Blue Advantage®

Marketplace Plan Options

Blue Advantage from Blue Cross and Blue Shield of North Carolina (Blue Cross NC) gives you access to our largest nationwide network of doctors, specialists, and hospitals.

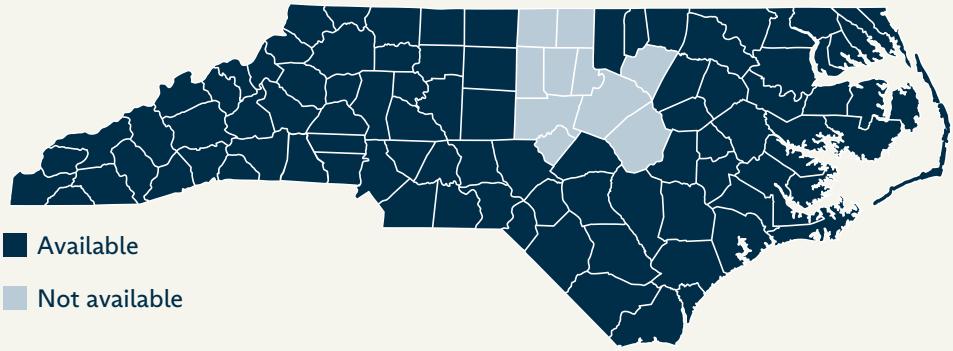
Blue Advantage offers:

- More in-network providers in North Carolina with 95% of doctors and 98% of hospitals in-network[1]
- Fewer restrictions on which providers you can see
- Nationwide access to in-network providers through BlueCard®[2]
- Emergency services covered at the in-network benefit level regardless of where you go for care

Product availability

Blue Advantage is available in all North Carolina counties, except:

- Alamance
- Caswell
- Chatham
- Durham
- Franklin
- Johnston
- Lee
- Orange
- Person
- Wake





Blue Advantage

In-network benefits							
Plans	**Individual deductible[3,4]** (Family=2x)	**Individual out-of-pocket limit[3]** (Family=2x)	**Coinsurance[5]**	**Primary care provider[6] (PCP)**	**Specialist[6]/ Urgent care[7]**	**Prescription drug deductible[8]**	**Prescription drug benefit[9]**
Bronze Basic | 3 Free PCP | $25 Tier 1 Rx | HSA Eligible | Integrated | Nationwide Doctors*	$7,000	$12,000	50%	3 x $0 / $95[10]	$175	Integrated[11]	$25[12] / 50% / 50% / 50% / 50%
Bronze Standard | $50 PCP | $25 Tier 1 Rx | HSA Eligible | Integrated | Nationwide Doctors	$7,500	$12,000	50%	$50	$100 / $75	Integrated[11]	$25[12] / $50 / $100 / $500 / N/A
Bronze Complete | $60 PCP | $20 Tier 1 Rx | HSA Eligible | Nationwide Doctors*	$4,000	$12,000	50%	$60	$120	$1,000	$20[12] / $25 / $75 / $150 / 50%
Bronze HSA Eligible Plus | Integrated | Nationwide Doctors	$8,700	$8,700	0%	Ded / 0%	Ded / 0%	Integrated[11]	0% / 0% / 0% / 0% / 0%
Silver Preferred | 3 Free PCP | $15 Tier 1 Rx | Integrated | Nationwide Doctors*	$2,700	$12,000	50%	3 x $0 / $35[10]	$75	Integrated[11]	$15[12] / 50% / 50% / 50% / 50%
Silver Standard | $40 PCP | $20 Tier 1 Rx | Integrated | Nationwide Doctors	$6,400	$10,300	40%	$40	$80 / $60	Integrated[11]	$20[12] / $40[12] / $80 / $350 / N/A
Silver Choice A | 3 Free PCP | $15 Tier 1 Rx | Nationwide Doctors*	$3,500	$12,000	50%	3 x $0 / $45[10]	$95	$200	$15[12] / $25 / $35 / $70 / 50%
Gold Premier A | 3 Free PCP | $10 Tier 1 Rx | Nationwide Doctors*	$1,800	$12,000	30%	3 x $0 / $15[10]	$45	$400	$10[12] / $20 / $35 / $60 / 50%
Gold Standard A | $30 PCP | $15 Tier 1 Rx | Nationwide Doctors	$2,500	$8,600	25%	$30	$60 / $45	$0	$15[12] / $30[12] / $60[12] / $250[12] / N/A
Gold All Copay A | $30 PCP | $10 Tier 1 Rx | Nationwide Doctors*	$0	$12,000	N/A	$30	$60	$0	$10[12] / $30[12] / $60[12] / $120[12] / $220[12]

* This plan offers three free visits to a Tier 1 Urgent Care provider. To find a Tier 1 Urgent Care provider, visit BlueCrossNC.com/UrgentCare, type your location, select your network, and search Urgent Care.

1 Blue Cross NC Provider Internal Data; percentages indicated represent the Blue Cross NC PPO Network as of April 7, 2025.

2 Covered in nearly 200 countries and territories worldwide. bcbsglobalsolutions.com/about-us/why-us/global-network/ (Accessed February 2026). For more complete details on travel coverage, including benefits, limitations, and exclusions, please refer to your certificate of coverage.

3 The family in-network (INN) deductible and the family INN out-of-pocket maximum (OOPM) are 2x the individual INN deductible and individual INN OOPM. The individual and family out-of-network (OON) deductible is 2x the respective in-network deductible. The individual and family OON OOPM is 2x the respective in-network OOPM.

4 Members on a family plan will have a family member deductible and a family deductible. Any member of the family will only have to pay the family member amount to meet their own deductible. Once the family deductible is met, all members of the family are in benefit.

5 Member pays 30% more coinsurance when seeking services OON.

6 OON PCP and specialist visits are subject to the plan's OON deductible and coinsurance.

7 OON urgent care copay is 2x the amount of the in-network urgent care copay.

8 Prescription drug deductible must be met before your plan begins to pay for prescriptions except when indicated otherwise.

9 If choosing an OON Pharmacy, you may have to pay the out-of-network provider in full. Please refer to your Member Guide to find out if benefits are available for out-of-network pharmacies.

10 PCP step down benefits: 3 x $0 copay for PCP office visits, followed by standard PCP copay (at the member level).

11 Prescription drug costs are subject to the medical deductible, coinsurance, and out-of-pocket limit.

12 Prescription drug costs are not subject to the deductible.

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Blue Advantage®

Opciones de planes del Mercado de Seguros Médicos

Blue Advantage de Blue Cross and Blue Shield of North Carolina (Blue Cross NC) le da acceso a nuestra red más grande de médicos, especialistas y hospitales a nivel nacional.

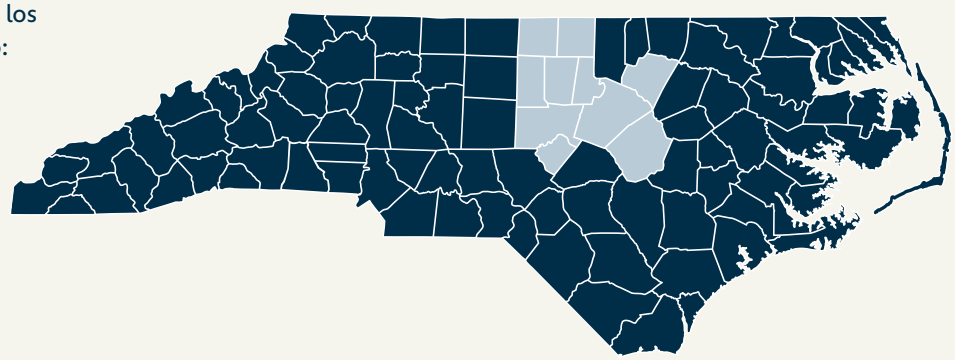
Blue Advantage ofrece:

- Más proveedores dentro de la red en Carolina del Norte, con el 95% de los médicos y el 98% de los hospitales dentro de la red[1]
- Menos restricciones sobre qué proveedores puede consultar
- Acceso nacional a proveedores dentro de la red a través de BlueCard®[2]
- Servicios de emergencia cubiertos al nivel de beneficio dentro de la red, independientemente de a dónde vaya para recibir atención

Disponibilidad del producto

Blue Advantage está disponible en todos los condados de Carolina del Norte, excepto:

- Alamance
- Caswell
- Chatham
- Durham
- Franklin
- Johnston
- Lee
- Orange
- Person
- Wake



Disponible No disponible



Blue Advantage

Beneficios dentro de la red							
Planes	**Deducible individual**[3,4] (Familiar es dos veces el individual)	**Límite de gastos médicos personales individual**[3] (Familiar es dos veces el individual)	**Coseguro**[5]	**Proveedor de atención primaria**[6] **(PCP)**	**Especialista**[6] **o centro de atención de urgencias**[7]	**Deducible de medicamentos con receta**[8]	**Beneficio de medicamentos con receta**[9]
Bronze Basic | 3 Free PCP | $25 Tier 1 Rx | HSA Eligible | Integrated | Nationwide Doctors*	$7,000	$12,000	50%	3 x $0 / $95[10]	$175	Integrado[11]	$25[12] / 50% / 50% / 50% / 50%
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Gold All Copay A | $30 PCP | $10 Tier 1 Rx | Nationwide Doctors*	$0	$12,000	N/A	$30	$60	$0	$10[12] / $30[12] / $60[12] / $120[12] / $220[12]

*Este plan ofrece tres consultas con un proveedor de atención de urgencias del nivel 1. Para encontrar un proveedor de atención de urgencias del nivel 1, visite BlueCrossNC.com/UrgentCare, indique su ubicación, seleccione su red y busque "atención de urgencias".

1 Datos internos de proveedores de Blue Cross NC. Los porcentajes indicados representan la red PPO de Blue Cross NC hasta el 7 de abril, 2025.

2 Cobertura en casi 200 países y territorios de todo el mundo a través del programa BlueCard® de la Blue Cross and Blue Shield Association. www.geo-blue.com (consultado en febrero de 2026). Para obtener detalles más completos, incluidos los beneficios, las limitaciones y las exclusiones, consulte su certificado de cobertura.

3 El deducible familiar dentro de la red y el límite de gastos médicos personales familiar dentro de la red son dos veces el deducible individual dentro de la red y el límite de gastos médicos personales individual dentro de la red. El deducible individual y familiar fuera de la red es dos veces el respectivo deducible dentro de la red. El límite de gastos médicos personales individual y familiar fuera de la red es dos veces el respectivo límite de gastos médicos personales dentro de la red.

4 Los afiliados en un plan familiar tendrán un deducible por miembro de la familia y un deducible familiar. Cualquier miembro de la familia solo tendrá que pagar el monto del miembro de la familia para cumplir con su propio deducible. Una vez que se cumpla con el deducible familiar, todos los miembros de la familia reciben beneficios.

5 El afiliado paga un 30% más de coseguro cuando busca servicios fuera de la red.

6 Una consulta con un proveedor de atención primaria o especialista fuera de la red está sujeta al deducible y coseguro fuera de la red del plan.

7 El copago de atención de urgencias fuera de la red es el doble del monto del copago de atención de urgencias dentro de la red.

8 El deducible de medicamentos con receta debe cumplirse antes de que su plan comience a pagar por medicamentos con receta, excepto cuando se indique lo contrario.

9 Si elige una farmacia fuera de la red, es posible que deba pagar el monto total al proveedor fuera de la red. Consulte su manual de beneficios para averiguar si hay beneficios disponibles para farmacias fuera de la red.

10 Beneficios escalonados para el proveedor de atención primaria: 3 x $0 por citas en el consultorio del proveedor de atención primaria, seguido del copago estándar del proveedor de atención primaria (a nivel de afiliado).

11 Los costos de medicamentos con receta están sujetos al deducible, coseguro y límite de gastos personales médicos.

12 Los costos de medicamentos con receta no están sujetos al deducible.

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