



BlueCross BlueShield
of North Carolina

StudentBlue™

StudentBlueNC.com/Duke

Pending NC Department of Insurance Approval



HEALTH PLAN FOR Duke University Students

Effective: 8/1/2023



Duke University

Student Medical Insurance Plan

2023 – 2024

Who is Eligible for the Plan?

Students: All students are required to maintain adequate medical insurance during their enrollment at Duke University. If you are an international student holding an F1 or J1 visa, enrollment in the SMIP is mandatory.

Dependents: Coverage for dependents (spouse/children) is available for purchase directly through Student Blue by visiting www.studentbluenc.com/#/duke.

Blue Cross Blue Shield of NC reserves the right to review, at any time, your eligibility to enroll in this plan. If it is determined that you did not meet the school's eligibility requirements for enrollment, your participation in the plan may be terminated or rescinded in accordance with its terms and applicable law.

Coverage Periods:

Open Enrollment: Coverage will become effective at 12:01 a.m. on the first day of the coverage period. All enrollments during the open enrollment period will be backdated to the start date of the period of coverage.

Qualifying Events: Enrollments will not be accepted after the open enrollment period unless there is a qualifying event (such as involuntary loss of other coverage). Enrollment must occur within 30 days of the qualifying event and accompany proof of the qualifying event. Coverage will become effective at 12:01 a.m. on the day following the payment. Premiums will not be pro-rated for enrollments taken after the open enrollment period.

Termination Date: Coverage terminates at 11:59 p.m. on the coverage end date indicated for the period purchased. There is no continuation coverage for this plan for students who are no longer eligible. We do not send termination or renewal notices. It is the Insured Person's responsibility to renew coverage, subject to continuing eligibility, in a timely manner. Eligibility requirements must be met each time premium is paid to renew coverage. Final decisions regarding coverage effective dates are made by the insurance company.

Plan Dates:

Terms	Annual	Spring/Summer
Coverage Start Date (12:01am)	8/1/2023	1/1/2024
Coverage End Date (11:59pm)	7/31/2024	7/31/2024
Enrollment / Waiver Open	6/15/2023	11/15/2023
Enrollment/ Waiver Deadline	9/14/2023	1/31/2024

Waiver Process:

All students are required to maintain adequate medical insurance during their enrollment at Duke University. Duke offers a Student Medical Insurance Plan (SMIP) designed to meet the needs of students who have no insurance or who have inadequate insurance coverage in the Durham, NC area. Please review your coverage. While it may be acceptable for a waiver, it may not provide the kind of security and coverage provided by our student plan, which is tailored to a student's specific needs.

International Students: Enrollment in the Duke sponsored plan is mandatory and cannot be waived.

Domestic Students: Domestic Students will be automatically enrolled on the waiver deadline. Domestic Students can waive with approved coverage by visiting gallagherstudent.com/duke. You will need the name of your insurance company, Medical ID Card, and Date of Birth.

Medical ID Cards:

ID cards will be mailed out to all enrolled students after the waiver deadline. If you need to access care or wish to obtain your ID card before the waiver deadline, Opt-In to confirm your enrollment in the Duke SMIP.

Insurance cards will be mailed to the mailing address listed in Duke Hub. If you need an additional insurance card you can contact Student Blue (Blue Cross and Blue Shield of North Carolina) at 1-888-234-2417.

Important Contacts:

Insurance Company (Carrier):

Blue Cross Blue Shield of North Carolina (BCBS of NC)

PPO Network:

To locate PPO (in-network) physicians and facilities, visit the BCBSNC website, or call

(888) 206-4697

<https://www.bluecrossnc.com/find-a-doctor-or-facility>

Prescription Questions & Assistance:

(888) 206-4697

<https://www.bluecrossnc.com/find-a-drug-or-pharmacy>

Claims & Coverage:

For questions regarding benefits or claims status.

www.studentbluenc.com

(888) 206-4697

Eligibility & Enrollment:

Find answers to most of your eligibility questions by visiting our website

www.gallagherstudent.com/duke

A HEALTHY PLAN

for a successful future

Duke University 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.¹

MANDATORY HARD WAIVER ²	Annual	DEPENDENT RATES ^{4,5} Rates are additional to your student rate	Monthly ^{6,7}
Student Rate ³	\$3,282.12	Add Spouse/Domestic Partner	\$264.05
		Add Child(ren)	\$294.10
		Add Family	\$558.15

BLUE OPTIONS® benefit highlights

Services	In-Network	Out-of-Network
All dollar amounts and percentages are what you, as a plan member, would pay.		
Lifetime Maximum, Deductibles, Coinsurance Maximums and Plan Maximums The following deductibles and coinsurance maximums also apply to Behavioral Health and Substance Use services on page 4.		
Lifetime Benefit Maximum	Unlimited	Unlimited
Deductibles		
Individual (per benefit period)	\$0	\$250
Family (per benefit period)	\$0	\$750
Out-of-Pocket Limits		
Individual (per benefit period)	\$2,000	\$3,000
Family (per benefit period)	\$4,500	\$9,000
Physician Office Services (See "Outpatient Clinic Services" for outpatient clinic or hospital-based services.)		
Office Visits Includes office surgery, consultation, X-ray and lab, and benefit period maximum of 4 office visits for the assessment of obesity in- and out-of-network. See "Inpatient and Outpatient Services."	Primary Care Provider: \$25 copayment Specialist: \$35 copayment, 20% coinsurance	Primary Care Provider and/or Specialist: 30% after deductible

SPECIAL NOTICE IF YOU CHOOSE AN OUT-OF-NETWORK PROVIDER:

Your actual expenses for covered services may exceed the stated coinsurance percentage or copayment amount because actual provider charges may not be used to determine the payment obligations for Blue Cross NC and its members.

BLUE OPTIONS

benefit highlights *(continued)*

Services	In-Network	Out-of-Network
	All dollar amounts and percentages are what you, as a plan member, would pay.	
Preventive Care The following services are state-mandated and required to be offered both in- and out-of-network: Gynecological exams, cervical cancer screening, ovarian cancer screening, screening mammograms, colorectal screening, bone mass measurement, prostate-specific antigen tests and newborn hearing screening.	Primary Care Provider and/or Specialist: No charge Outpatient Clinic: No charge	Primary Care Provider and/or Specialist: 30% after deductible Outpatient Clinic: 30% after deductible
Therapies Rehabilitative therapy has a benefit period maximum of 30 visits for physical/occupational therapy (including chiropractic services), and 30 visits for speech therapy. Habilitative services has a benefit period maximum of 30 visits for physical/occupational therapy (including chiropractic services), and 30 visits for speech therapy.	Primary Care Provider and/or Specialist: 20% coinsurance	Primary Care Provider and/or Specialist: 30% after deductible
Urgent Care Centers, Ambulance and Emergency Room		
Urgent Care Centers	\$45 copayment	\$90 copayment
Ambulance	20% coinsurance	20% after deductible
Urgent Care Centers (X-ray, lab and other services)	20% coinsurance	30% after deductible
Emergency room visit	\$150 copayment, then 20% coinsurance	\$150 copayment, then 20% coinsurance
Ambulatory Surgical Center	20% coinsurance	30% after deductible
Inpatient and Outpatient Hospital Services		
Hospital and hospital-based services	20% coinsurance	30% after deductible
Outpatient clinic services (Other than preventive services above)	20% coinsurance	30% after deductible
Professional services	20% coinsurance	30% after deductible
Hospital and Professional		
Outpatient labs	20% coinsurance	30% after deductible
Outpatient diagnostic mammography	No charge	30% after deductible
Outpatient X-rays, ultrasounds and other diagnostic tests, such as EEGs and EKGs	20% coinsurance	30% after deductible
CT scans, MRIs, MRAs and PET scans in any location, including physician's office	20% coinsurance	30% after deductible
Other Services		
Skilled nursing facility (60 days per benefit period)	20% coinsurance	30% after deductible

BLUE OPTIONS benefit highlights *(continued)*

Services	In-Network	Out-of-Network
	All dollar amounts and percentages are what you, as a plan member, would pay.	
Maternity (Maternity delivery includes prenatal and post-delivery care)		
Hospital services (Delivery)	20% coinsurance	30% after deductible
Professional services (Delivery)	20% coinsurance	30% after deductible
Transplants		
Hospital services	20% coinsurance	30% after deductible
Professional services	20% coinsurance	30% after deductible
Infertility Services		
Primary Care Provider and/or Specialist	\$25 / \$35 copayment	30% after deductible
Hospital services	20% coinsurance	30% after deductible
Inpatient and outpatient professional services	20% coinsurance	30% after deductible
Mental Health and Substance Use Services		
Office visits	\$10 copayment	30% after deductible
Inpatient/outpatient	20% coinsurance	30% after deductible
Prescription Drugs Up to 30-day supply. 31-60 day supply is two copayments and 61-90 day supply is three copayments. MAC B Brand Pricing Penalty.		
Tier 1: The prescription drug tier which consists of the lowest-cost tier of prescription drugs, most are generic.	\$4 copayment	Copayment + charge over in-network allowed amount
Tier 2: The prescription drug tier which consists of medium-cost prescription drugs, most are generic, and some brand-name prescription drugs.	\$15 copayment	Copayment + charge over in-network allowed amount
Tier 3: The prescription drug tier which consists of high-cost prescription drugs, most are brand-name prescription drugs.	\$35 copayment	Copayment + charge over in-network allowed amount
Tier 4: The prescription drug tier which consists of the higher-cost prescription drugs, most are brand-name prescription drugs, and some specialty drugs.	\$60 copayment	Copayment + charge over in-network allowed amount
Tier 5: The prescription drug tier which consists of the highest-cost prescription drugs, most are specialty drugs. There is a \$100 per drug minimum for each 30-day supply of Tier 5 drugs. There is a \$200 per drug maximum for each 30-day supply of Tier 5 drugs.	25% coinsurance	Copayment + charge over in-network allowed amount
Insulin	\$10 copayment	Copayment + charge over in-network allowed amount
Diabetic Supplies, Spacers and Peak Flow Meters (Obtain at the retail pharmacy)	\$10 copayment	Copayment + charge over in-network allowed amount
Lens and Frame Coverage Prescribed Eyeglass Lens and Frame Benefit Period maximum: Blue Cross NC will reimburse you up to the benefit period maximum for glasses, hard, soft or disposable contact lenses.		\$100

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Your actual expenses for covered services may exceed the stated coinsurance percentage or copayment amount because actual provider charges may not be used to determine the payment obligations for Blue Cross NC and its members.

ADDITIONAL INFORMATION

about Blue Options from Blue Cross NC

Benefit Period

The period of time, usually 12 months as stated in the group contract, during which charges for covered services provided to a member must be incurred in order to be eligible for payment by Blue Cross NC. A charge shall be considered incurred on the date the service or supply was provided to a member.

Allowed Amount

The maximum amount that Blue Cross NC determines is to be paid for covered services provided to a member.

Out-of-Pocket Maximum

The dollar amount a member must pay prior to Blue Cross NC paying 100% for certain services.

NOTE: In some plans, there is no coinsurance maximum; members are responsible for coinsurance once the deductible has been met.

Day and Visit Maximums

All day and visit maximums are on a combined in- and out-of-network basis.

Utilization Management

To make sure you have access to high quality, cost-effective health care, we manage utilization through a variety of programs including certification, transplant management, concurrent and retrospective review. If you have a concern regarding the final determination of your care, you have the right to appeal the decision. If you would like a copy of a benefit booklet providing more information about our utilization management programs, call the toll-free number listed in your information packet.

Certification

Certification is a program designed to make sure that your care is given in a cost-effective setting and efficient manner. If you need to be hospitalized, you must obtain certification. Non-emergency and non-maternity hospital admissions must be certified prior to the hospitalization. If the admission is not certified, a penalty will be applied. For maternity admissions, your provider is not required to obtain certification from Blue Cross NC for prescribing a length of stay up to 48 hours for a normal vaginal delivery, or up to 96 hours for delivery by cesarean section. You or your provider must request certification for coverage for additional days, which will be given by Blue Cross NC, if medically necessary.

Office visits do not require certification. In-network providers are responsible for obtaining certifications. The member will bear no financial penalties if the in-network provider fails to obtain the appropriate authorization. The member is responsible for obtaining certification for services rendered by an out-of-network or out-of-state provider.





Health and Wellness Program

Because we want to help you stay healthy, we offer a variety of wellness benefits and services. You can take advantage of Health Line BlueSM, our 24-hour health information service; a health topics library; asthma and diabetes management; and a prenatal program. You will also have access to online health and wellness information at [BlueCrossNC.com](https://www.BlueCrossNC.com). With our program you can get health advice anytime you need it, so you can learn how to take charge of your health.

What is Not Covered?

The following are summaries of some of the coverage restrictions. A full explanation and listing of restrictions can be found in your benefit booklet. 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 except as specifically covered by your health benefit plan
- For custodial care, domiciliary care or rest cures
- For treatment of obesity, except for surgical treatment of morbid obesity, or as specifically covered by your health benefit plan
- 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

The benefit highlights is a summary of Blue Options benefits. This is meant only to be a summary. A final interpretation, and a complete listing of benefits and exclusions is found in and governed by the group contract and benefit booklet. You may preview the benefit booklet by accessing a copy of the Blue Options benefit booklet from your campus website.

Get more info

Visit StudentBlueNC.com/Duke for more details and to apply online!

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) provides free aids to service people with disabilities as well as free language services for people whose primary language is not English. Please contact the number on the back of your ID card for assistance.

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) proporciona asistencia gratuita a las personas con discapacidades, así como servicios lingüísticos gratuitos para las personas cuyo idioma principal no es el inglés. Comuníquese con el número que aparece en el reverso de su tarjeta del seguro para obtener ayuda.

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.

Important legal notices for students Special enrollment

If you are declining enrollment for yourself or your dependents (including your spouse/domestic partner) because of other health insurance including Medicaid, Children's Health Insurance Program (CHIP) or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 30 days after your or your dependents' other coverage ends (other than Medicaid or CHIP), or if the employer stops contributing toward your or your dependents' other coverage and within 60 days after the loss of Medicaid or CHIP eligibility. In addition, if you have a new dependent as a result of marriage, birth, adoption or placement for adoption or foster care, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption or placement for adoption or foster care, except when adding a dependent child will not change your coverage type or premiums that are owed.

For questions or to obtain more information, contact:

Blue Cross and Blue Shield of North Carolina
P.O. Box 2073, Durham, NC 27702, or call 888-234-2417.

Policy dates are 8/1/23 – 7/31/24

1 Covered in 190 countries and territories worldwide through GeoBlue[®] Program. Blue Cross and Blue Shield Association Internal Data: about-geo-blue.com/ (Accessed July 2022).

2 Premium due for the mandatory Hard Waiver Plan must be paid through the student's Duke University school account.

3 A portion of the cost of the student medical insurance plan is retained by Duke University to pay for administrative costs incurred by the university and for reserve funds. Any portion of the cost of the plan retained by Duke University is encumbered solely for the purpose of funding plan expenses or the equitable and nondiscriminatory benefit of plan participants.

4 Premium due for dependent coverage is paid directly to Blue Cross and Blue Shield of North Carolina. At enrollment, you will receive an email advising of the current amount due and the date the initial draft will occur. Subsequent payments will be drafted on a monthly basis.

5 Dependent rate is an additional premium above the student premium and does not include the cost for student coverage.

6 All terminations will be effective the last day of the month. Requests for termination must be received at least 10 days prior to first day of the month that coverage is no longer desired. There are no refunds.

7 If you wish to pay annually, please contact Customer Service at 888-234-2417 to make arrangements.

Blue Cross NC provides the Health Line Blue program for your convenience. Blue Cross NC is not liable in any way for the goods or services received through Health Line Blue. 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 your benefits administrator or 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 Health Line Blue.

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