

GROUP COVERAGE OPTIONS

that fit your needs



Our Local Group team serves employers with 1–99 eligible employees

Companies and organizations with 1-99 employees have a wide range of wants and needs. And more often than not, budget is the number one factor when deciding where to purchase coverage. The Blue Cross and Blue Shield of North Carolina (Blue Cross NC) Local Group team provides access to several types of coverage with options and choices that best suit you and your employees' needs.

COVERAGE TYPE	DESCRIPTION	EMPLOYEES
Fully Insured ACA	Medical plan offerings that comply with the Affordable Care Act (ACA)	1-99
Balanced Funding	Offers the predictability of a fully insured medical plan with the advantages of self-funding	26+ eligible with 20 or more enrolled

PLANS OFFERED	CHOOSE THIS PLAN IF YOUR EMPLOYEES:
Blue Options SM	Want broad choice of in-network doctors, specialists and hospitals.
Blue Select [®] Plus SM 1–50 Blue Select [®] 51–99	Want plan savings from tiered benefits along with access to our largest network of doctors, specialists and hospitals.
Blue Value SM	Want lower monthly premiums and are flexible about which doctors they see.
Blue Local SM with Atrium Health	Desire lower monthly premiums and are willing to receive care from Atrium Health doctors and hospitals.

Employer-paid and voluntary ancillary products:¹

- + Dental Blue^{®†}
- + Dental Blue[®] Preferred^{SM†} PPO Plans
- + Dental Blue[®] Select^{SM‡}
- + Blue 20/20SM Vision Plans
- + Term Life with and without AD&D
- + Long-Term Disability
- + Short-Term Disability
- + Accidental Death and Dismemberment[†]
- + Protection Plus – combines Life, AD&D, and Disability
- + Accident
- + Critical Illness with or without Cancer
- + Hospital Confinement
- + Minimum Essential Coverage
- + Medical Bridge
- + Gap Assist
- + International Travel Insurance through GeoBlue^{®†}
- + Package Pricing* – savings for combining ancillary products with your Blue Cross NC medical plan

[†] Only available as an Employer-paid benefit

[‡] Only available as a Voluntary benefit

* For FI groups with 51-99 eligible members



PROGRAM NAME	FI <51	FI 51-99	ASO/BF 26-50	ASO/BF 51-99
Telehealth	✓*	✓	✓	✓
Case Management	✓	✓	✓	✓
Condition Care	✓	✓	✓	✓
My Pregnancy Maternity App	✓	✓	✓	✓
Health Line Blue SM	✓	✓	✓	✓
Specialty Care Shopper	✓	✓	✓	✓
Health Assessment (in portal)	✓	✓	✓	✓
Online Wellness Portal	✓	✓	✓	✓
Blue Rewards SM – Base	✓	✓	Optional	Optional
Blue Rewards – Buy-up		Optional	Optional	Optional
Eat Smart, Move More, Weigh Less			Optional	Optional
GuidedHealth Rx				Optional
UTILIZATION MANAGEMENT	FI <51	FI 51-99	ASO/BF 26-50	ASO/BF 51-99
Mental Health/Substance Abuse	✓	✓	✓	✓
Diagnostic Imaging Management	✓	✓	✓	✓
Sleep Study Management	✓	✓	✓	✓
Medical Oncology	✓	✓	Optional	Optional

*Available to groups with 1-50 members effective 1/1/2019.

For more info

Contact your authorized Blue Cross NC sales representative to find out how we support your local group business needs.

1 Dental Blue and Blue 20/20 vision products are underwritten by Blue Cross and Blue Shield of North Carolina (BCBSNC). Voluntary Vision products are underwritten by CEC. All other ancillary and specialty products (including Term Life, STD, LTD, Voluntary and Worksite products) are sold by Mosaic Group and underwritten by USAble Life, Principal Life, Voya Financial or Standard Security Life Insurance, a wholly owned subsidiary of the IHC Group. Mosaic Group is an authorized agent of Blue Cross and Blue Shield of North Carolina, USAble Life, Principal Life, Voya Financial and IHC Group.

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