

2008 plan comparison

We offer two primary health care plans for individuals and families. Each offers unique benefits and multiple deductible options, so you can find a plan that works for you.¹

Blue ADVANTAGE[®]

Blue OPTIONS HSASM

	Traditional copayment plan Access to our largest network of doctors with the freedom to see the doctor you want and access to specialists without referral ²	High-deductible health plan paired with a health savings account³ A deductible and coinsurance plan that can cut your premium costs and offer significant tax advantages
Minimum deductible	\$250 deductible per person	\$1,100 for an individual plan \$2,200 for a family plan ⁴
Copayment for office visits	Yes. Just present your BCBSNC ID card and pay a convenient copayment when in network. ⁵	No. Before your deductible is met, you pay the total cost of your care. After your deductible is met, you pay coinsurance until you reach your total out-of-pocket maximum amount.
Prescription drug coverage	Yes. At a network pharmacy, you pay only a convenient copayment. ⁶ (A separate pharmacy deductible may apply.)	Yes. After you meet your deductible, you pay your coinsurance amount. (Both medical and pharmacy claims apply to the same deductible.)
Tax advantages	No	Yes. HSA contributions are tax deductible. HSA withdrawals and interest are tax free. ⁷
Largest provider network in the state	Yes. Plus the freedom to go outside the network. Includes coverage across the nation and worldwide. ⁸	Yes. Plus the freedom to go outside the network. Includes coverage across the nation and worldwide. ⁸
Preventive care coverage	Yes. Includes a variety of services important to your good health.	Yes. To ensure your good health, a variety of services are covered at 100% before you reach your deductible. ⁹
Eligible for an HSA	No	Yes. Your HSA is automatically included when you enroll in the plan.

1 For costs and further details of the coverage, including exclusions, and reductions or limitations and terms under which the policy may be continued in force, see your agent or write to the company. 2 Some behavioral health services may require a referral. 3 BCBSNC does not administer the HSA and is not affiliated with the HSA custodian or administrator. Your HSA custodian is Mellon Trust of New England, N.A. 4 These amounts will be updated annually for inflation. For the most up-to-date information visit www.irs.gov. 5 Some services and supplies received by members in an office setting or in connection with an office visit are in fact outpatient hospital-based services provided by hospital-owned or operated practices. These services and supplies may be subject to your deductible and coinsurance. 6 Prescription drug benefits are divided into four drug-formulary tiers with varying copayments/coinsurance amounts based on the tier placement of a drug. 7 Withdrawals are tax-free only if used for qualified medical expenses. See irs.gov for specific regulations. 8 Source: www.bcbs.com/news/press/facts/bluecard.html. 9 Includes in-network annual routine physical exam, well-baby and well-child care and certain immunizations and screenings. Other covered services may be subject to deductible and coinsurance.

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