ND

2027 LARGE GROUP PLANS

A guide to your health plan

How to get started, what's included, finding care and more

CARRY BLUE. CARRY ON.

Hi there.
Glad you're here.

Your first step

Create an account on **BCBSND.com**. Then download the BCBSND Health Insurance app on your phone to have your info at your fingertips.

Need support right away?

Our customer service professionals are available to help.

Monday - Friday, 7:00 a.m. - 10:00 p.m. (CT)
Saturday 10:00 a.m. - 6:30 p.m. (CT)

Tools that make it easy

"I love the online chat tool. It's perfect when you are commuting in public transportation and don't want to talk on the phone."
– Member

Healthcare shouldn't be a headache. That's why we have easy-to-use tools to help you do the things you need to do—without the hassle.

Find a new doctor, check your deductible, pull up your member ID card on your phone. You can even chat with us when you have a question. Best of all, your tools are all personalized to you based on your health benefits. All you have to do is sign in to your account on **BCBSND.com**.

Find doctors in your network

Use our search tool to locate providers in your network. Find the right care with filters for gender, languages spoken and virtual care options.

Get medication support and pharmacy options

Research costs and side effects to find safe, effective and affordable medications that your plan covers. Chat with a pharmacist about medication questions. Sign up for convenient home delivery or search for a nearby pharmacy within our network. You have access to over 63,000 independent pharmacies and national chains across the country.

Check your coverage and track costs

See what services your plan covers. Keep an eye on your key healthcare expenses, like your deductible and out-of-pocket maximum.

View your care history

Easily access a chronological list of past doctor visits, lab work and screenings for you and family members on your plan.

Get personalized reminders

Stay on top of your health with tailored messages and alerts, like reminders to get preventive exams.

On-demand care

You're not feeling well and your doctor's office is closed. Should you go to urgent care? The ER? Wait it out? It's hard to know what to do. Get to know your options, so you can plan ahead for the next time you need care right away.

	Nurse advice	Virtual visit	Urgent care clinic	Emergency room
Description	For questions about common health issues and whether you should see a doctor, call Advice24. Nurses will help you decide what to do, and calls are free and confidential.	Your health plan includes virtual care providers, which makes it easy to have a doctor appointment from the comfort of home. Even get a prescription sent to your pharmacy.	Choose an urgent care center if you need more immediate, in-person attention, especially after hours. Plus, urgent care costs a lot less than the ER.	If you're experiencing life-threatening symptoms, go to the ER. Doctors there are specially trained to treat critical health needs.
Availability	24/7	24/7	Hours vary by location	24/7
Average wait time	Short	Short	Moderate	Long
Average cost	None	Low	Moderate	High
Consider for	Cold and flu, fever, minor burns and injuries	Allergies, anxiety and depression, cold and flu, UTIs	Abdominal pain, migraines, sprains, strains and cuts	Chest pain, major burns and injuries, shortness of breath, uncontrolled bleeding

To see the care options available to you, sign in to your account on **BCBSND.com**

Mental health support

Everyone could use a little help sometimes.

If you're feeling low or in need of support, we can help you find the right care. Many therapists and psychiatrists offer both in-person and virtual appointments, so you can get care just how you need it. Your plan may also include additional options for virtual therapy and virtual substance use disorder treatment.

Sign in to your account on **BCBSND.com** to see all your options.

It can be challenging to find a mental health provider that fits. On top of that, wait times can be long. But we're here to help you find someone who can see you soon—just chat with us online or call the number on the back of your member ID card.

Health insurance 101

Coinsurance An amount you may be required to pay as your share of the cost for services or prescription drugs after you pay any deductibles. Coinsurance is usually a percentage (for example, 20%).

Copay A flat dollar amount you may be required to pay at the time you receive a medical service or supply, like a doctor's visit, hospital outpatient visit or prescription drug. For example, you might pay $20 for a doctor visit or prescription drug.

Deductible The amount you must pay out of your own pocket each calendar year before the plan begins to pay. Some services, such as preventive care, are covered by the plan before you meet the deductible.

Generic drugs A generic drug works the same as a brand-name drug and usually costs less.

Health savings account A tax-advantaged medical savings account.

In-network providers Medical professionals and facilities that have agreed to accept a lower price (called an allowed amount) as payment in full for services they provide to you.

Out-of-network providers Medical professionals and facilities that don't have agreements with us to accept a lower price as payment in full. You usually pay more out of pocket for this care and may have to file your own claims for reimbursement.

Out-of-pocket costs The costs you pay out of your own pocket for covered care. Examples are deductibles, copays, coinsurance and costs for prescription drugs.

Out-of-pocket maximum The most you pay in out-of-pocket costs in acalendar year. Once you meet this amount, the plan pays 100% of covered care for the rest of the calendar year.

Network savings

A network is a group of doctors, dentists, hospitals and pharmacies that are part of your health insurance plan. We've contracted with these provider networks to ensure you receive quality, safe care—at lower prices that we've negotiated for you. **By getting care from providers in your network, you'll save money and avoid surprise medical bills. Some plans offer limited coverage if you go outside your network, so you could be responsible for a large portion of the cost of your care.**

Sign in to your account on **BCBSND.com** to find providers in your network.

Coverage that travels with you

You can rest easy when you're on the road. BlueCard® covers you at in-network prices across the country for urgent and emergency care. And when you're traveling, remember that virtual care can be a comfortable and convenient option. Sign in to your account on **BCBSND.com** to find care wherever you are or to access virtual care.

"We were on vacation in the middle of nowhere. This option saved me a two-hour round trip to the ER. That would have cost me a fortune. So thankful for this option."

– Member

EMPOWER360℠

Your health plan includes Empower360, an online well-being program and app that helps you take simple steps toward better health.

Whether you want to start a new fitness routine, improve your sleep habits or practice mindfulness, there's a program for you. And because working on your health is more fun together, your eligible spouse or domestic partner can earn the same incentives you do! Get going today! When you begin your well-being journey by taking the online Empower360 Health Assessment, you'll earn your first reward.

Take steps to better health and earn up to $100

To get started, log into your account on **BCBSND.com** and find **Empower360**.

Step 1

Take the online Health Assessment and earn a **$15 electronic gift card**

Step 2

Explore and complete other healthy activities, like getting an annual checkup, to **earn more rewards**

Step 3

Claim your rewards

100% covered preventive care

Many in-network preventive care services—like annual checkups, flu shots and screenings—are covered at no cost to you.

To see which preventive services your plan covers, sign in to your account on **BCBSND.com**.

Additional support and resources

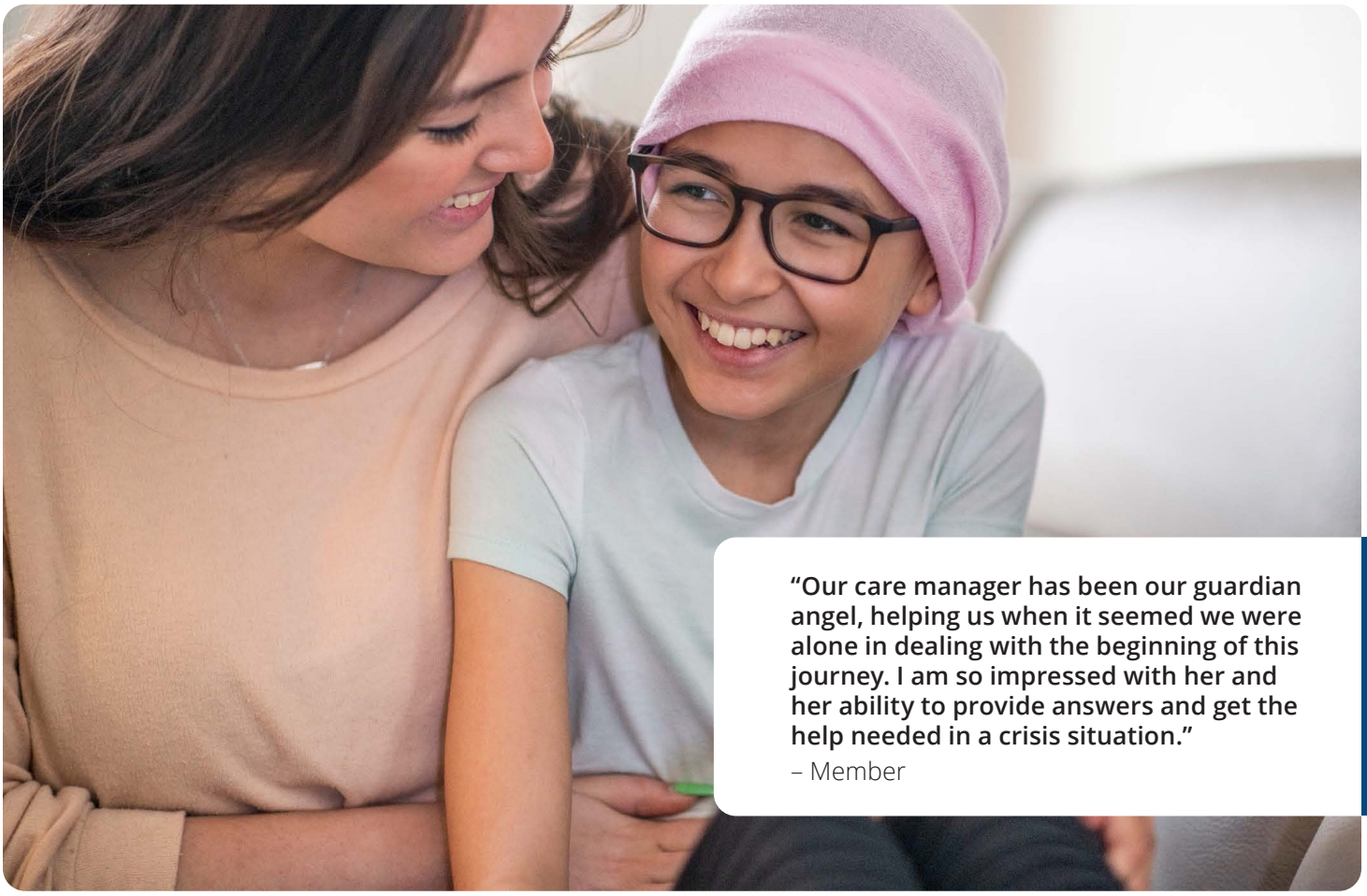
24/7 nurse advice
Day or night, you can call Advice24 to talk with a registered nurse in 30 seconds or less about minor injuries and illnesses like colds, flu, cuts and back pain. They can also guide you to self-care, doctor's office, urgent care, ER or virtual care.

Pregnancy program
Get support from caring professionals throughout your pregnancy with our maternity management program. A nurse will reinforce your doctor's or midwife's care and answer questions 24/7.

Care management
If you have a difficult medical situation, our experienced care managers are here to give you the one-on-one support you need. They'll help you navigate the healthcare system and answer all your questions.

Utilization management
Some care requires approval from BCBSND before you're covered. We'll help you understand options and related risks, avoid treatment that isn't necessary and save on out-of-pocket costs.

Virtual muscle and joint support
Get help managing mobility and pain in joints, spine and muscles with a personalized virtual exercise program.



"Our care manager has been our guardian angel, helping us when it seemed we were alone in dealing with the beginning of this journey. I am so impressed with her and her ability to provide answers and get the help needed in a crisis situation."

– Member

We believe

We believe that everyone should have access to affordable, quality care. That's why we're working to build a healthcare system that prioritizes diversity, equity and inclusion—from addressing health literacy to expanding care access for the people who need it most.

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