



Get the most out of your plan

# Member benefits and resources





# Blue Cross NC member portal

A personalized way to manage your health care 

The Blue Cross NC member portal (**BlueCrossNC.com**) is your online source for tools and information about your health plan. Additionally, Blue Cross and Blue Shield of North Carolina (Blue Cross NC) has created the Blue Cross NC mobile app to deliver many of the same powerful tools right to your phone or tablet.<sup>1</sup>

The member portal is designed to make your health care experience simpler. Once you register, you'll be able to:

- Choose your primary care provider, find other in-network providers, read patient reviews, and estimate the cost of procedures
- View your benefits, claims, and expenses applied toward your deductible and out-of-pocket limits in an instant
- Access your digital member ID card<sup>2</sup> and even add it to your Apple or Google Wallet\*
- Connect with a Customer Service representative through chat or in-app messaging
- Access preventive care and wellness resources
- Go paperless to be notified when your important documents are available online

Scan this  
QR code



to register for the  
Blue Cross NC member portal.

## Get started with the Blue Cross NC member portal

Step  
1

Visit **BlueCrossNC.com** or scan this QR code to register your account. Keep your username and password in a safe place. If you already have an account, just log in.



Step  
2

Go to the App Store, or Google Play and download the Blue Cross NC mobile app. Then log in using your Blue Cross NC member portal username and password.

Whether you're using **BlueCrossNC.com** or the Blue Cross NC mobile app, take some time to explore. Doing so will save you time in the future.

\* Apple Wallet is a trademark of Apple Inc., registered in the U.S. and other countries. Google Wallet is a trademark of Google LLC.



# Blue 365<sup>®</sup>

## Deals and discounts for healthier living

Blue Cross NC is committed to helping our members find savings to support a healthy lifestyle outside of the doctor's office. Blue365 offers exclusive member-only discounts on products and services.<sup>3</sup>

### Get deals, discounts, and more:

- Apparel & footwear
- Home & family
- Personal care
- Fitness
- Nutrition
- Travel
- Hearing & vision

You'll also get special weekly deals from well-known companies – delivered right to your email. From sports gear to personal care, you'll always find savings with Blue365.

## Joining is easy



Scan this QR code or visit  
**BlueCrossNC.com/Blue365**  
to register.





## Delivering services that enhance your life

### Telehealth<sup>4</sup> with Teladoc<sup>®</sup> Health<sup>5</sup>

Telehealth is a convenient and effective way for members to get care. With telehealth, board-certified doctors are able to diagnose symptoms, prescribe non-narcotic medication, and send e-prescriptions to the patient's pharmacy. Members can consult with a doctor by phone or video 24 hours a day for minor acute care.

Behavioral health and substance use disorder services are available by appointment seven days a week. Members connect by computer, tablet, or mobile app to secure sessions with trained, licensed professionals providing counseling and behavioral health services. Primary care, dermatology, nutritional counseling and programs to help manage complex and long term care needs may also be available. Talk to your authorized Blue Cross NC representative or your company's benefits administrator for more details.

You can securely access Teladoc Health services through the Blue Cross NC member portal.

### Diabetes support

Even though there is no cure for type 2 diabetes, research shows the disease can be reversed to the point that medication is no longer needed to manage blood sugar levels.<sup>6</sup> Blue Cross NC offers eligible members access to programs designed to fight this serious condition.<sup>7</sup> Learn more at [BlueCrossNC.com/Members/Diabetes-Management](https://www.bluecrossnc.com/Members/Diabetes-Management).

### Tobacco cessation

Blue Cross NC offers members access to two different programs proven to increase the chance of quitting tobacco.<sup>7</sup> Both programs include one-on-one support and nicotine replacement therapy at no additional cost. Learn more at [BlueCrossNC.com/Quit-Now](https://www.bluecrossnc.com/Quit-Now).

### Pharmacy programs

Managing, paying for, and picking up prescriptions can be a challenge. That's why Blue Cross NC offers access to programs that can help reduce out-of-pocket costs,<sup>8</sup> provide home delivery,<sup>9</sup> and even remind you when it's time to take or refill a prescription.<sup>10</sup> Learn more about managing your prescription drug costs at [BlueCrossNC.com/YourRxPlan](https://www.bluecrossnc.com/YourRxPlan) or visit the prescription coverage page in the Blue Cross NC member portal.

Learn  
more



Scan the QR code or visit  
[BlueCrossNC.com/Members/Health-Plans/Telehealth](https://www.bluecrossnc.com/Members/Health-Plans/Telehealth).



Don't miss out  
on a thing!

Register to receive updates about programs and services at [BlueCrossNC.com](https://www.bluecrossnc.com). Simply visit the Profile section to update your contact and delivery preferences.

# Assistance from a nurse when you need it most

The Nurse Support Program gives you direct access to qualified nurses and medical specialists who can provide support when you're dealing with a complex or ongoing medical condition.<sup>11</sup> The goal of the program is to give you the tools and information you need to boost your quality of life and to help you navigate the health care system. It's personal. It's private. And it's available at no additional cost.

If you use the Nurse Support Program, be sure to download the Wellframe<sup>®</sup> mobile app.<sup>12</sup> With the Wellframe app, you can:

- Chat directly with your care support team
- Set up reminders to keep track of your medications and appointments
- Access educational tools and resources to help you manage your condition and improve your overall health
- So much more



To download the Wellframe app, scan this QR code or visit [Wellframe.com/download](https://www.wellframe.com/download).

You may receive a phone call from one of our Nurse Advocates if you have just been discharged from the hospital, have a complex medical condition, or suffer from one of these chronic conditions:

- Asthma
- Chronic obstructive pulmonary disease (COPD)
- Diabetes
- Heart disease
- Heart failure
- Hypertension

Scan this QR code



to learn more about the Nurse Support Program.



## Learn more

Visit [BlueCrossNC.com/Advocate](https://www.BlueCrossNC.com/Advocate). If you need support for a complex condition, please call 800-218-5295.



# Blue Distinction® specialty care

## Better care, better value

The Blue Distinction program helps you find hospitals locally and nationally that deliver superior specialty care. Hospitals earn the distinction by meeting objective quality standards for patient safety and outcomes – standards that have been developed with input from the medical community.<sup>13</sup>

Blue Distinction Centers are hospitals recognized for their specialty care expertise. Blue Distinction Centers+ go a step further. They not only meet all the Blue Distinction quality standards, but they also deliver care at significantly lower costs.

Both Blue Distinction Centers and Blue Distinction Centers+ have proven results in quality care, treatment expertise, and overall patient outcomes:

- Physicians and support teams are experts in their specialties, with hundreds of hours of experience
- Patients receive the highest level of support at all stages of treatment
- Patients have fewer complications

In other words, you can get higher quality care and lower costs.

**The Blue Distinction program is available nationwide across 11 specialties, including cancer and fertility.<sup>14</sup>**

- 2,600+ providers and facilities
- 100 metropolitan areas
- 49 states and the District of Columbia

**Blue Distinction Centers are currently available in North Carolina for:**

<input checked="" type="checkbox"/> Substance use treatment and recovery (3)	<input checked="" type="checkbox"/> Transplants (4)
--	---

**Blue Distinction Centers+ are currently available in North Carolina for:**

<input checked="" type="checkbox"/> Bariatric surgery (23)	<input checked="" type="checkbox"/> Maternity care (8)
<input checked="" type="checkbox"/> Cardiac care (9)	<input checked="" type="checkbox"/> Spine surgery (16)
<input checked="" type="checkbox"/> Knee and hip replacement (27)	<input checked="" type="checkbox"/> Transplants (4)

### Higher quality, lower cost

In addition to better outcomes and lower costs, you may receive significant savings when you use Blue Distinction-designated facilities.\* Depending on your plan, you may save \$250 in an outpatient setting or \$500 in an inpatient setting via a copayment reduction, OR you may reduce your coinsurance by 10%. Talk to your benefits coordinator to see if your plan includes lower out-of-pocket costs when using a Blue Distinction Specialty Care Center.

\*May vary by health plan.

# 20%

Nationwide, Blue Distinction Centers+ offer more than 20% average savings per episode.<sup>15</sup>

### Learn more



To find a Blue Distinction Center or Blue Distinction Center+ near you: Visit [BlueCrossNC.com/Members/Find-Care/Blue-Distinction](https://BlueCrossNC.com/Members/Find-Care/Blue-Distinction), or call the Customer Service number on the back of your member ID card. You can also log in to the member portal at [BlueCrossNC.com](https://BlueCrossNC.com) and select Find Care.<sup>1</sup>



# The BlueCard® program

## Home is where the card is

When traveling, the one thing you don't want to have to worry about is getting sick. But sometimes it happens. And if it does, you don't want to be without your health coverage.

With BlueCard, your coverage travels with you. We've partnered with doctors and hospitals around the country to ensure that Blue Cross NC is with you wherever you go. And if you need global access, we have you covered in nearly 200 countries and territories<sup>16</sup> through Blue Cross Blue Shield Global® Core.<sup>17</sup> Log in to [BCBSGlobalCore.com](https://BCBSGlobalCore.com) for more information.

For an easy way to find the doctor, clinic, or hospital that's right for you, log in to the Blue Cross NC member portal at [BlueCrossNC.com](https://BlueCrossNC.com). Then click Find Care. You'll find maps and directions there, too.

### Call for care

If you need medical assistance, call the number on the back of your member ID card, 24 hours a day, seven days a week.



With BlueCard, your coverage travels with you.

### Footnotes

- Blue Cross NC 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.
- Member ID cards are for identification purposes only. They do not guarantee eligibility or payment of your claim.
- 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. Blue Cross and Blue Shield Association (BCBSA) may receive payments from Blue365 vendors. Neither Blue Cross NC nor BCBSA recommends, endorses, warrants, or guarantees any specific Blue365 vendor or item. This program may be modified or discontinued at any time without prior notice.
- Blue Cross NC provides the telehealth 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 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 telehealth benefits.
- Teladoc Health, Inc. interactive consultations are available 24 hours a day, 7 days a week. Telehealth services are subject to the terms and conditions of the member's health plan, including benefits, limitations, and exclusions. Teladoc Health does not replace your primary care doctor. Telehealth services are not a substitute for emergency care. Teladoc Health is subject to state regulations. Behavioral health telehealth is currently only available to members ages 13 or older. Teladoc Health is an independent company that is solely responsible for the telehealth services it is providing; please see Teladoc Health website for more information. Teladoc Health does not offer Blue Cross or Blue Shield products or services. Teladoc Health does not prescribe DEA-controlled substances and may not prescribe nontherapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. Teladoc Health does not guarantee patients will receive a prescription.
- Sherwood, Alison. "Can You Reverse Type 2 Diabetes?," WebMD, January 18 2024, [www.webmd.com/diabetes/can-you-reverse-type-2-diabetes](https://www.webmd.com/diabetes/can-you-reverse-type-2-diabetes) (Accessed July 2024).
- Blue Cross NC provides tobacco cessation and diabetes reversal programs for your convenience. Blue Cross NC is not liable in any way for the goods or services received through the respective vendors. Blue Cross NC reserves the right to discontinue or change the program at any time without prior notification. Decisions regarding your care should be made with the advice of your doctor. Check with 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 these offerings.
- MedsYourWay® is a prescription drug discount card, administered by Inside Rx® LLC. MedsYourWay discount card pricing is built into the Amazon Pharmacy shopping experience. You are responsible for the cost of your prescription(s) when using the MedsYourWay card. Limitations apply. Amazon Pharmacy does not dispense controlled substances (Schedule 2 medications). If your medicine has an unfulfilled requirement, the cost may not count toward your (accumulator) out-of-pocket maximum. Typical requirements include prior authorization (PA) needed, quantity limit exceeded, or step therapy needed. Inside Rx LLC and Amazon Pharmacy are independent companies that are solely responsible for the services they provide and do not offer Blue Cross or Blue Shield products or services.
- MedsYourWay Home Delivery is offered by Prime Therapeutics™, LLC (Prime), which is an independent company solely responsible for providing pharmacy benefit management services on behalf of Blue Cross NC. Prime does not offer Blue Cross or Blue Shield products or services. If your plan has a mandatory mail program, you must use that program for your mail order prescriptions, and you would not be eligible to use Amazon Pharmacy.
- Blue Cross NC has contracted with Sempre Health, Inc., an independent company solely responsible for the select discounted prescription cost services they offer to Blue Cross NC members. Savings will vary based on drug, member cost, and program requirements. You will never pay more than your typical cost. Maximum discount limits apply. This discount program is not insurance. Discounts offered via the Sempre Health platform are only valid for individuals using commercial or private health insurance for their medications, including plans available through state and federal health care exchanges. They are not valid for prescriptions that are eligible to be reimbursed in whole or in part under any state or federal government-funded health care program, such as Medicare, Medicaid, TRICARE®, the Department of Defense or Veterans Affairs. Sempre Health, Inc. does not offer Blue Cross or Blue Shield products or services.
- Blue Cross NC offers the Nurse Support Program for your convenience and is not liable in any way for the goods or services received; results are not guaranteed. Decisions regarding your care should be made with the advice of your doctor. Blue Cross NC reserves the right to change or discontinue this program at any time without prior notification from Blue Cross NC. Benefits may vary by plan. Check with your benefits administrator for more information.
- Wellframe® is an independent company solely responsible for the services it provides on behalf of Blue Cross NC. Wellframe does not offer Blue Cross or Blue Shield products or services.
- Facilities designated Blue Distinction Centers (BDC) and Blue Distinction Centers+ (BDC+) met overall quality measures for patient safety and outcomes, developed with input from the medical community. Blue Distinction Centers+ met those quality measures as well as cost measures that address consumers' need for affordable health care. Individual outcomes may vary. The Blue Cross Blue Shield Association (BCBSA) national criteria are displayed at [www.bcbs.com](https://www.bcbs.com). A Local Blue Plan may require additional criteria for facilities located in its own service area. For details on Local Blue Plan criteria, a provider's in-network status, or your own policy's coverage, contact your Local Blue Plan. Each hospital's cost index is calculated with data from its Local Blue Plan. Hospitals in CA, ID, NY, PA, and WA may lie in two Local Blue Plans' areas, resulting in two cost index figures; and their own Local Blue Plans decide whether one or both cost index figures must meet Blue Distinction Centers+ national criteria. Neither the BCBSA nor any Blue Plans are responsible for damages or non-covered charges resulting from Blue Distinction or other provider finder information or care received from Blue Distinction or any other providers.
- BCBSA data, October 2024. Not all products are available in all markets. Please discuss specific product options with your local Blue Cross and/or Blue Shield representative. To learn more about Blue Distinction Specialty Care, please visit [www.bcbs.com](https://www.bcbs.com) or contact your local Blue Cross and/or Blue Shield company.
- Blue Cross Blue Shield Association. (2024, December). Centers of Excellence, Blue Distinction® Specialty Care - Talking Points. Data from BCBSA and registry data (where applicable), BDC/BDC+ eligible providers vs. relevant comparison group. Results based on most recent designation cycle for each specialty. Savings based on BDC/BDC+ total episode cost.
- Blue Cross and Blue Shield Association BlueCard® program. [www.geo-blue.com/](https://www.geo-blue.com/) (Accessed March 2025). BlueCard coverage varies for each Blue Cross and Blue Shield (BCBS) plan. For more complete details, including benefits, limitations and exclusions, please refer to your certificate of coverage.
- This is only applicable to inpatient care when arranged by the Blue Cross Blue Shield Global Core Service Center. Our members are responsible for paying and filing claims for reimbursement for all other services received outside of the United States.
- Blue Cross NC offers health and wellness programs as a convenience to aid members in improving their health; results are not guaranteed. Blue Cross NC reserves the right to discontinue or change these programs at any time. The goal is to help members make better decisions about their health and to help them follow their provider's plan of care. Decisions about care should be made with the advice of the member's provider.

# Member services quick reference



Resource	Getting the most out of your plan
<b>Blue Cross NC member portal</b>	Your online source for tools and information to manage your health plan. Access the Blue Cross NC member portal anytime, anywhere at <b>BlueCrossNC.com</b> or download our free mobile app for iOS or Android™ devices.
<b>Blue365<sup>3</sup></b>	Find exclusive member discounts from top retailers with Blue365. Visit <b>BlueCrossNC.com/Blue365</b> .
<b>Wellness programs<sup>18</sup></b>	Access health and wellness resources that address a wide range of health needs. Log in at <b>BlueCrossNC.com/Members/Member-Portal/Access-Wellness-Programs</b> .
<b>Blue Distinction Centers &amp; Blue Distinction Centers+<sup>13</sup></b>	Find a Center near you at <b>BlueCrossNC.com/Members/Find-Care/Blue-Distinction</b> . Or visit <b>BlueCrossNC.com</b> . Click on Find Care. Narrow your search results by clicking Blue Distinction Centers under Blue Quality Programs.
<b>BlueCard program<sup>16</sup></b>	Find in-network care away from home at <b>BlueCrossNC.com</b> . Click on Find Care or call Blue Cross Blue Shield Global Core at <b>800-810-BLUE (2583)</b> .
<b>Find care<sup>1</sup></b>	Find the right doctor or health care facility, read patient reviews and get cost estimates for care. Log in to <b>BlueCrossNC.com/Members/Find-Care</b> to search providers and facilities.
<b>Nurse support<sup>11</sup></b>	Our registered nurses can help you understand benefits and recommend programs designed to meet your specific needs. Visit <b>BlueCrossNC.com/Advocate</b> . If you need support for a complex condition, please call <b>800-218-5295</b> .
<b>Telehealth<sup>4</sup></b>	Telehealth (offered through Teladoc Health <sup>5</sup> ) – Provides 24/7 access to U.S. board-certified doctors who can diagnose symptoms and prescribe medication for acute care. Mental health teletherapy is also available by appointment. Primary care, dermatology, nutritional counseling, and programs to help manage complex and long-term care needs may also be available. You can securely access Teladoc Health services through <b>BlueCrossNC.com/Members/Health-Plans/Telehealth</b> .
<b>Rx support</b>	If your health insurance plan includes prescription drug coverage, it's important to understand which drugs are covered and at what level. Visit <b>BlueCrossNC.com/UMdrug</b> to learn more.
<b>Behavioral health</b>	Blue Cross NC Care Navigators help match members with in-network providers to address specific mental health and/or substance use needs. Call <b>800-755-0798</b> or use the Self Referral Form at <b>BlueCrossNC.com/CareNavigator</b> .

The Blue Cross NC Utilization Management (UM) program works to ensure you get the care you need in the appropriate health care setting. Find details about our UM processes and how you can appeal a denied service at [BlueCrossNC.com/UMdetails](https://www.bluecrossnc.com/UMdetails).

®, SM are marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield plans. All other marks and names are property of their respective owners. Blue Cross and Blue Shield of North Carolina is an independent licensee of the Blue Cross and Blue Shield Association. U8799, 9/25