

### Student Blue

#### Important information for parents

## VALUE OF student health insurance plans

#### **Considering your options**

As a parent, you may be wondering which health insurance option is best for your college student. One choice is Student Blue, your child's school-sponsored health insurance plan provided by Blue Cross and Blue Shield of North Carolina (Blue Cross NC).

#### Why choose Student Blue?

#### Cost

Student Blue is designed and priced for students, so premiums are often less than Marketplace plans or your employer plan — especially if the cost for dependent coverage is per child. In addition, with Student Blue, most campus health services are covered at 100% with no deductible. Some employer plans limit coverage to emergency room care when received out of the plan's area.

#### Network

With Student Blue, students have access to a broad network of doctors so they are covered at home, school and nationwide. This is especially important if your student is attending a school far from home or in another state.

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#### **Member advantages**

Students with Student Blue coverage have access to:



\* Not available on all plans

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Count on the name trusted for over 85 years

# Student Blue

#### Before you choose coverage, compare Student Blue to your current insurance options.

Compare the facts	Student Blue Student Health Plans	Most Other Health Insurance
Meets Affordable Care Act (ACA) standards	$\checkmark$	$\checkmark$
Essential health benefits like preventive care and prescription coverage included	$\checkmark$	$\checkmark$
No annual limits or pre-existing condition limitations	$\checkmark$	$\checkmark$

Know the differences	Student Blue Student Health Plans	Most Other Health Insurance
Designed and priced for students and endorsed by your student's university	$\checkmark$	Х
Up to 100% coverage of eligible charges at the student health center	$\checkmark$	Х
Broad PPO network of doctors and hospitals at home and nationwide	$\checkmark$	Varies

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Blue Cross and Blue Shield of North Carolina (Blue Cross NC) proporciona asistencia gratuita a las personas con discapacidades, as como servicios lingü sticos gratuitos para las personas cuyo idioma principal no es el ingl s.Comun quese con el n mero para servicio al cliente que aparece en el reverso de su tarjeta del seguro para obtener ayuda.

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