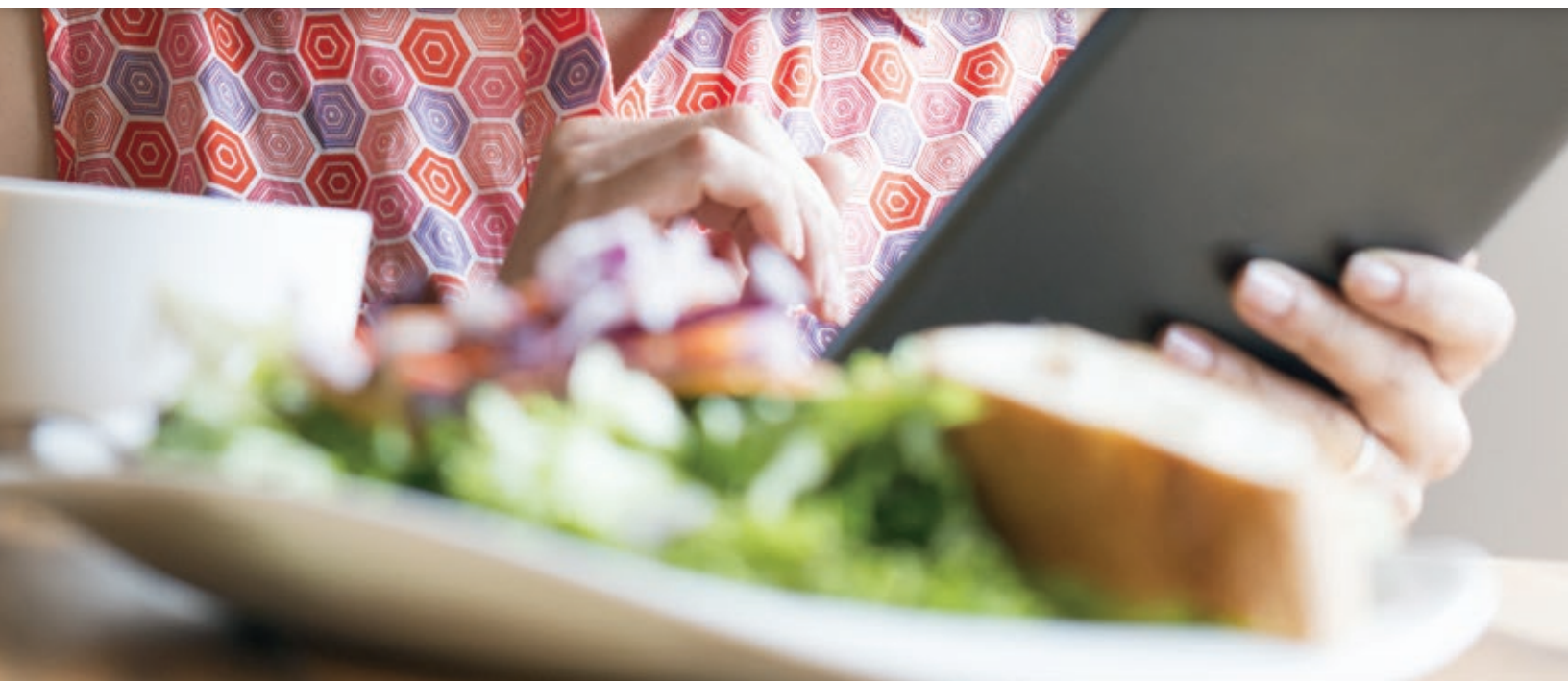




BLUE CONNECT | Your Health In Your Hands



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GET TO KNOW BLUE CONNECT your personal health plan information in your hands

The personal way to manage your health care

Blue Connect is much more than a member services website; it's a personal guide to the tools you need to manage your health plan and health care. With Blue Connect, you can:

- + See your deductible, claims and benefits in an instant so you know exactly where you stand.
- + Access important documents like your digital ID card no matter where you are.
- + Get health tips, articles and videos on everything from weight loss to prescription costs to dental health.

Available whenever and wherever you need it

Health questions, issues and concerns don't always happen when you're near your computer. Fortunately, with the Blue Connect MobileSM app you have 24/7 access to the information you need to answer specific questions or complete various transactions. Go to BlueCrossNC.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.



BLUE CONNECT

a better experience

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

Your Blue Connect dashboard provides quick access to check on claims and accumulated expenses.

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.

Blue Connect dashboard provides access to check on claims and accumulated expenses.

FIND THE ACCOUNT

information you need

Through Blue Connect you can see your account details and health plan start date.

- + Access digital ID card or request new member cards.
- + See the policies you have now.
- + Add or link another policy to your Blue Connect account (like a dental policy).
- + Update your contact preferences.
- + Communicate securely with customer service and get timely information about your plan.



EXPLORE YOUR OPTIONS

for quality care

Take the mystery out of health care¹

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?

Our suite of online tools puts the answers right in your hands.

- + Find doctors, specialists, hospitals and pharmacies no matter where you are, around the corner or across the state.
- + Compare doctors; see their education, specialty, ratings, and experience; or find one that speaks your language.
- + Compare the cost of doctors, hospitals, drugs and treatments before you go with our Find a Cost tool.
- + 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.



Our tools go where you go...

Smart phone, tablet or computer. Get the information you need through Blue Connect no matter where you are.



THE RIGHT TOOLS

when and where you need them

Compare the costs

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

Our Find a Cost tool helps you find 400+ low-cost, high-quality services and procedures covered by your plan

- + Search for the costs of specific treatments like back or knee surgery.
- + The Find a Cost tool's online assistant will reveal options with lower costs if they are available.
- + The estimates break down what you might pay versus what your plan might pay, including information about deductibles and coinsurance.

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

- + Search for a drug store or pharmacy in your 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.

Our Find a Drug tool 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 to your home.
- + Learn what can happen when different drugs are taken together so you can speak with your doctor.

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 United States; 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.



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, accessible electronic formats, etc.)
- 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, call the Customer Service or TTY number on the back of your member ID card.

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
Email: civilrightscordinator@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. If you need these services, call the Customer Service or TTY number on the back of your member ID card.

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.

Multi-Language Interpreter Services

ATTENTION: If you speak another language, language assistance services, free of charge, are available to you. Call the Customer Service or TTY number on the back of your member ID card.

ATENCIÓN: Si habla otro idioma, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame a Servicio de Atención al Cliente al número de teléfono para personas con problemas auditivos (TTY) que figura al dorso de su tarjeta de identificación.

注意：他の言語を話す方は、言語支援サービスを無料でご利用いただけます。

顧客サービスにお電話いただくか、会員IDカードの裏面にあるTTYサービスをご利用ください。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số Dịch vụ khách hàng hoặc TTY trên mặt sau thẻ ID thành viên của bạn.

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 가입자 ID 카드 뒷면에 있는 고객 서비스 혹은 TTY 번호로 전화해 주십시오.

ATTENTION: si vous parlez une autre langue, des services d'aide linguistique vous sont proposés gratuitement. Contactez le service clients au numéro figurant au dos de votre carte de membre.

ملحوظة: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم خدمة العملاء أو رقم الهاتف النصي الموضح على ظهر بطاقة هوية العضو.

LUS CEEB TOOM: Yog tias koj hais lus Hmoob, , peb muaj kev pab txhais lus pub dawb rau koj. Hu rau Customer Service tus xov tooj los yog tus xov tooj TTY rau cov neeg tsis hnov lus zoo uas nyob sab tom qab koj daim npav ID.

ВНИМАНИЕ: Если вы говорите на другом языке, то вам доступны бесплатные услуги перевода. Позвоните в Отдел обслуживания по номеру, указанному на обратной стороне вашей идентификационной карточки участника.

PAUNAWA: Kung nagsasalita ka ng ibang lengguwahe, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tawagan ang numero ng Customer Service o TTY sa likod ng iyong member ID card.

સૂચના: જો તમે ગુજરાતી બોલતા હોવ તો તમારા માટે ભાષા સેવાઓ નિ:શુલ્ક ઉપલબ્ધ છે. તમારા સ ચપદ આભયન રની (આઈ.ડી) પાછળની બાજુ પર આપેલ ગ્રાહક સેવાઓના નંબર અથવા TTY નંબર પર કોલ કરો.

ចំណាំ: ប្រសិនបើប្រាកដក្នុងនិយាយជាភាសាខ្មែរ បសវាកម្មជំនួយមត្តាសាស្ត្រជូនសមាជិកប្រាកដក្នុងការប្រើប្រាស់សេវាសេវាដោយមិនគិតថ្លៃសម្រាប់សមាជិក ក្នុងនាមប្របលទ្ធផលសម្រាប់សមាជិកសមាជិកប្រាកដក្នុងការ

ACHTUNG: Falls Sie eine andere Sprache sprechen, stehen Ihnen kostenlose Sprachdienste zur Verfügung. Rufen Sie die Nummer des Kundenservices oder von TTY an, die auf der Rückseite Ihrer Mitgliedskarte angegeben ist.

ध्यान दें: यदि आप दूसरी भाषा बोलते हैं, तो आपके लिए भाषा सहायता सेवाएं, मुफ्त में, उपलब्ध हैं। अपने सदस्य आईडी कार्ड के पीछे मौजूद ग्राहक सेवा या TTY नंबर पर कॉल करें।

ເຊີນຊາບ: ຖ້າທ່ານເວົ້າພາສາອື່ນ, ມີການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາໃຫ້ທ່ານໂດຍບໍ່ໄດ້ເສຍຄ່າ. ໂທຫາຝ່າຍບໍລິການລູກຄ້າທຳລື ເບີ TTY ຢູ່ດ້ານຫຼັງບັດປະຈຳຕົວຂອງທ່ານ.

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。請撥打您會員 ID 卡背面的客服或 TTY 號的電話號碼。

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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 Blue**SM 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 member self-service portal 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 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 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.

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