



South Carolina

BLUE TERMSM HEALTH PLANS



Get the Plan That Fills the Gap.

Brochure reflects short-term health policy changes effective September 1, 2024.

SHORT-TERM HEALTH POLICIES

IMPORTANT: This is a short-term, limited-duration policy, NOT comprehensive health coverage.

The is a temporary limited policy that has fewer benefits and Federal protections than other types of health insurance options, like those on HealthCare.gov.

This Policy	Insurance on HealthCare.gov
Might not cover you due to preexisting health conditions like diabetes, cancer, stroke, arthritis, heart disease, mental health & substance abuse disorders	Can't deny you coverage due to preexisting health conditions
Might not cover things like prescription drugs, preventive screenings, maternity care, emergency services, hospitalization, pediatric care, physical therapy & more	Covers all essential health benefits
Might have no limit on what you pay out-of-pocket for care	Protects you with limits on what you pay each year out-of-pocket for essential health benefits
You won't qualify for Federal financial help to pay premiums & out-of-pocket costs	Many people qualify for Federal financial help
Doesn't have to meet Federal standards for comprehensive health coverage	All plans must meet Federal standards

Looking for comprehensive health insurance?

- **Visit HeathCare.gov** or call **1-800-318-2596** (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job or a family member's job, contact the employer.

Questions about this policy?

For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website (NAIC.org) under "Insurance Departments."

SHORT-TERM PLANS BUILT ON LONG-TERM EXPERIENCE COVERING SOUTH CAROLINIANS

BlueCross BlueShield of South Carolina has earned the trust of South Carolinians for more than 75 years. Making sure you have access to quality health plans — whether for a short time or over many years — is vital to the health and well-being of everyone in our state.

Blue Term Short-Term Health Plans

Do you need to fill a gap in your health care coverage? Gaps are times of transition, like when you're between jobs or no longer on your parents' health insurance. Blue Term short-term health plans from BlueCross can give you peace of mind in knowing you're covered if you face unexpected health care events.

Other gaps a Blue Term short-term health plan can fill:

- Waiting for benefits to start at a new job
- Missed open enrollment
- No qualifying event for special enrollment
- Waiting for Affordable Care Act coverage to begin
- Still in college or just graduated
- Waiting for Medicare
- Don't want to use COBRA insurance

With a short-term plan, you'll be covered for emergencies and unexpected illnesses. **Keep in mind, though, that short-term plans are nonrenewable and aren't meant to be a complete, long-term way to meet your health care needs.** The good news is, when the time is right, we can help you with that, too!

You Have Choices With Our Short-Term Plans

Even with short-term plans, there's no one-size-fits-all solution. That's why we offer plan choices that fill the gap for you and your family. For instance, our Blue Term plans offer options for coverage length, deductible and out-of-pocket costs. You can sign up for a plan that runs for 30, 60 or 90 days.

How to get a short-term plan:

1. Choose the plan length and your deductible.
2. Fill out an application.
3. Answer medical questions.
4. Get approval for coverage by BlueCross.



Scan QR Code
To Enroll.

Extra Value and Cost-Saving Services

The moment you sign up for a Blue Term health plan, you can enjoy certain discounts and value-added programs. And you won't have to file claims — you'll just pay the discounted rate directly to participating providers for services.

- **Prescription drug discount program** Our members get discounts on generic prescription drugs when purchased at one of our in-network retail pharmacies across the state and country. To find a network pharmacy, visit www.SouthCarolinaBlues.com and select **Member** and **Prescription Drug Benefits**.
- **Vision care** Get special savings on eye exams, contacts and lenses.
- **Fitness center memberships** Enjoy discounts on memberships to local fitness facilities and other exercise centers. To learn more about value-added benefits and discounts available to you, check out www.SouthCarolinaBlues.com/links/discounts.
- **Monthly Bank Draft Discount** Savings of 6% when you sign up to have your premium drafted automatically from your bank account.

Get virtual care when you need it

See a doctor anytime through virtual video consults provided by Blue CareOnDemandSM Powered by MDLIVE[®]. Members can use their smartphone, tablet or computer to access faster, easier, on-the-go care for minor health conditions, including cold and flu symptoms, fevers, rashes, and more.



BLUE TERM SHORT-TERM HEALTH PLAN BENEFITS

Blue Term Basic 30/60/90

Blue Term Basic offers 30, 60 or 90-day plans with three deductible options.
You have the flexibility of choosing the length of your plan and deductible.

Deductible	Single: \$500 Family: Single deductible for each member	Single: \$1,000 Family: Single deductible for each member	Single: \$1,500 Family: Single deductible for each member
Coinsurance	30%	40%	50%
Maximum Out of Pocket (MOOP) — Includes Deductible, Coinsurance and Copays	Single: \$2,500 Family: Single MOOP for each member	Single: \$4,000 Family: Single MOOP for each member	Single: \$6,000 Family: Single MOOP for each member
Primary Care Physician Visits	Deductible/coinsurance		
Blue CareOnDemand Visits	Deductible/coinsurance		
Specialist Visits	Deductible/coinsurance		
Urgent Care Centers/Facilities	Deductible/coinsurance		
Inpatient Medical and Surgical Care	Deductible/coinsurance		
Outpatient Surgery Physician and Surgical Services	Deductible/coinsurance		
Ambulatory Surgical Center	Deductible/coinsurance		
X-rays and Diagnostic Imaging	Deductible/coinsurance		
Imaging (CT/PET Scans, MRIs)	Deductible/coinsurance		
Laboratory Outpatient and Professional Services/Pathology	Deductible/coinsurance		
Emergency Room Care	\$300 copay, then deductible/coinsurance		
Emergency Transportation Ambulance	Deductible/coinsurance — maximum benefit \$300 per trip		
Maternity Service	Not covered (pregnancy complications covered at deductible/coinsurance)		
Prescription Drug Coverage	Discount only		
Policy Maximum†	\$250,000 per member		
Preventive services such as annual wellness visits, immunizations, well woman visits, and screenings are not covered.			

All plans have access to the Preferred Blue® PPO network in the state of South Carolina. Coverage outside of South Carolina is only offered at urgent care facilities or emergency rooms. [†]The policy maximum is the total amount BlueCross BlueShield of South Carolina will pay toward covered services. Once a member has reached the policy maximum, no further benefits will be available under this policy.

Blue Term 90

Blue Term offers 90-day plan with three deductible options.

Deductible	Single: \$1,500 Family: Single deductible for each member	Single: \$3,000 Family: Single deductible for each member	Single: \$5,000 Family: Single deductible for each member
Coinsurance	30%	40%	50%
Maximum Out of Pocket (MOOP) — Includes Deductible, Coinsurance and Copays	Single: \$5,000 Family: Single MOOP for each member	Single: \$7,000 Family: Single MOOP for each member	Single: \$10,000 Family: Single MOOP for each member
Primary Care Physician Visits	\$30 copay		
Blue CareOnDemand Visits	\$20 copay		
Specialist Visits	\$60 copay		
Urgent Care Centers/Facilities	\$60 copay \$30 copay if treated at a Doctors Care clinic		
Inpatient Medical and Surgical Care	Deductible/coinsurance		
Outpatient Surgery Physician and Surgical Services	Deductible/coinsurance		
Ambulatory Surgical Center	Deductible/coinsurance		
X-rays and Diagnostic Imaging	Deductible/coinsurance		
Imaging (CT/PET Scans, MRIs)	Deductible/coinsurance		
Laboratory Outpatient and Professional Services/Pathology	Deductible/coinsurance		
Emergency Room Care	\$300 copay, then deductible/coinsurance		
Emergency Transportation Ambulance	Deductible/coinsurance — maximum benefit \$300 per trip		
Maternity Service	Not covered (pregnancy complications covered at deductible/coinsurance)		
Prescription Drug Coverage	Discount only		
Policy Maximum‡	\$1,000,000 per member		
PREVENTIVE SERVICES			
PCP Office Visit (1 per calendar year)	\$30 copay		
Pediatric Immunizations (To age 18 and as recommended by CDC)	\$0 after \$30 copay		
Colorectal Cancer Screening (Age 50+)	Deductible/coinsurance		
Mammogram Screening (After 50, 1 per calendar year)	Deductible/Coinsurance		
Pap Smear Screening (1 per calendar year)	\$0 after \$30 copay		
Prostate Screening and PSA (After age 50)	\$0 after \$30 copay		
Sterilization and Contraceptive Devices or Services	Not covered		

SHORT-TERM HEALTH EXCLUSIONS AND LIMITATIONS OF THE POLICY

Pre-Existing Conditions Are Not Covered, as Defined in the Policy.

A pre-existing condition is a health condition for which: a) symptoms existed that would cause a reasonable person to seek diagnosis, care or treatment within a one-year period before coverage went into effect; or b) medical advice or treatment was recommended by or received, whether or not the condition was diagnosed within a five-year period before coverage became effective.

As with all health plans, there are some exclusions. Except as shown in the policy, no benefits will be provided for:

- Services not medically necessary, received before coverage begins or after it ends, or related to any pre-existing condition, whether or not you disclosed the condition on your application.
- Services or benefits received from any provider not in our network, unless it results from an emergency medical condition and was received in the emergency department of a hospital.
- Services when coverage is available from other sources, such as workers' compensation or government programs.
- Charges for administration, such as a fee for a missed appointment or for record requests.
- Services when prior authorization is required but not received.
- Abortion services, unless the mother's life is endangered or pregnancy results from rape or incest.
- Alternative treatments, pain management or wellness programs.
- Chiropractic care, unless the optional endorsement is purchased.
- Cosmetic services, even if deemed medically necessary.
- Custodial or long-term care.
- Dental care.
- Family planning or birth control, preconception or genetic testing.
- Food or nutritional supplements, vitamins or enteral feedings.
- Foot care, except when related to diabetes.
- Habilitation services.
- Hearing aids and vision care (discounts offered).
- Hemophilia.
- Infertility treatment.
- Investigational or experimental services, including clinical trials.
- Maternity or newborn care.
- Prescription drugs (discount program only).
- Ambulance services*, preventive services*, mental health and substance use disorder services*, telehealth* and telemedicine services*, or transplant services*, except as specifically described in the policy.

**Designated services are available as described when the Blue Term products are purchased. Please see the policy for a complete listing of exclusions and limitations. Telehealth services are available under all plans, only through Blue CareOnDemand powered by MDLIVE.*

BlueCross BlueShield of South Carolina does not discriminate on the basis of race, color, national origin, age, sex, gender identity or sexual orientation in the administration of the plan, including enrollment and benefit determinations.



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| HAVE QUESTIONS?

Contact your agent today.



BCBSSC



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www.SouthCarolinaBlues.com

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