

# 2009 Plan comparison

Blue Cross and Blue Shield of North Carolina offers 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.<sup>1</sup>

## BlueAdvantage®

## BlueOptionsHSA™

|   | <b>Traditional PPO</b><br>Offers great coverage and the security of predictable copayments   | <b>High-deductible health plan paired with a health savings account<sup>2</sup></b><br>A deductible and coinsurance plan that can cut your premium costs and offer significant tax advantages  |
|---|--|--|
| <b>Minimum deductible</b>                   | \$250 deductible per person  | \$1,200 for an individual plan<br>\$2,400 for a family plan <sup>3</sup>   |
| <b>Copayment for office visits</b>          | <b>Yes.</b> Just present your BCBSNC ID card and pay a convenient copayment when in network. <sup>4</sup>                                | <b>No.</b> 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 expenses.            |
| <b>Prescription drug coverage</b>           | <b>Yes.</b> At an in-network pharmacy, you pay only a convenient copayment. <sup>5</sup> (A separate prescription deductible may apply.) | <b>Yes.</b> After you meet your deductible, you pay your coinsurance amount. Meanwhile, both medical and pharmacy claims apply to the same deductible.   |
| <b>Tax advantages</b>                       | <b>No</b>  | <b>Yes.</b> HSA contributions are tax deductible. <sup>6</sup> HSA withdrawals and interest are tax free. <sup>7</sup> Account balances roll over every year and can be invested. <sup>8</sup> |
| <b>Extensive statewide provider network</b> | <b>Yes.</b> Plus the freedom to go outside the network. Includes coverage across the nation and worldwide. <sup>9</sup>                  | <b>Yes.</b> Plus the freedom to go outside the network. Includes coverage across the nation and worldwide. <sup>9</sup>  |
| <b>Preventive care coverage</b>             | <b>Yes.</b> Includes a variety of services important to your good health. <sup>10</sup>  | <b>Yes.</b> To ensure your good health, a variety of services are covered at 100% before you reach your deductible. <sup>11</sup>  |
| <b>Eligible for an HSA</b>                  | <b>No</b>  | <b>Yes.</b> 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 Blue Cross and Blue Shield of North Carolina (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. 3 Blue Options HSA plans, deductible and out-of-pocket maximum amounts are subject to change year to year in order to comply with IRS requirements. For the most up-to-date information, visit [www.irs.gov](http://www.irs.gov). 4 Blue Advantage: 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. 5 Blue Advantage: Prescription drug benefits are divided into four drug-formulary tiers with varying copayments/coinsurance amounts based on the tier placement of a drug. Specific drug information can be found on the Prescription Drug Search tool at [bcbsnc.com](http://bcbsnc.com). Diabetic supplies are covered at 75% under the prescription drug benefit. In addition, benefits are provided for over-the-counter drugs when listed as covered in the formulary and a provider's prescription for that drug is presented at the pharmacy. Specialty brand drugs require member coinsurance. 6 Blue Options HSA contribution amounts are limited to the amount established by the IRS for each year for single or family coverage. Anyone age 55 or older can contribute an additional \$1,000 to their HSA in 2009. 7 Withdrawals are tax free only if used for qualified medical expenses. Specific regulations and a list of qualified medical expenses can be found in IRS publication 502, available at [www.irs.gov](http://www.irs.gov). 8 Availability of The ACS/Mellon HSA Solution investment alternative is subject to HSA account balance minimums. SaveDaily is made available by Mellon. BCBSNC is not affiliated with your investment fund. 9 Blue Cross and Blue Shield Association internal data, 2008. 10 Blue Advantage preventive care is limited to in-network benefits and includes in-network annual routine physical exams, well-baby and well-child care and certain immunizations. Screenings or other covered services may be subject to copayment or deductible and coinsurance. Members who receive covered services out of network may be required to pay the difference between the provider's actual charges and the BCBSNC allowed amount, in addition to the coinsurance amount. 11 Blue Options HSA covers preventive care services, such as routine physical exams, gynecological exams, well-child and well-baby care, including periodic assessments and immunizations. Preventive care services are covered at 100%, before the deductible is met, when received in an in-network office setting. Other covered services may be subject to deductible and coinsurance. When you receive preventive care out of network, you may pay more out of pocket.

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