



New Plans. Same Value.

Blue Cross and Blue Shield of Illinois (BCBSIL) has the flexibility and choice that growing companies want. We're providing new plans this year, with the benefits you've come to expect, including a wide selection of:

- Copayments
- Deductibles
- Prescription Drug Benefits
- Networks



2018 Small Business Plans

Employers can select a variety of plans for their employees to choose from. As always, our members have access to plenty of features and benefits. Here are some highlights.

- **Virtual Visits, powered by MDLIVE®:** This service provides a live consultation between a doctor and a member for many non-emergency health needs. This year, employees who have closed or grandfathered plans will also get access to this service.

- **Preferred pharmacy network:** Members can save money by using an in-network pharmacy. If they go to an in-network pharmacy, all copays and/or coinsurance would apply to their in-network deductible (if applicable) and in-network out-of-pocket maximum.

Members may save even more by going to a preferred, in-network pharmacy, where they may get the lowest copay or coinsurance amount. If they go to an out-of-network pharmacy, they will generally

have higher copays and/or coinsurance amounts. And all copays and/or coinsurance when going to an out-of-network pharmacy would apply to their out-of-network deductible (if applicable) and out-of-network out-of-pocket maximum. Any additional charge for using an out-of-network pharmacy would not apply to their out-of-pocket amounts.

- **Prescription payment level change to six-tier:** Prescription drug lists have different levels of coverage, which are called *payment level tiers*. Our pharmacy benefit now has six payment level tiers. Generic, brand and specialty drugs will each have preferred and non-preferred payment levels. Generally, if a drug is in a lower payment level tier, out-of-pocket costs for that drug will be less.

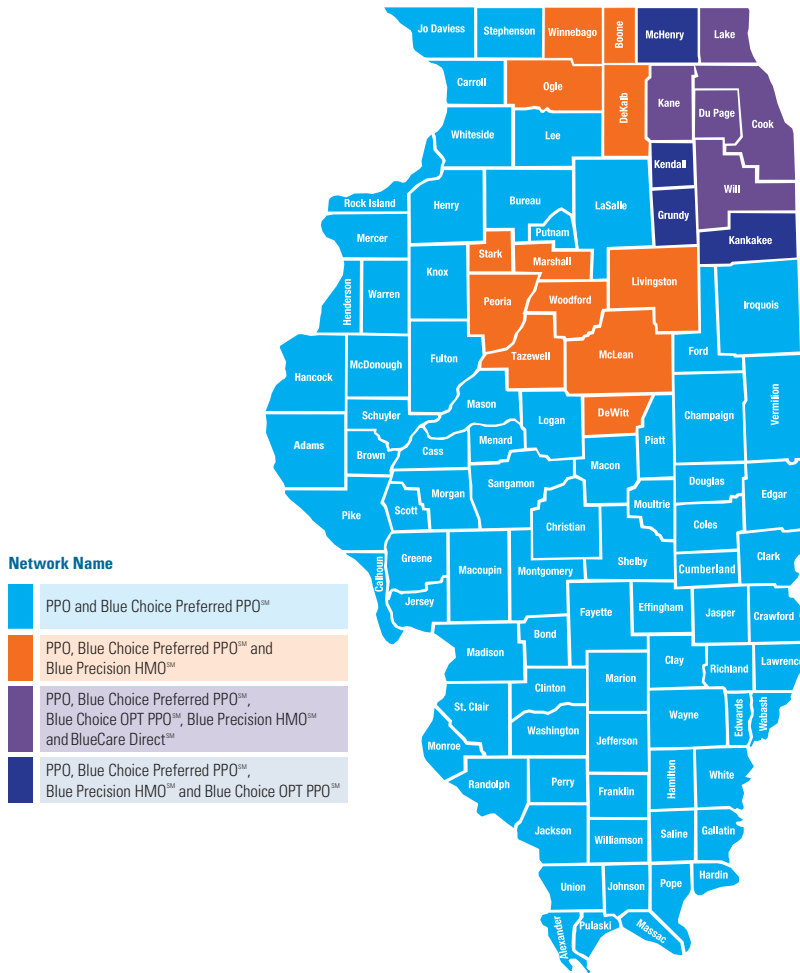
Questions? Please contact your BCBSIL Account Representative.

MDLIVE, an independent company, provides virtual visit services for Blue Cross and Blue Shield of Illinois. MDLIVE operates and administers the virtual visit program and is solely responsible for its operations and that of its contracted providers.

MDLIVE and the MDLIVE logo are registered trademarks of MDLIVE, Inc. and may not be used without written permission.

MDLIVE is not an insurance product nor a prescription fulfillment warehouse. MDLIVE operates subject to state regulations and may not be available in certain states. MDLIVE does not guarantee that a prescription will be written. MDLIVE does not prescribe DEA-controlled substances, non-therapeutic drugs and certain other drugs that may be harmful because of their potential for abuse. MDLIVE physicians reserve the right to deny care for potential misuse of services.

2018 Illinois Small Group (1-50) Networks by County



Notes:

1. The Imaging column refers to high-dollar imaging services, such as MRIs, CT scans and PT scans.
2. Value is a flat copay. Deductible and coinsurance do not apply.
3. Per occurrence deductible applies unless otherwise indicated. Annual deductible and coinsurance will apply after the per occurrence deductible.
4. Virtual visits are permitted in-network only and through our network Vendor. Virtual visits are not available on Blue Precision HMOSM and BlueCare DirectSM plans.
5. Coinsurance applies after the medical deductible is met.
6. Pediatric Dental benefits are subject to the medical deductible before coverage begins. In-network benefits refer to services provided by BlueCare Dental PPOSM providers. You can find a provider at www.bcbsil.com/providers/dppo.htm.
7. NC = No Charge; NA = Not Applicable.
8. Capitated services include services such as Rehabilitative Speech/Occupational/Physical Therapy, Laboratory Services, X-rays, Diagnostic Imaging and Outpatient Surgery Physician copays. See summary of benefits for a full list of copay amounts.
9. BCBSIL HMO and 100% cost sharing plans do not have the Preferred Pharmacy Network.

Additional Notes:

1. All plans have an Embedded Deductible. This means that no more than one Individual Deductible will be required to be met by any one individual in a family contract.
2. When members visit a preferred pharmacy, they may pay a lower copay or coinsurance amount for a covered non-specialty prescription drug than when visiting an in-network non-preferred pharmacy. Members can find a preferred pharmacy at myprime.com. Preferred pharmacies include Walgreens, Walmart, Albertsons (including Osco Drug), and AccessHealth (group of independent pharmacies).
3. All plans include prescription drug benefits. The benefit plan is based on the BCBSIL drug list. Benefits include clinical programs such as Prior Authorization and Step Therapy.
4. EyeMed Vision Care is an independent company that administers the vision benefits for BCBSIL.

This document does not contain a complete listing of the exclusions, limitations and conditions that apply to the benefits shown. For more information on these products, please contact your BCBSIL Account Representative.