"> • Personalized Activities and Resources • Health Survey • Public Challenges • Skill-Building Missions • Quizzes • Community, Where Members Can Interact with Others in a Friendly Environment
<p>Targeted member campaigns</p>	<p>The Blue ConnectSM Activity Center will continue to promote the following programs, based on member eligibility:</p> <ul style="list-style-type: none"> • Blue Connect Registration* • Contact Preferences • Nurse Support (Case Management or Condition Care)* • Telehealth • Emergency Room Education* • Diabetes Progress Report* • Annual Physical

*Members who are identified through medical claims or internal data are eligible for these activities.



Earn Rally Coins as part of the standard wellness portal

Get rewarded with Rally Coins on your journey to better health. Whether you're logging in to the wellness portal or participating in Missions and Challenges, you can earn this virtual currency to spend in the portal on lots of fun products, to help a charity and more.

Cash in your Coins for discounts on fitness trackers, use them to bid on auction prizes or to enter a sweepstakes – all from your wellness portal.

Employers also have the option to add additional wellness features from the list below as buy-ups:

- Private Challenges
- Personal Coaching
- Wellness Courses

Let's talk!

For more information, please contact your authorized Blue Cross NC sales representative.

¹ *How to Future Proof Your Well-Being Strategy*. Rally Health, 2021.

Blue Cross NC offers health and wellness programs as a convenience to aid members in improving their health; results are not guaranteed. Blue Cross NC reserves the right to discontinue or change these programs at any time. The goal is to help members make better decisions about their health and to help them follow their provider's plan of care. Decisions about care should be made with the advice of the member's provider.

Rally Health is an independent company that is solely responsible for the services it provides. Rally Health does not offer Blue Cross or Blue Shield products or services.

Telehealth services are subject to the terms and conditions of the member's health plan, including benefits, limitations and exclusions. Telehealth services are not a substitute for emergency care. Decisions regarding your care should be made with the advice of your doctor.

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MEDICARE

P.O. Box 17168
Winston-Salem, NC 27116-7168

[FirstName LastName]
[Address 1]
[Address 2]
[City, State ZIP]

[Month DD, YYYY]

Dear [First_Name Last_Name],

We at Blue Cross and Blue Shield of North Carolina (Blue Cross NC) want to remind you of a benefit of your Blue Medicare AdvantageSM plan – your **Annual Wellness Visit**. This is different from an annual physical, which can include a physical exam, bloodwork, tests and/or treatment of illness.

The cost of your **Annual Wellness Visit (or Welcome to Medicare Visit if you've enrolled in Medicare within the last 12 months*)** is \$0.** Plus, you'll receive a \$50 gift card from Blue Cross NC.

During the Annual Wellness Visit or Welcome to Medicare Visit, you and your primary care provider (PCP) work together on a personalized plan to help you stay healthy and get the most out of your care. Your PCP may also:

- Work with you on your Health Risk Assessment questionnaire
- Measure your height, weight and blood pressure
- Test your vision
- Ask questions to make sure your home and habits are safe for your continued health
- Discuss your risk levels for depression and related conditions
- Help you schedule preventive screenings, such as a mammogram or a prostate exam
- Provide referrals for other care if needed
- Answer any questions you may have

If you have a Blue Connect Account, we'll send you a postcard with instructions to claim your reward. **No Blue Connect account yet?** Sign up today at BlueCrossNC.com/AWVBlueConnect. If you prefer not to have a Blue Connect account, just call the Customer Service number on the back of your member ID card and ask about the reward.

Make Your Annual Wellness Visit Virtual

If you're sick, virtual visits are a great way to get health care from the comfort of home while protecting yourself and others. They're covered the same as in-person visits. You can still get the \$50 gift card for a phone or online video Annual Wellness Visit! (Welcome to Medicare visits must be in person.) Ask your PCP about virtual visit options.

Learn more about the **Annual Wellness Visit**, virtual care and the **\$50 gift card offer** at BlueCrossNC.com/AWVinfo.

To your good health,



Marcus Wallace, MD
Chief Medical Officer,
VP, Clinical Operations and Innovations

Get Your
Annual Wellness Visit
and Receive a
\$50 Gift Card



Scan to register for
Blue ConnectSM!




Here's How You're Doing on Your Care for This Year

Talk with your PCP about scheduling any screenings you're missing.

Health Care Status Check

Recommended preventive services for:

[First_Name Last_Name]

Screenings	Status
Annual Wellness Visit (AWV) A visit with your PCP to develop or update a personalized prevention plan based on your current health and risk factors.	
Breast Cancer Screening A mammogram or X-ray to detect breast cancer – the second leading cause of cancer death in U.S. women. Every woman is at risk and risk increases with age.	
Colorectal Cancer Screening These screenings help find growths in the colon so they can be removed before becoming cancerous. Options include a colonoscopy, flexible sigmoidoscopy or stool card test (fecal occult blood test, FIT kit). If cancer is found early, treatment is more effective.	

* Your Welcome to Medicare Visit must occur within the first 12 months of Medicare Part B coverage. You do not need the Welcome to Medicare Visit to qualify for Annual Wellness Visits.

** Members may have costs for other services not related to their Annual Wellness Visit.

Please allow 12 weeks for claim processing before receiving your gift card. Gift card offer is available for a limited time only and is subject to change at any time. All federal, state and local taxes on gift cards, if applicable, are the sole responsibility of the member. Members should consult their tax professional on the tax treatment of gift cards.

Blue Cross NC provides free aids to service people with disabilities as well as free language services for people whose primary language is not English. Please contact the Customer Service number on the back of your member ID card for assistance.

Blue Cross NC proporciona asistencia gratuita a las personas con discapacidades, así como servicios lingüísticos gratuitos para las personas cuyo idioma principal no es el inglés. Comuníquese con el número para servicio al cliente que aparece en el reverso de su tarjeta del seguro para obtener ayuda.

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Screenings

Status

AWV_ELIG_GAP_YN | is equal to | N

Annual Wellness Visit (AWV)

A visit with your PCP to develop or update a personalized prevention plan based on your current health and risk factors.



AWV_ELIG_GAP_YN | is equal to | Y

Annual Wellness Visit (AWV)

A visit with your PCP to develop or update a personalized prevention plan based on your current health and risk factors.



BCS_GAP_YN | is equal to | Y

Breast Cancer Screening

A mammogram or X-ray to detect breast cancer – the second leading cause of cancer death in U.S. women. Every woman is at risk and risk increases with age.



BCS_GAP_YN | is equal to | N

Breast Cancer Screening

A mammogram or X-ray to detect breast cancer – the second leading cause of cancer death in U.S. women. Every woman is at risk and risk increases with age.



COL_GAP_YN | is equal to | Y

Colorectal Cancer Screening

These screenings help find growths in the colon so they can be removed before becoming cancerous. Options include a colonoscopy, flexible sigmoidoscopy or stool card test (fecal occult blood test, FIT kit). If cancer is found early, treatment is more effective.



COL_GAP_YN | is equal to | N

Colorectal Cancer Screening

These screenings help find growths in the colon so they can be removed before becoming cancerous. Options include a colonoscopy, flexible sigmoidoscopy or stool card test (fecal occult blood test, FIT kit). If cancer is found early, treatment is more effective.





SPECIALTY MEDICATIONS GUIDE

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Count on the name trusted for over 88 years



SPECIALTY MEDICATIONS

Specialty medications are typically prescribed by a specialist provider. They're usually unique, require special dosing or administration and are significantly more costly than alternative medications.

Some specialty medications will need to be filled at a participating specialty pharmacy in our network. These medications are identified in the specialty column of the formulary guide.



Specialty Pharmacies

To find out which pharmacies can fill your specialty medication prescription, call the Customer Service number on the back of your Blue Cross and Blue Shield of North Carolina (Blue Cross NC) member ID card.



Hemophilia Network

Specialty medications for the treatment of hemophilia and other bleeding disorders must be dispensed through a pharmacy participating in this network.

This includes self-insured members who have an exclusive specialty pharmacy provider.



Drugs that Need Prior Authorization

What is Prior Authorization? This means your doctor must explain in writing why you need a certain medication before Blue Cross NC can decide if it will be covered.

Call the Customer Service number on the back of your Blue Cross NC member ID card at 1-877-258-3334



Specialty Pharmacy Network Participants

Pharmacy*	Phone Number	Website
Accredo Health	877-261-5596	www.accredo.com
AllianceRx Walgreens Prime**	877-627-6337	www.alliancerxwp.com
Avita Pharmacy	888-284-8279	www.avitapharmacy.com
Benevere Pharmacy	866-465-1043	www.beneverepharmacy.com
Biologics	866-246-2010	www.biologicstoday.com
BioPlus**	866-514-8082	www.bioplusrx.com
Atrium Health Specialty Pharmacy**	704-512-6057	www.atriumhealth.org
Cone Health Wesley Long Pharmacy	844-642-5762	www.conehealth.com/locations/profile/wesley-long-outpatient-pharmacy/
CVS Caremark Specialty Pharmacy**	888-345-7531	www.cvscaremarkspecialtyrx.com
Diplomat Specialty Pharmacy/Optum**	855-300-8153	www.diplomatpharmacy.com/specialty-infusion
Drugco Health**	866-601-8434	www.drugcohealth.com
Duke Specialty Pharmacy	919-373-3526	www.dukehealth.org/locations/duke-specialty-pharmacy
Encompass Rx	855-443-9944	www.encompassrx.com
Holly Springs Pharmacy	919-346-6689	www.hollyspringspharmacy.com
HPC Specialty Pharmacy**	800-757-9192	www.hpcspecialtypharmacy.com
Josefs Pharmacy**	855-326-9112	www.josefpharmacy.com/SpecialtyPharmacy.shtml

* List of participating pharmacies is subject to change.

** Denotes pharmacies participating in the Hemophilia Specialty Pharmacy Network. Hemophilia medications must be dispensed through this network. Your specific plan determines which specialty network pharmacies you should use. If you have questions about pharmacies or specialty drugs, call the Customer Service number listed on your MemberID card.

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Specialty Pharmacy Network Participants

Pharmacy*	Phone Number	Website
Long's Drugs	866-437-6717	www.longsrx.com
Novant Health	888-718-9044	www.novanthealth.org
Realo Specialty Care Pharmacy**	844-814-1943	www.realospecialtycare.com
Rx Clinic Pharmacy	844-805-7744	www.rxclinicpharmacy.com
Wake Forest Baptist Health Specialty Pharmacy Services	888-862-2335	www.wakehealthpharmacy.com/Specialty-Pharmacy.htm
Wellness Pharmacy and Compounding Center	919-964-5656	www.wellnessraleigh.com/
Senderra Specialty Pharmacy	888-777-5547	www.senderrarx.com
Sona Specialty Pharmacy**	828-298-3636	www.sonapharmacy.com/pharmacy
Southern Oncology Specialists**	704-945-6843	www.southernoncologync.com
UNC Hemophilia Treatment Center Pharmacy**	919-843-9204	www.med.unc.edu/htcenter/pharmacy-program
UNC Specialty Pharmacy	855-788-4101	www.unchealthcare.org/site/healthpatientcare/visitor/pharmacy
US Bioservices	855-751-7952	www.usbioservices.com
Walgreens Specialty Pharmacy**	800-424-9002	www.walgreens.com

* List of participating pharmacies is subject to change.

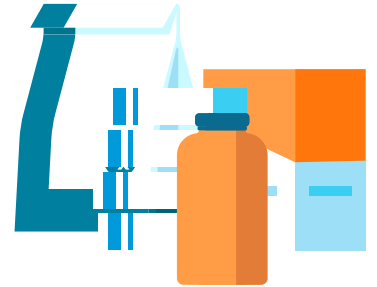
** Denotes pharmacies participating in the Hemophilia Specialty Pharmacy Network. Hemophilia medications must be dispensed through this network. Your specific plan determines which specialty network pharmacies you should use. If you have questions about pharmacies or specialty drugs, call the Customer Service number listed on your MemberID card.

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Limited Distribution Medications (LD)

When a manufacturer chooses to limit the distribution of a medication, those are known as limited distribution (LD) medications. The Food and Drug Administration (FDA) requires this restriction during the medication approval process. LD medications are identified in the LD column of the formulary guide and in the enclosed specialty drug list.



Specialty Drugs Delivery

- For office-administered drugs, the prescribing doctor orders on the member's behalf, and it is shipped directly to their office
- For self-administered drugs, the member orders from a specialty drug supplier themselves, and it is shipped directly to them



Site of Care

The Site of Care Infusion Management Medical Program deals with the administration of injectable medications at a hospital outpatient facility.

The first time this medication is administered, it can be done at the physician's facility of choice, but after that all administrations will need to meet the program requirements.



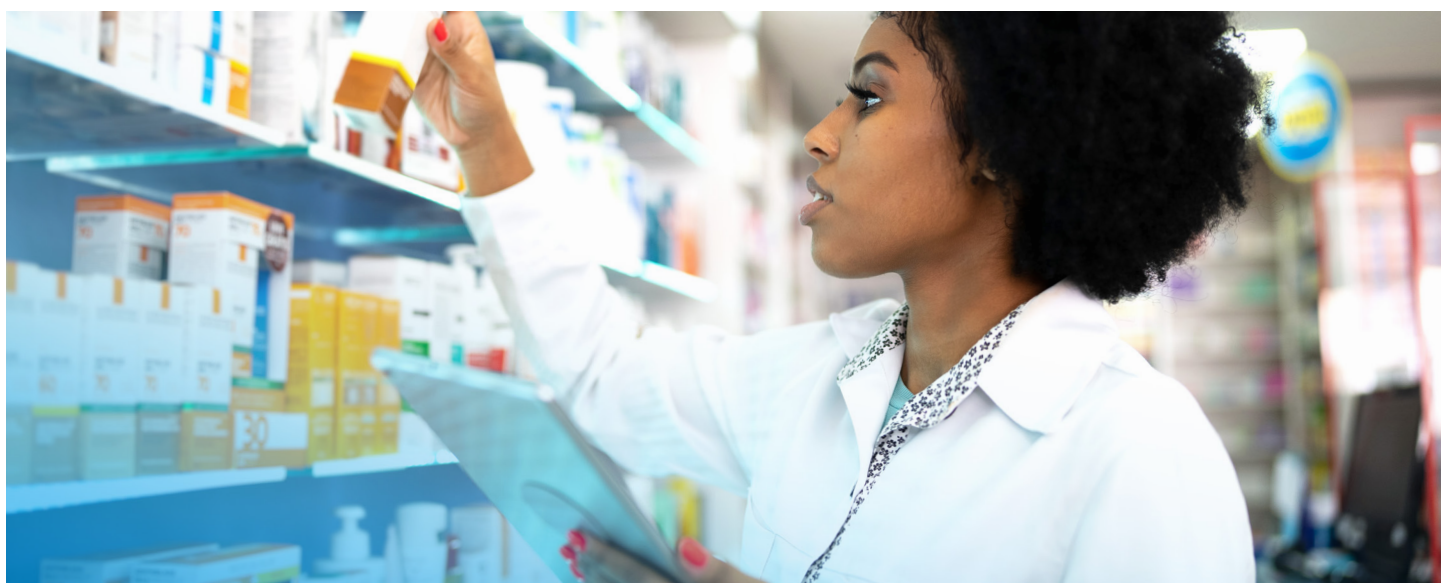
Split-Fill Oncology Program

The Oncology Split-Fill Program, implemented by Prime Therapeutics®, provides partial or "split-fill" of a member's monthly prescription for certain oral oncology medications.

Because these medicines may cause adverse side effects, some people may stop taking them. This program minimizes medication waste. It also reduces costs by identifying which medications people stop taking and at what dosage. The split-fill program includes specific oncology drugs with a pre-determined length for members new to therapy. This way the member can try the drug to see if they experience any side effects.

There is no additional cost for this program, and all dispensing pharmacies are enrolled.

Customer Service can help with questions about your specialty drugs. Call the number on the back of your Blue Cross NC member ID card at 1-877-258-3334.



Appendix

Specialty Pharmacy Drug List							
Drug*	Self-Administered**	Provider-Administered	SOC	LDD	Drug Category	Utilization Management	Split-Fill
8-Mop	x				Antineoplastic	x	
Abecma		x			Antineoplastic	x	
Abraxane		x			Antineoplastic	x	
Abrilada	x				Autoimmune		
Accrufer	x				Antineoplastic		
Actemra	x	x	x		Autoimmune	x	
Acthar	x	x			Endocrine	x	
Actimmune	x			x	Immunomodulator	x	
Adakveo		x	x		Blood Disorders	x	
Adbry	x				Autoimmune	x	
Adcirca	x				Pulmonary Hypertension	x	
Adecetris		x			Antineoplastic	x	
Adefovir	x				Antiviral		
Adempas	x			x	Pulmonary Hypertension		
Adriamycin		x			Antineoplastic		
Adrucil		x			Antineoplastic		
Aduhelm		x		x	Central Nervous System	x	
Advate	x				Antihemophilic	x	
Advate H	x				Antihemophilic	x	
Advate L	x				Antihemophilic	x	
Advate M	x				Antihemophilic	x	
Advate SH	x				Antihemophilic	x	
Advate UH	x				Antihemophilic	x	
Adynovate	x				Antihemophilic	x	
Afinitor	x				Antineoplastic	x	x
Afinitor Disperz	x				Antineoplastic	x	x

Appendix

Specialty Pharmacy Drug List <i>(continued)</i>							
Drug*	Self-Administered**	Provider-Administered	SOC	LDD	Drug Category	Utilization Management	Split-Fill
Ztalmy	x			x	Anticonvulsant		
Zulresso		x			Blood Disorders	x	
Zydelig	x			x	Antineoplastic	x	
Zykadia	x			x	Antineoplastic	x	x
Zynlonta		x			Antineoplastic	x	
Zytiga	x				Antineoplastic	x	x

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Blue Cross and Blue Shield of North Carolina (Blue Cross NC) proporciona asistencia gratuita a las personas con discapacidades, así como servicios lingüísticos gratuitos para las personas cuyo idioma principal no es el inglés. Comuníquese con el número para servicio al cliente que aparece en el reverso de su tarjeta del seguro para obtener ayuda.

* Prior Authorization (PA) requirements may vary. Certain specialty drugs may not be covered by certain plans.

Refer to the member contract benefit for inclusion in the PA program and medication guide for determination of coverage (Prior Authorization Program Information and Forms).

** Member cost share may be higher for self-administered specialty drugs not obtained at in-network specialty pharmacies Accredo or CVS/Caremark Specialty Pharmacy. CVS/Caremark is our preferred in-network pharmacy for hemophilia products.

Certain specialty drugs may only be available from a specific specialty pharmacy or pharmacy location. These drugs are considered Limited Distribution Drugs (LDD).

If you have questions or need further assistance after consulting this table, please call:

- Customer Service (phone number found on the back of your Blue Cross NC member ID card)
- Provider Contact Center: (800) 727-2227 (health care providers and office staff only)

Accredo, AllianceRx Walgreens Prime, Walgreens Specialty Pharmacy, CVS/Caremark, Prime Therapeutics, and Avita Pharmacy are independent companies that are solely responsible for the services they provide. These companies do not offer Blue Cross or Blue Shield products or services.

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