

Blue Cross and Blue Shield of North Carolina (BCBS-NC) Medical Plan Changes for the 2026 Benefits Plan Year

- The following programs will be available on **all BCBS-NC plans** effective with the new plan year:
 - Tobacco Cessation Support Expansion:** Provide cessation assistance with tobacco, vapes and smokeless tobacco.
 - Feed Your Health:** Intervention for Type 2 diabetes which provides 26 weeks of 1:1 support and 16 weeks of home delivered food.
 - Primary 360:** Provides access to virtual primary care with Teladoc.
- The following plan design changes for **all BCBS-NC plans** will be effective as of the new plan year, as outlined in the chart below.

Service	Current Plan Design	New Plan Design
Musculoskeletal (MSK) bundled services	Subject to coinsurance and deductible	\$750 copay
Admission with an emergency room (ER) visit	Subject to ER copay	Subject to coinsurance and deductible
Approved Psychotherapy	School is not a covered place of service (POS)	School is a covered POS

- BCBS-NC will be adding the **BCBS-NC HDHP 2000** plan for the new plan year. This HDHP plan will be non-embedded. Under a non-embedded deductible plan, with more than one covered enrollee, the total family deductible must be met before the carrier will begin paying for services for any individual enrollee. Please reference the client renewal site for further plan details.
- The **BCBS-NC HDHP 3500** plan will no longer be offered for the new plan year. Worksite employees who do not actively make an election during open enrollment will be automatically enrolled in the **BCBS-NC HDHP 4000** plan. Please reference the client renewal site for further details.

Current Plan Name	New Plan Name
BCBS-NC HDHP 3500	BCBS-NC HDHP 4000

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- For the new plan year, the BCBS-NC plans listed in the chart below will meet Massachusetts minimum creditable coverage requirements and will be offered to worksite employees who reside in **Massachusetts (MA)**. Please reference the client renewal site for further details.

Plan Name
BCBS-NC HDHP 2000
BCBS-NC HDHP 4000
BCBS-NC HDHP 6350
BCBS-NC PPO 500
BCBS-NC PPO 1000
BCBS-NC PPO 1500
BCBS-NC PPO 2500 Co-pay

- The **BCBS-NC HDHP 6350 MA** plan will no longer be offered for the new plan year. Worksite employees who do not actively make an election during open enrollment will be automatically enrolled in the **BCBS-NC HDHP 6350** plan. Please reference the client renewal site for further details.

Current Plan Name	New Plan Name
BCBS-NC HDHP 6350 MA	BCBS-NC HDHP 6350

- The **BCBS-NC PPO 500 MA** plan will no longer be offered for the new plan year. Worksite employees who do not actively make an election during open enrollment will be automatically enrolled in the **BCBS-NC PPO 500** plan. Please reference the client renewal site for further details.

Current Plan Name	New Plan Name
BCBS-NC PPO 500 MA	BCBS-NC PPO 500

- The **BCBS-NC PPO 1000 MA** plan will no longer be offered for the new plan year. Worksite employees who do not actively make an election during open enrollment will be automatically enrolled in the **BCBS-NC PPO 1000** plan. Please reference the client renewal site for further details.

Current Plan Name	New Plan Name
BCBS-NC PPO 1000 MA	BCBS-NC PPO 1000

In the event that any of your worksite employees' plans are eliminated and they are automatically enrolled in a different plan, if there is a conflict between the plan mapping on this document and the plan they are enrolled in (displayed on their confirmation statement), the plan on their confirmation statement shall control.

Disclaimer:

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