

Important news for the UNC Chapel Hill

## ACT NOW on Student Blue

#### Students must have health insurance

The UNC System requires that eligible students must have health insurance. You may be covered under your own insurance plan or your parents' plan – or you may choose to enroll in the UNC System's Student Health Insurance Plan, Student Blue from Blue Cross and Blue Shield of North Carolina (Blue Cross NC).¹ Certain exceptions may apply for those enrolled less than full-time or in other special circumstances; see "When Coverage Begins and Ends" in the Student Blue Benefit Booklet at *StudentBlueNC.com/UNCCH* for details.

You must enroll or waive Student Blue health coverage by:

**Fall Semester** 09/10/2020

Spring Semester 02/01/2021

#### To enroll:

- 1 Visit StudentBlue.bcbsnc.com/UNC
- If you do not already have a Student Blue account, click on the Enroll for Coverage button. You'll then provide information to set up your account and complete the enrollment process.
  - Already have a Student Blue account? Enter your user name (email address) and one-time passcode to access your account. Then, you can enroll.
- 3 You will get an email with the enrollment confirmation number. Save it for your records. Your Student Blue ID cards will be mailed to the address you provided. It's that easy!

To waive: (if you have other coverage)

- 1 Visit StudentBlue.bcbsnc.com/UNC
- If you do not already have a Student Blue account, click on the Request Waiver button. You'll then provide information to set up your account and complete the waiver request process.
  - Already have a Student Blue account? Enter your user name (email address)
    and one-time passcode to access your account. Then, you can request a waiver.
- 3 Your waiver request will need to be approved or denied. You'll get another email confirming that approval or denial.
- 4 If your waiver is approved, the health insurance charge will then be removed from your student account.

It is required that eligible students must have health insurance







### Students are automatically charged for Student Blue

- + If you have creditable health insurance coverage that was effective on or before **September 1, 2020** for **Fall Semester** and by **February 1, 2021** for **Spring Semester**, you must provide proof of coverage each university semester in order to waive the Student Blue coverage. The charge will be removed from your student account once your waiver request has been approved.
- + If you're already covered under another Blue Cross and Blue Shield plan and wish to keep it, you'll still need to waive the Student Blue coverage each university semester, or you will be charged for it.
- + If you do not want to enroll in Student Blue coverage, you must have your waiver request approved no later than **09/10/2020** for **Fall Semester** and **02/01/2021** for **Spring Semester**.

#### **About Student Blue**

You're working on a great education. Make sure you have great health care coverage, too.

Student Blue gives you seamless coverage at school, at home – and when you travel. You'll have access to our extensive network of providers in North Carolina, with more than 95% of physicians and hospitals in the state.<sup>2</sup>

And our dedicated student customer service center is located right here in North Carolina, ready with assistance and answers.

Student Blue – it's health coverage you can count on, so you can stay focused on your education.

## Remember

You must enroll in or waive your Student Blue health coverage by: 09/10/2020 for Fall Semester and 02/01/2021 for Spring Semester

### Get more info

Visit StudentBlueNC.com/UNCCH

If you have any questions, please contact us at **1-888-351-8283** or **email@studentbluenc.com** 









<sup>1</sup> Students who are enrolled by default will receive a policy with limited abortion benefits. In order to select additional benefits, you must actively enroll or call the number on your ID card to change policies prior to receiving services.

 $<sup>2\;\; \</sup>text{Blue Cross NC Provider Internal Data; June 1, 2019. Note: Not all plans are available in all areas.}$ 

<sup>3</sup> Members are covered in more than 200 countries and territories around the world through Blue Cross Blue Shield Global® Core. Blue Cross and Blue Shield Association. Online: www.bcbsglobalcore.com (Accessed April 2018).

<sup>®,</sup> 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. UNC System is a separate and independent entity. StdGrp, 4/20, U9157a, 4/20

## Student Blue

## A HEALTHY PLAN

### for a successful future

The UNC System has selected Student Blue to provide you with quality health insurance coverage from Blue Cross and Blue Shield of North Carolina (Blue Cross NC). With Student Blue, you have low out-of-pocket costs and worldwide coverage.<sup>1</sup>

All eligible students enrolled in the UNC System Colleges and Universities are required to have health insurance coverage. The UNC System endorses a cost-effective Student Health Insurance Plan (SHIP) that covers additional health care expenses not included in the Student Health Fee. This plan is administered by Blue Cross NC. Each semester the Student Health Insurance Premium is added to all eligible students' University accounts. Eligible students must pay the premium and enroll, or complete the online waiver process with their own creditable insurance coverage before the deadline each semester. Once the waiver is verified and approved, the premium will be credited to the student's account.

#### Am I eligible for the UNC system plan?

Please refer to the plan's Benefit Booklet to review eligibility criteria. The Benefit Booklet can be found at *StudentBlueNC.com/UNCCH/benefits*.

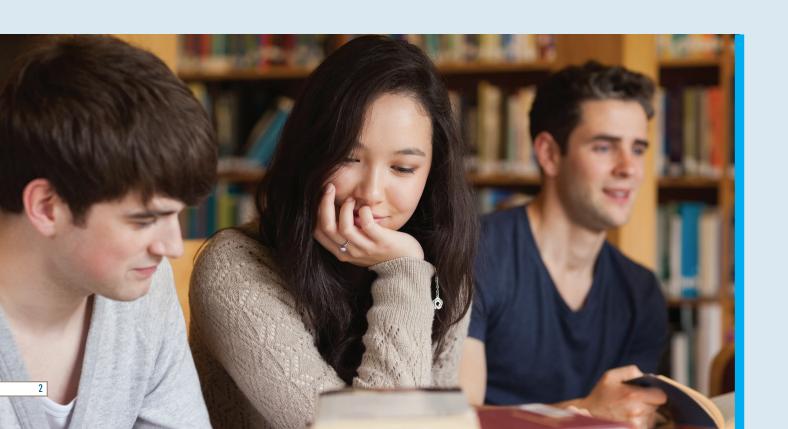
## **Benefits and Pricing pending approval from NC Department of Insurance**

## Deadlines for Waive/Enroll/Renew Fall Semester 09/10/20

Spring Semester 01/31/21

2020-2021 MEDICAL PLAN		
MEDICAL PLAN RATES <sup>2</sup> Billed on a semester basis	Fall Semester Effective Dates 08/01/20 — 12/31/20	Spring Semester Effective Dates 01/01/21 — 07/31/21
Student	\$1,308.40	\$1,308.40

<sup>\*</sup>A portion of the Student Health Insurance premium rate is retained by UNC Chapel Hill to pay for administrative costs.





# BENEFIT highlights

# **Benefits and Pricing pending approval from NC Department of Insurance**

StudentBlue	If you visit your Student Health Center or doctor in the Student Blue network: (In-network provider)	If you visit a doctor NOT in the Student Blue network: (Out-of-network provider)	
	All dollar amounts and percentages are what you, as a plan member, would pay.		
Policy year deductible	\$0 at Student Health Center \$500 per insured member in-network	\$500 per insured member	
Policy year out of pocket maximum	\$0 at Student Health Center \$4,000 Individual	\$8,000 Individual	
<b>Office visits</b> Includes telehealth <sup>3</sup> , office surgery, X-rays and labs	Student Health Center: No Charge Primary care provider and/or Specialist: \$25 copayment, then 20% after deductible	Primary care provider and/or Specialist: \$25 copayment, then 30% after deductible	
Preventive care Routine examinations, well-child care, immunizations, gynecological exams, cervical cancer screening, ovarian cancer screening, screening mammograms, colorectal screening, bone mass measurement, newborn hearing screening and prostate specific antigen tests (PSAs).	No Charge at both Student Health Center and in-network	30% after deductible	
Urgent care centers and emergency room Urgent care centers	Urgent care centers: \$75 copayment, then 20% after deductible	Urgent care centers: \$75 copayment, then 20% after deductible	
(Copayment waived if referred to ER) Emergency room visit (Inpatient hospital benefits apply if admitted. If held for observation, outpatient benefits apply.	Emergency room: \$400 copayment, then 20% after deductible	Emergency room: \$400 copayment, then 20% after deductible	
See "Inpatient and Outpatient Hospital Services.")  Ambulance service	Ambulance service: 20% after deductible	<b>Ambulance service:</b> 20% after deductible	
Inpatient and outpatient hospital services	20% after deductible	30% after deductible	
<b>Prescription drugs</b> Up to 30 day supply. 31-60 day supply is two copayments and 61-90 day supply is three copayments. Infertility, Weight Loss, and Sexual Dysfunction Drugs not covered by the plan.	\$15 for all 30-day prescriptions at Student Health Center regardless of Tier Tier 1: \$30 copayment Tier 2: \$45 copayment Tier 3: \$60 copayment Tier 4: \$120 copayment	Copayment + charge over in-network allowed amount	
Mental health and substance abuse services Office visits Inpatient/outpatient	Office visits: \$25 copayment, then 20% after deductible Inpatient/outpatient: 20% after deductible	Office visits: \$25 copayment, then 30% after deductible Inpatient/outpatient: 30% after deductible	
Vision care Preventive eye exam Diagnostic eye exam Lens and frame coverage. (Reimbursement up to the benefit period maximum of \$200 for prescribed glasses – lenses and frames – and hard, soft or disposable contact lenses.)	Preventive eye exam: No Charge Diagnostic eye exam: \$25 copayment, 20% after deductible	<b>Diagnostic eye exam:</b> \$25 copayment 30% after deductible	
Other services Skilled Nursing Facility (60 days per Benefit Period), Home Health Care, Durable Medical Equipment and Hospice, Maternity (Maternity Delivery includes Prenatal and Post-Delivery Care), Transplants	20% after deductible	30% after deductible	