

Student BlueSM

bcbsnc.com/wssu

2013 health plan for WSSU students



Your student health insurance coverage, offered by Blue Cross and Blue Shield of North Carolina, may not meet the minimum standards required by the health care reform law for the restrictions on annual dollar limits. The annual dollar limits ensure that consumers have sufficient access to medical benefits throughout the annual term of the policy. Restrictions for annual dollar limits for group and individual health insurance coverage are \$1.25 million for policy years before September 23, 2012; and \$2 million for policy years beginning on or after September 23, 2012 but before January 1, 2014. Restrictions for annual dollar limits for student health insurance coverage are \$100,000 for policy years before September 23, 2012, and \$500,000 for policy years beginning on or after September 23, 2012, but before January 1, 2014. Your student health insurance coverage put an annual limit of: \$1,000,000 on all covered services including limits of \$5,000 for sleep studies/disorders, \$5,000 for hormone replacement therapy and \$3,000 - \$10,000 for NCAA athletic injuries (amount varies by individual UNC system school plan). If you have any questions or concerns about this notice, contact BCBSNC at 1-888-351-8283. Be advised that you may be eligible for coverage under a group health plan of a parent's employer or under a parent's individual health insurance policy if you are under the age of 26. Contact the plan administrator of the parent's employer plan or the parent's individual health insurance issuer for more information.



2013-2014 Medical Plans

Medical Plan Rates for Mandatory Hard Waiver²

Billed on a semester basis

	Fall Semester Effective Dates 8/1/13-12/31/13	Spring Semester Effective Dates 1/1/14-7/31/14
Student	\$688.00	\$688.00

Medical Plan Rates for Voluntary Enrollment³

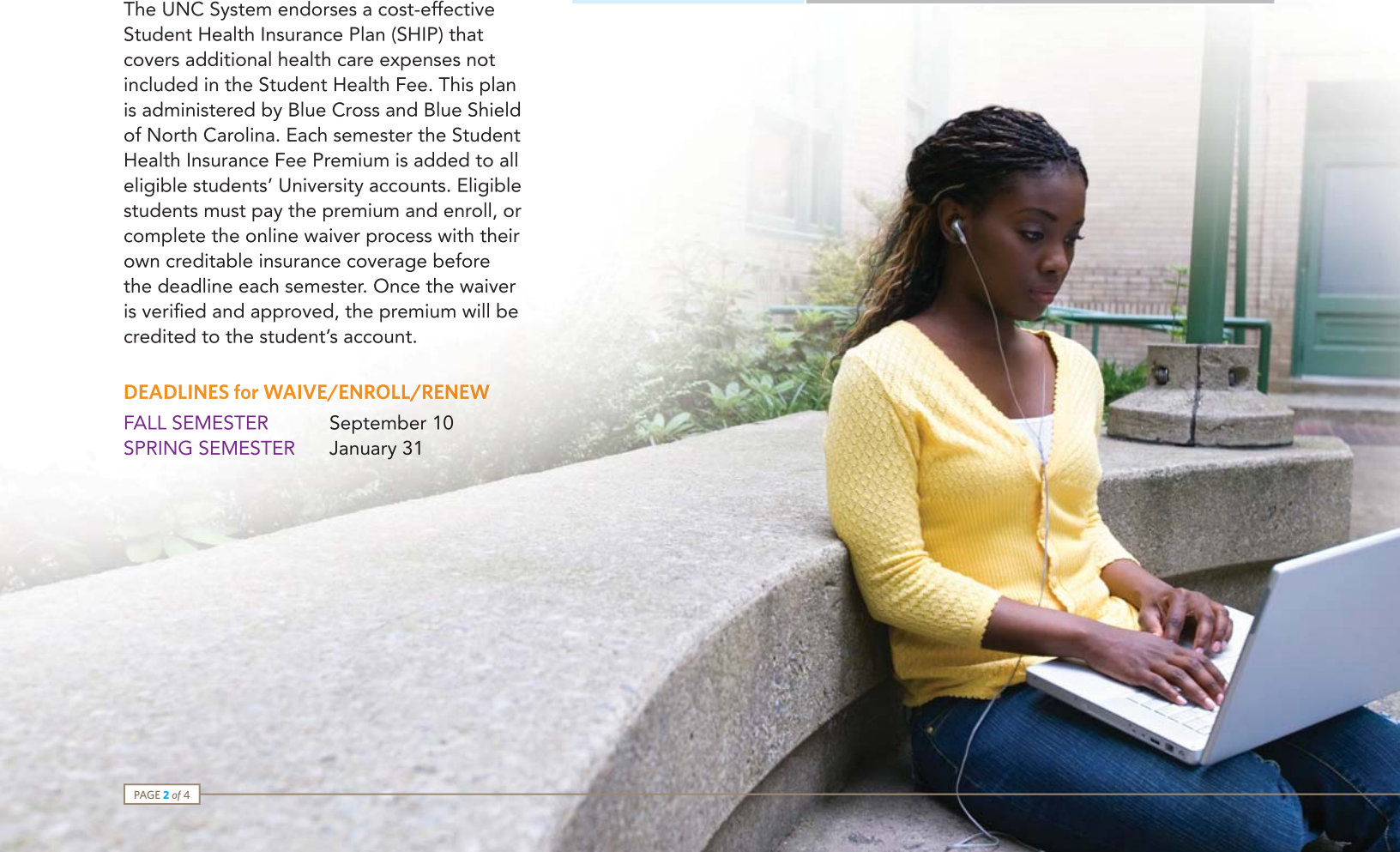
Annual amount billed in 12 monthly installments

	Annual Premium
Student	\$3,051.00
Add Spouse	+\$4,056.00
Add Child(ren)	+\$2,436.00

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 and Blue Shield of North Carolina. Each semester the Student Health Insurance Fee 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.

DEADLINES for WAIVE/ENROLL/RENEW

FALL SEMESTER September 10
 SPRING SEMESTER January 31

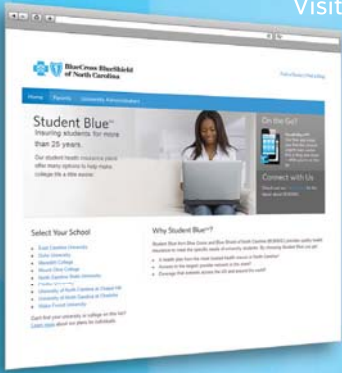




Benefit highlights

Student Blue™ Benefit highlights	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)
Policy year deductible	\$0 at Student Health Center \$300 per insured member in-network	\$300 per insured member
Policy year coinsurance maximum (Does not include the deductible)	\$0 at Student Health Center \$4,000 Individual/\$8,000 Family	\$8,000 Individual/\$16,000 Family
Office visits Includes office surgery, X-rays and lab	Student Health Center: 100%, no deductible Primary care provider and/or Specialist: \$20 copayment, then 80% after deductible	Primary care provider and/or Specialist: \$20 copayment, then 70% 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).	Student Health Center: 100%, no deductible In-network provider: \$20 copayment, then 80% after deductible	70% after deductible
Urgent care centers and emergency room Urgent care centers (Copayment waived if referred to ER) Emergency room visit (Inpatient hospital benefits apply if admitted. If held for observation, outpatient benefits apply. See "Inpatient and Outpatient Hospital Services.") Ambulance service	Urgent care centers: \$75 copayment, then 80% after deductible Emergency room: \$300 copayment, then 80% after deductible Ambulance service: 80% after deductible	Urgent care centers: \$75 copayment, then 80% after deductible Emergency room: \$300 copayment, then 80% after deductible Ambulance service: 80% after deductible
Inpatient and outpatient hospital services	80% after deductible	70% after deductible
Prescription drugs 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.	\$10 for all 30-day prescriptions at Student Health Center regardless of Tier Tier 1 (generic): \$25 copayment Tier 2 (preferred brand): \$50 copayment Tier 3 (brand and specialty): \$100 copayment	Copayment + charge over in-network allowed amount
Mental health and substance abuse services Office visits Inpatient/outpatient	Office visits: \$20 copayment, then 80% after deductible Inpatient/outpatient: 80% after deductible	Office visits: \$20 copayment, then 70% after deductible Inpatient/outpatient: 70% after deductible
Vision care Preventive eye exam Diagnostic eye exam	Preventive eye exam: 100%, no deductible Diagnostic eye exam: \$20 copayment, 80% after deductible	Diagnostic eye exam: \$20 copayment, 70% 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	80% after deductible	70% after deductible

Visit



bcbsnc.com/wssu

Enroll or waive coverage today!

Open enrollment period: 6/3/2013 - 9/10/2013

All students eligible for the UNC System Hard Waiver Plan MUST enroll or waive coverage⁴ during the open enrollment period. 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 to change policies prior to receiving services. No applications posted after September 10 will be accepted without a qualifying event. Please refer to the online Student Blue benefit booklet for a complete list of qualifying events, as well as eligibility requirements and benefits.

Go online now!

Go to bcbsnc.com/wssu

to enroll in Student BlueSM or waive coverage.⁴

Deadline for 2013-2014 is September 10, 2013.

Connect with us



BCBSNC StudentBlue
@BCBSNCStudent

To enroll in or waive
the Student Blue plan:
Visit bcbsnc.com/wssu

Scan the code for complete info.



Deductibles, coinsurance, limitations and exclusions apply to this coverage. Further details of coverage, limitations and exclusions, and terms under which the policy can be continued in force will be provided in your benefit booklet. Policy Form # UNCSStd, 4/13.

What is Not Covered

The following are summaries of some of the coverage restrictions. A full explanation and listing of restrictions will be found in your benefit booklet, which can be found at bcbsnc.com/student. Your health benefit plan does not cover services, supplies, drugs or charges that are:

- Not medically necessary
- For injury or illness resulting from an act of war
- For personal hygiene and convenience items
- For inpatient admissions that are primarily for diagnostic studies
- For palliative or cosmetic foot care
- For investigative or experimental purposes
- For cosmetic services or cosmetic surgery including treatment of or surgery for gynecomastia
- For custodial care, domiciliary care or rest cures
- For treatment of obesity, including surgical treatment of morbid obesity
- For reversal of sterilization
- For treatment of sexual dysfunction not related to organic disease
- For conception by artificial means or diagnosis and treatment of infertility
- For self-injectable drugs in the provider's office
- For treatment of alopecia and biofeedback

1 Covered in more than 200 countries and territories worldwide through BlueCard[®] program. Blue Cross and Blue Shield Association Internal Data: www.bcbs.com/already-a-member/coverage-home-and-away.html (Accessed May 2013).

2 Premium due for the mandatory hard waiver plan must be paid through the student's UNC System school account.

3 Premium due for the voluntary enrollment plan is paid directly to BCBSNC.

4 Complete waiver requirements are available at www.bcbsnc.com/student.

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