



Uniform Benefit Changes

In a continuing effort to offer quality, cost-effective health care coverage, the following changes have been made to Blue Cross and Blue Shield of North Carolina's (Blue Cross NC's) base benefits. These changes are effective at the group's effective/renewal date.

Existing Benefit Design	Product Lines	Benefit Changes
		For groups with effective dates 07/1/2018 - 09/30/2019
Accumulators Blue Options HSA plans with aggregate deductibles and Out of Pocket Limits	Blue Options SM Blue Value SM Blue Local with Carolinas HealthCare System SM	For all non-grandfathered plans that move from Blue Options HSA with an individual deductible \$3,000 or greater to the new HSA eligible medical plan with an individual deductible of \$3,000 or greater and purchase it with an HSA Fund. <ul style="list-style-type: none"> Plans will have embedded Deductible and Out of Pocket Limits
		For groups with effective dates 01/1/2019 - 12/31/2019
Routine Vision Exam Adults and Children Covered at 100%	Blue Options SM Blue Options 1-2-3 SM Blue Value SM Blue Value 1-2-3 SM Blue Local with Carolinas HealthCare System SM	For all non-grandfathered plans Blue Cross NC will longer cover routine vision exams embedded in the medical plan. <ul style="list-style-type: none"> Routine vision exam not covered for adults and children
		For groups with effective dates 01/1/2019 - 12/31/2019
Lenses and Frames Riders (optional coverage) Partial coverage for eyeglasses and contact lenses	Blue Options SM Blue Options 1-2-3 SM Blue Value SM Blue Value 1-2-3 SM Blue Local with Carolinas HealthCare System SM	For all non-grandfathered plans Blue Cross NC will longer offer the lenses and frames riders. <ul style="list-style-type: none"> Lenses and Frames riders removed; no longer offered
		For groups with effective dates 01/1/2019 - 12/31/2019
Telehealth (26+ Balanced Funding - Standard) Not covered	Blue Options SM Blue Options 1-2-3 SM Blue Value SM Blue Value 1-2-3 SM Blue Select SM	Blue Cross NC will add Telehealth benefits from MDLIVE to ASO groups with Standard Balanced Funding plan designs. <ul style="list-style-type: none"> Telehealth – medical/acute care only Covered at the PCP cost share
		For groups with effective dates 01/1/2019 - 12/31/2019
Interim Caries Arresting Medicament	Dental Blue® Dental Blue Select SM	Blue Cross NC will cover ADA dental code D1354 <ul style="list-style-type: none"> Limited to members up through age 6, for primary teeth only
		For groups with effective dates 01/1/2019 - 12/31/2019
Blue Local with Carolinas HealthCare System	Blue Local with Carolinas HealthCare System SM	Blue Cross NC will change the name to the following: <ul style="list-style-type: none"> Blue Local with Atrium Health

®, SM Marks of the Blue Cross and Blue Shield Association. Blue Cross and Blue Shield of North Carolina is an independent licensee of the Blue Cross and Blue Shield Association.