



Individual Plan Comparison Chart

Participating Provider Coverage Shown¹

All plans from Blue Cross and Blue Shield of Illinois provide coverage for preventive services and maternity care. Please see your Summary of Benefits and Coverage or visit bcbsil.com for more specific information.

Bronze	BlueCare Direct Bronze SM with Advocate ²
	Standard - Select Rx Copays
Individual Deductible ³	\$7,500
Coinsurance	50%
Out-of-Pocket Maximum (includes deductible) ³	\$10,000
Primary Care Office Visit	\$50 copay
Specialist Office Visit	\$100 copay
Mental Illness Treatment and Substance Use Disorder Rehabilitation Office Visit	\$50 copay
Emergency Room	50%
Urgent Care	\$75 copay
Inpatient Hospital Services	50%
Outpatient Hospital Services	50%
Outpatient X-Rays and Diagnostic Imaging	50%
Outpatient Imaging (CT/PET Scans/MRIs)	50%
Network	BlueCare Direct SM
HSA Eligible ⁴	Yes
Outpatient Prescription Drugs - Preferred Pharmacy ⁵	\$25 / \$50 / \$100 / \$500 ⁶
Outpatient Prescription Drugs - Non-Preferred Pharmacy ⁵	\$25 / \$50 / \$100 / \$500 ⁶
Prescription Drug Benefit Utilization Management Programs⁷	<p>Specialty Pharmacy Program: To be eligible for maximum benefits, specialty medications must be obtained through a preferred Specialty Pharmacy provider.</p> <p>Member Pay the Difference: When you choose a brand name drug over an available generic equivalent, you pay your usual share for the brand plus the difference in cost.</p> <p>Prior Authorization/Step Therapy Requirements: Before you receive coverage for some medications, your doctor may need to obtain authorization from BCBSIL. You may need to meet certain criteria or try more cost-effective drugs first.</p> <p>90-Day Supply: You may receive up to a 90-day supply of covered prescription drugs through home delivery or at select retail pharmacies, depending on your prescription drug benefit.</p>

1 Benefits reduced when out-of-network providers are used. This is a summary of benefit highlights only. All benefits shown represent what the member would pay.
 2 Advocate Health Care is an independently contracted provider. **BlueCare DirectSM is available only in parts of the Chicago metro area.**
 3 The standard deductible and out-of-pocket maximum for this plan are shown. You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Note that copays apply whether or not you have met the deductible.
 4 As a reminder, a Health Savings Account (HSA) has tax and legal ramifications. Blue Cross and Blue Shield of Illinois does not provide legal or tax advice, and nothing herein should be construed as legal or tax advice. These materials, and any tax-related statements in them, are not intended or written to be used, and cannot be used or relied on for the purpose of avoiding tax penalties. Tax-related statements, if any, may have been written in connection with the promotion or marketing of the

transaction(s) or matter(s) addressed by these materials. You should seek advice based on your particular circumstances from an independent tax adviser regarding tax consequences of specific health insurance plans or products.
 5 Prescription drug benefit coverage starts after annual medical deductible has been met, not counting copays. Retail stores in the Preferred Pharmacy Network offer members prescription drugs with a lower possible member cost-share amount. Preferred pharmacy pricing is not available with HMO plans.
 6 Four prescription drug payment level tiers: Generic / Preferred Brand / Non-Preferred Brand / Specialty, Brands and some Generics. Costs are for outpatient prescriptions through a preferred pharmacy. Deductible may apply to certain tiers. See your Summary of Benefits and Coverage for details.
 7 Home delivery is not available for Specialty tier drugs. Specialty tier drugs are limited to a 30-day supply in most cases. Coverage limitations may apply to certain medications.



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Bronze	Blue Choice Preferred Bronze PPO SM			
	201	202 ²	701	Standard - Select Rx Copays
Individual Deductible ³	\$7,000	\$4,500	\$8,600	\$7,500
Coinsurance	50%	40%	50%	50%
Out-of-Pocket Maximum (includes deductible) ³	\$10,150	\$8,300	\$10,600	\$10,000
Primary Care Office Visit	\$45 copay	40%	50%	\$50 copay
Specialist Office Visit	50%	40%	50%	\$100 copay
Mental Illness Treatment and Substance Use Disorder Rehabilitation Office Visit	50%	40%	50%	\$50 copay
Emergency Room	50%	40%	50%	50%
Urgent Care	\$60 copay	40%	50%	\$75 copay
Inpatient Hospital Services	50%	40%	50%	50%
Outpatient Hospital Services	\$600 per occurrence deductible, then 40%	\$600 per occurrence deductible, then 30%	\$600 per occurrence deductible, then 40%	50%
Outpatient X-Rays and Diagnostic Imaging	40%	30%	40%	50%
Outpatient Imaging (CT/PET Scans/MRIs)	40%	30%	40%	50%
Network	Blue Choice Preferred PPO SM	Blue Choice Preferred PPO SM	Blue Choice Preferred PPO SM	Blue Choice Preferred PPO SM
HSA Eligible ⁴	Yes	Yes	Yes	Yes
Outpatient Prescription Drugs - Preferred Pharmacy ⁵	\$10 / \$20 / 30% / 35% / 45% / 50% ⁶	20% / 25% / 30% / 35% / 45% / 50% ⁶	\$25 / \$175 / 30% / 40% / 45% / 50% ⁶	\$25 / \$50 / \$100 / \$500 ⁷
Outpatient Prescription Drugs - Non-Preferred Pharmacy ⁵	\$20 / \$30 / 35% / 40% / 45% / 50% ⁶	25% / 30% / 35% / 40% / 45% / 50% ⁶	\$35 / \$175 / 30% / 40% / 45% / 50% ⁶	\$25 / \$50 / \$100 / \$500 ⁷
Prescription Drug Benefit Utilization Management Programs⁸	<p>Specialty Pharmacy Program: To be eligible for maximum benefits, specialty medications must be obtained through a preferred Specialty Pharmacy provider.</p> <p>Member Pay the Difference: When you choose a brand name drug over an available generic equivalent, you pay your usual share for the brand plus the difference in cost.</p> <p>Prior Authorization/Step Therapy Requirements: Before you receive coverage for some medications, your doctor may need to obtain authorization from BCBSIL. You may need to meet certain criteria or try more cost-effective drugs first.</p> <p>90-Day Supply: You may receive up to a 90-day supply of covered prescription drugs through home delivery or at select retail pharmacies, depending on your prescription drug benefit.</p>			

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 6 Six prescription drug payment level tiers: Preferred Generic / Non-Preferred Generic / Preferred Brand / Non-Preferred Brand / Specialty, Preferred Brand, and some Generics / Specialty, Non-Preferred Brand, and some Generics.
 7 Four prescription drug payment level tiers: Generic / Preferred Brand / Non-Preferred Brand / Specialty, Brands and some Generics. Costs are for outpatient prescriptions through a preferred pharmacy. Deductible may apply to certain tiers. See your Summary of Benefits and Coverage for details.
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Bronze	Blue Precision Bronze HMO ^{SM 2}		
	205	701	Standard - Select Rx Copays
Individual Deductible ³	\$7,400	\$4,500	\$7,500
Coinsurance	50%	50%	50%
Out-of-Pocket Maximum (includes deductible) ³	\$10,600	\$10,150	\$10,000
Primary Care Office Visit	\$65 copay	\$50 copay	\$50 copay
Specialist Office Visit	\$105 copay	\$120 copay	\$100 copay
Mental Illness Treatment and Substance Use Disorder Rehabilitation Office Visit	\$65 copay	\$50 copay	\$50 copay
Emergency Room	50%	50%	50%
Urgent Care	\$105 copay	\$120 copay	\$75 copay
Inpatient Hospital Services	50%	50%	50%
Outpatient Hospital Services	\$300 per occurrence deductible, then 50%	\$750 per occurrence deductible, then 50%	50%
Outpatient X-Rays and Diagnostic Imaging	\$150 copay	\$250 copay	50%
Outpatient Imaging (CT/PET Scans/MRIs)	\$300 copay	\$450 copay	50%
Network	Blue Precision HMO SM	Blue Precision HMO SM	Blue Precision HMO SM
HSA Eligible ⁴	Yes	Yes	Yes
Outpatient Prescription Drugs - Preferred Pharmacy ⁵	10% / 15% / 20% / 30% / 40% / 50% ⁶	\$15 / \$150 / 35% / 40% / 45% / 50% ⁶	\$25 / \$50 / \$100 / \$500 ⁷
Outpatient Prescription Drugs - Non-Preferred Pharmacy ⁵	10% / 15% / 20% / 30% / 40% / 50% ⁶	\$15 / \$150 / 35% / 40% / 45% / 50% ⁶	\$25 / \$50 / \$100 / \$500 ⁷

Specialty Pharmacy Program: To be eligible for maximum benefits, specialty medications must be obtained through a preferred Specialty Pharmacy provider.

Member Pay the Difference: When you choose a brand name drug over an available generic equivalent, you pay your usual share for the brand plus the difference in cost.

Prior Authorization/Step Therapy Requirements: Before you receive coverage for some medications, your doctor may need to obtain authorization from BCBSIL. You may need to meet certain criteria or try more cost-effective drugs first.

90-Day Supply: You may receive up to a 90-day supply of covered prescription drugs through home delivery or at select retail pharmacies, depending on your prescription drug benefit.

Prescription Drug Benefit Utilization Management Programs⁸

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2 **Blue Precision HMOSM plans are available only in the Chicago, Peoria and Rockford metro areas.**

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Bronze	MyBlue Plus Bronze ^{SM 2}		
	903	912	Standard - Select Rx Copays
Individual Deductible ³	\$4,000	\$1,500	\$7,500
Coinsurance	50%	50%	50%
Out-of-Pocket Maximum (includes deductible) ³	\$9,500	\$10,000	\$10,000
Primary Care Office Visit	\$20 copay	\$30 copay	\$50 copay
Specialist Office Visit	50%	\$140 copay	\$100 copay
Mental Illness Treatment and Substance Use Disorder Rehabilitation Office Visit	50%	\$30 copay	\$50 copay
Emergency Room	50%	50%	50%
Urgent Care	\$60 copay	\$150 copay	\$75 copay
Inpatient Hospital Services	50%	50%	50%
Outpatient Hospital Services	\$600 per occurrence deductible, then 50%	\$750 per occurrence deductible, then 50%	50%
Outpatient X-Rays and Diagnostic Imaging	50%	\$250 copay	50%
Outpatient Imaging (CT/PET Scans/MRIs)	50%	\$450 copay	50%
Network	MyBlue Plus SM	MyBlue Plus SM	MyBlue Plus SM
HSA Eligible ⁴	Yes	Yes	Yes
Outpatient Prescription Drugs - Preferred Pharmacy ⁵	0% / 10% / 20% / 35% / 45% / 50% ⁶	\$40 / \$150 / 35% / 40% / 45% / 50% ⁶	\$25/ \$50 / \$100 / \$500 ⁷
Outpatient Prescription Drugs - Non-Preferred Pharmacy ⁵	0% / 10% / 20% / 35% / 45% / 50% ⁶	\$40 / \$150 / 35% / 40% / 45% / 50% ⁶	\$25/ \$50 / \$100 / \$500 ⁷
Prescription Drug Benefit Utilization Management Programs⁸	<p>Specialty Pharmacy Program: To be eligible for maximum benefits, specialty medications must be obtained through a preferred Specialty Pharmacy provider.</p> <p>Member Pay the Difference: When you choose a brand name drug over an available generic equivalent, you pay your usual share for the brand plus the difference in cost.</p> <p>Prior Authorization/Step Therapy Requirements: Before you receive coverage for some medications, your doctor may need to obtain authorization from BCBSIL. You may need to meet certain criteria or try more cost-effective drugs first.</p> <p>90-Day Supply: You may receive up to a 90-day supply of covered prescription drugs through home delivery or at select retail pharmacies, depending on your prescription drug benefit.</p>		

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 2 MyBlue PlusSM plans are available only in the following counties: Cook, DuPage, Kane, Kankakee and Will.
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Silver	Blue Choice Preferred Silver PPO SM			
	203	303 ²	801	Standard - Select Rx Copays
Individual Deductible ³	\$1,500	\$1,500	\$4,300	\$6,000
Coinsurance	50%	50%	40%	40%
Out-of-Pocket Maximum (includes deductible) ³	\$10,600	\$9,200	\$10,150	\$8,900
Primary Care Office Visit	\$5 copay	\$10 copay	\$30 copay	\$40 copay
Specialist Office Visit	50%	50%	\$40 copay	\$80 copay
Mental Illness Treatment and Substance Use Disorder Rehabilitation Office Visit	50%	50%	\$30 copay	\$40 copay
Emergency Room	50%	50%	40%	40%
Urgent Care	\$15 copay	\$15 copay	\$40 copay	\$60 copay
Inpatient Hospital Services	50%	50%	40%	40%
Outpatient Hospital Services	\$900 per occurrence deductible, then 30%	\$600 per occurrence deductible, then 30%	30%	40%
Outpatient X-Rays and Diagnostic Imaging	30%	30%	30%	40%
Outpatient Imaging (CT/PET Scans/MRIs)	30%	30%	30%	40%
Network	Blue Choice Preferred PPO SM	Blue Choice Preferred PPO SM	Blue Choice Preferred PPO SM	Blue Choice Preferred PPO SM
HSA Eligible	No	No	No	No
Outpatient Prescription Drugs - Preferred Pharmacy ⁴	\$5 / \$15 / 30% / 35% / 45% / 50% ⁵	\$5 / \$15 / 30% / 35% / 45% / 50% ⁵	\$10 / \$65 / 30% / 35% / 45% / 50% ⁵	\$20 / \$40 / \$80 / \$350 ⁶
Outpatient Prescription Drugs - Non-Preferred Pharmacy ⁴	\$10 / \$25 / 35% / 40% / 45% / 50% ⁵	\$10 / \$25 / 35% / 40% / 45% / 50% ⁵	\$10 / \$65 / 30% / 35% / 45% / 50% ⁵	\$20 / \$40 / \$80 / \$350 ⁶
Prescription Drug Benefit Utilization Management Programs⁷	<p>Specialty Pharmacy Program: To be eligible for maximum benefits, specialty medications must be obtained through a preferred Specialty Pharmacy provider.</p> <p>Member Pay the Difference: When you choose a brand name drug over an available generic equivalent, you pay your usual share for the brand plus the difference in cost.</p> <p>Prior Authorization/Step Therapy Requirements: Before you receive coverage for some medications, your doctor may need to obtain authorization from BCBSIL. You may need to meet certain criteria or try more cost-effective drugs first.</p> <p>90-Day Supply: You may receive up to a 90-day supply of covered prescription drugs through home delivery or at select retail pharmacies, depending on your prescription drug benefit.</p>			

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	Standard - Select Rx Copays
Individual Deductible ³	\$6,000
Coinsurance	40%
Out-of-Pocket Maximum (includes deductible) ³	\$8,900
Primary Care Office Visit	\$40 copay
Specialist Office Visit	\$80 copay
Mental Illness Treatment and Substance Use Disorder Rehabilitation Office Visit	\$40 copay
Emergency Room	40%
Urgent Care	\$60 copay
Inpatient Hospital Services	40%
Outpatient Hospital Services	40%
Outpatient X-Rays and Diagnostic Imaging	40%
Outpatient Imaging (CT/PET Scans/MRIs)	40%
Network	BlueCare Direct SM
HSA Eligible	No
Outpatient Prescription Drugs - Preferred Pharmacy ⁴	\$20 / \$40 / \$80 / \$350 ⁵
Outpatient Prescription Drugs - Non-Preferred Pharmacy ⁴	\$20 / \$40 / \$80 / \$350 ⁵
Prescription Drug Benefit Utilization Management Programs⁶	<p>Specialty Pharmacy Program: To be eligible for maximum benefits, specialty medications must be obtained through a preferred Specialty Pharmacy provider.</p> <p>Member Pay the Difference: When you choose a brand name drug over an available generic equivalent, you pay your usual share for the brand plus the difference in cost.</p> <p>Prior Authorization/Step Therapy Requirements: Before you receive coverage for some medications, your doctor may need to obtain authorization from BCBSIL. You may need to meet certain criteria or try more cost-effective drugs first.</p> <p>90-Day Supply: You may receive up to a 90-day supply of covered prescription drugs through home delivery or at select retail pharmacies, depending on your prescription drug benefit.</p>

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	206	306 ³	704	Standard - Select Rx Copays
Individual Deductible ⁴	\$3,000	\$6,000	\$7,000	\$6,000
Coinsurance	50%	50%	50%	40%
Out-of-Pocket Maximum (includes deductible) ⁴	\$10,600	\$10,150	\$8,200	\$8,900
Primary Care Office Visit	\$35 copay	\$15 copay	\$65 copay	\$40 copay
Specialist Office Visit	\$90 copay	\$40 copay	\$90 copay	\$80 copay
Mental Illness Treatment and Substance Use Disorder Rehabilitation Office Visit	\$35 copay	\$15 copay	\$65 copay	\$40 copay
Emergency Room	50%	50%	50%	40%
Urgent Care	\$90 copay	\$40 copay	\$90 copay	\$60 copay
Inpatient Hospital Services	50%	50%	50%	40%
Outpatient Hospital Services	50%	\$600 per occurrence deductible, then 50%	\$350 per occurrence deductible, then 50%	40%
Outpatient X-Rays and Diagnostic Imaging	\$40 copay	\$35 copay	\$90 copay	40%
Outpatient Imaging (CT/PET Scans/MRIs)	\$350 copay	\$250 copay	\$250 copay	40%
Network	Blue Precision HMO SM	Blue Precision HMO SM	Blue Precision HMO SM	Blue Precision HMO SM
HSA Eligible	No	No	No	No
Outpatient Prescription Drugs - Preferred Pharmacy ⁵	0% / 10% / 20% / 30% / 40% / 50% ⁶	\$10 / \$20 / 30% / 40% / 45% / 50% ⁶	\$5 / \$15 / 35% / 40% / 45% / 50% ⁶	\$20 / \$40 / \$80 / \$350 ⁷
Outpatient Prescription Drugs - Non-Preferred Pharmacy ⁵	0% / 10% / 20% / 30% / 40% / 50% ⁶	\$10 / \$20 / 30% / 40% / 45% / 50% ⁶	\$5 / \$15 / 35% / 40% / 45% / 50% ⁶	\$20 / \$40 / \$80 / \$350 ⁷
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	905	906	907 ³	Standard - Select Rx Copays
Individual Deductible ⁴	\$5,000	\$3,000	\$1,800	\$6,000
Coinsurance	50%	40%	50%	40%
Out-of-Pocket Maximum (includes deductible) ⁴	\$8,000	\$10,100	\$8,900	\$8,900
Primary Care Office Visit	\$65 copay	\$30 copay	\$5 copay	\$40 copay
Specialist Office Visit	\$90 copay	\$85 copay	50%	\$80 copay
Mental Illness Treatment and Substance Use Disorder Rehabilitation Office Visit	\$65 copay	\$30 copay	50%	\$40 copay
Emergency Room	50%	40%	50%	40%
Urgent Care	\$100 copay	\$45 copay	\$15 copay	\$60 copay
Inpatient Hospital Services	50%	40%	50%	40%
Outpatient Hospital Services	\$250 per occurrence deductible, then 50%	40%	\$600 per occurrence deductible, then 30%	40%
Outpatient X-Rays and Diagnostic Imaging	\$90 copay	40%	30%	40%
Outpatient Imaging (CT/PET Scans/MRIs)	\$250 copay	40%	30%	40%
Network	MyBlue Plus SM	MyBlue Plus SM	MyBlue Plus SM	MyBlue Plus SM
HSA Eligible	No	No	No	No
Outpatient Prescription Drugs - Preferred Pharmacy ⁵	\$5 / \$15 / 15% / 40% / 45% / 50% ⁶	0% / 10% / 20% / 30% / 40% / 50% ⁶	\$5 / \$15 / 30% / 35% / 45% / 50% ⁶	\$20 / \$40 / \$80 / \$350 ⁷
Outpatient Prescription Drugs - Non-Preferred Pharmacy ⁵	\$5 / \$15 / 15% / 40% / 45% / 50% ⁶	0% / 10% / 20% / 30% / 40% / 50% ⁶	\$5 / \$15 / 30% / 35% / 45% / 50% ⁶	\$20 / \$40 / \$80 / \$350 ⁷
Prescription Drug Benefit Utilization Management Programs⁸	<p>Specialty Pharmacy Program: To be eligible for maximum benefits, specialty medications must be obtained through a preferred Specialty Pharmacy provider.</p> <p>Member Pay the Difference: When you choose a brand name drug over an available generic equivalent, you pay your usual share for the brand plus the difference in cost.</p> <p>Prior Authorization/Step Therapy Requirements: Before you receive coverage for some medications, your doctor may need to obtain authorization from BCBSIL. You may need to meet certain criteria or try more cost-effective drugs first.</p> <p>90-Day Supply: You may receive up to a 90-day supply of covered prescription drugs through home delivery or at select retail pharmacies, depending on your prescription drug benefit.</p>			

1 Benefits reduced when out-of-network providers are used. This is a summary of benefit highlights only. All benefits shown represent what the member would pay.

2 MyBlue PlusSM plans are available only in the following counties: Cook, DuPage, Kane, Kankakee and Will.

3 This plan is not available on Get Covered Illinois.

4 The standard deductible and out-of-pocket maximum for this plan are shown. You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Note that copays apply whether or not you have met the deductible.

5 Prescription drug benefit coverage starts after annual medical deductible has been met, not counting copays. Retail stores in the Preferred Pharmacy Network offer members prescription drugs with a lower possible member cost-share amount. Preferred pharmacy pricing is not available with HMO plans.

6 Six prescription drug payment level tiers: Preferred Generic / Non-Preferred Generic / Preferred Brand / Non-Preferred Brand / Specialty, Preferred Brand, and some Generics / Specialty, Non-Preferred Brand and some Generics.

7 Four prescription drug payment level tiers: Generic / Preferred Brand / Non-Preferred Brand / Specialty, Brands and some Generics. Costs are for outpatient prescriptions through a preferred pharmacy. Deductible may apply to certain tiers. See your Summary of Benefits and Coverage for details.

8 Home delivery is not available for Specialty tier drugs. Specialty tier drugs are limited to a 30-day supply in most cases. Coverage limitations may apply to certain medications.



Individual Plan Comparison Chart

Participating Provider Coverage Shown¹

All plans from Blue Cross and Blue Shield of Illinois provide coverage for preventive services and maternity care. Please see your Summary of Benefits and Coverage or visit bcbsil.com for more specific information.

Gold	Blue Choice Preferred Gold PPO SM		
	204	901	Standard - Rx Copays
Individual Deductible ²	\$1,200	\$2,000	\$2,000
Coinsurance	30%	30%	25%
Out-of-Pocket Maximum (includes deductible) ²	\$10,600	\$10,150	\$8,200
Primary Care Office Visit	\$20 copay	\$5 copay	\$30 copay
Specialist Office Visit	30%	\$45 copay	\$60 copay
Mental Illness Treatment and Substance Use Disorder Rehabilitation Office Visit	30%	\$5 copay	\$30 copay
Emergency Room	30%	30%	25%
Urgent Care	\$25 copay	\$45 copay	\$45 copay
Inpatient Hospital Services	30%	30%	25%
Outpatient Surgery	20%	20%	25%
X-Rays and Diagnostic Imaging	20%	20%	25%
Imaging (CT/PET Scans/MRIs)	20%	20%	25%
Network	Blue Choice Preferred PPO SM	Blue Choice Preferred PPO SM	Blue Choice Preferred PPO SM
HSA Eligible	No	No	No
Outpatient Prescription Drugs - Preferred Pharmacy ³	\$0 / \$10 / 20% / 35% / 45% / 50% ⁴	\$5 / \$10 / \$50 / 35% / 45% / 50% ⁴	\$15 / \$30 / \$60 / \$250 ⁵
Outpatient Prescription Drugs - Non-Preferred Pharmacy ³	\$10 / \$20 / 30% / 40% / 45% / 50% ⁴	\$10 / \$20 / \$60 / 40% / 45% / 50% ⁴	\$15 / \$30 / \$60 / \$250 ⁵

Specialty Pharmacy Program: To be eligible for maximum benefits, specialty medications must be obtained through a preferred Specialty Pharmacy provider.

Member Pay the Difference: When you choose a brand name drug over an available generic equivalent, you pay your usual share for the brand plus the difference in cost.

Prior Authorization/Step Therapy Requirements: Before you receive coverage for some medications, your doctor may need to obtain authorization from BCBSIL. You may need to meet certain criteria or try more cost-effective drugs first.

90-Day Supply: You may receive up to a 90-day supply of covered prescription drugs through home delivery or at select retail pharmacies, depending on your prescription drug benefit.

Prescription Drug Benefit Utilization Management Programs⁶

1 Benefits reduced when out-of-network providers are used. This is a summary of benefit highlights only. All benefits shown represent what the member would pay.
 2 The standard deductible and out-of-pocket maximum for this plan are shown. You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Note that copays apply whether or not you have met the deductible.
 3 Prescription drug benefit coverage starts after annual medical deductible has been met, not counting copays. Retail stores in the Preferred Pharmacy Network offer members prescription drugs with a lower possible member cost-share amount. Preferred pharmacy pricing is not available with HMO plans.

4 Six prescription drug payment level tiers: Preferred Generic / Non-Preferred Generic / Preferred Brand / Non-Preferred Brand / Specialty, Preferred Brand, and some Generics / Specialty, Non-Preferred Brand, and some Generics.
 5 Four prescription drug payment level tiers: Generic / Preferred Brand / Non-Preferred Brand / Specialty, Brands and some Generics. Costs are for outpatient prescriptions through a preferred pharmacy. Deductible may apply to certain tiers. See your Summary of Benefits and Coverage for details.
 6 Home delivery is not available for Specialty tier drugs. Specialty tier drugs are limited to a 30-day supply in most cases. Coverage limitations may apply to certain medications.



Individual Plan Comparison Chart

Participating Provider Coverage Shown¹

All plans from Blue Cross and Blue Shield of Illinois provide coverage for preventive services and maternity care. Please see your Summary of Benefits and Coverage or visit bcbsil.com for more specific information.

Gold	BlueCare Direct Gold SM with Advocate ²
	Standard - Rx Copays
Individual Deductible ³	\$2,000
Coinsurance	25%
Out-of-Pocket Maximum (includes deductible) ³	\$8,200
Primary Care Office Visit	\$30 copay
Specialist Office Visit	\$60 copay
Mental Illness Treatment and Substance Use Disorder Rehabilitation Office Visit	\$30 copay
Emergency Room	25%
Urgent Care	\$45 copay
Inpatient Hospital Services	25%
Outpatient Surgery	25%
X-Rays and Diagnostic Imaging	25%
Imaging (CT/PET Scans/MRIs)	25%
Network	BlueCare Direct SM
HSA Eligible	No
Outpatient Prescription Drugs - Preferred Pharmacy ⁴	\$15 / \$30 / \$60 / \$250 ⁵
Outpatient Prescription Drugs - Non-Preferred Pharmacy ⁴	\$15 / \$30 / \$60 / \$250 ⁵
Prescription Drug Benefit Utilization Management Programs⁶	<p>Specialty Pharmacy Program: To be eligible for maximum benefits, specialty medications must be obtained through a preferred Specialty Pharmacy provider.</p> <p>Member Pay the Difference: When you choose a brand name drug over an available generic equivalent, you pay your usual share for the brand plus the difference in cost.</p> <p>Prior Authorization/Step Therapy Requirements: Before you receive coverage for some medications, your doctor may need to obtain authorization from BCBSIL. You may need to meet certain criteria or try more cost-effective drugs first.</p> <p>90-Day Supply: You may receive up to a 90-day supply of covered prescription drugs through home delivery or at select retail pharmacies, depending on your prescription drug benefit.</p>

1 Benefits reduced when out-of-network providers are used. This is a summary of benefit highlights only. All benefits shown represent what the member would pay.
 2 Advocate Health Care is an independently contracted provider. **BlueCare DirectSM plans are available only in parts of the Chicago metro area.**
 3 The standard deductible and out-of-pocket maximum for this plan are shown. You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Note that copays apply whether or not you have met the deductible.
 4 Prescription drug benefit coverage starts after annual medical deductible has been met, not counting copays. Retail stores in the Preferred Pharmacy Network offer members prescription drugs with a lower possible member cost-share amount. Preferred pharmacy pricing is not available with HMO plans.

5 Four prescription drug payment level tiers: Generic / Preferred Brand / Non-Preferred Brand / Specialty, Brands and some Generics. Costs are for outpatient prescriptions through a preferred pharmacy. Deductible may apply to certain tiers. See your Summary of Benefits and Coverage for details.
 6 Home delivery is not available for Specialty tier drugs. Specialty tier drugs are limited to a 30-day supply in most cases. Coverage limitations may apply to certain medications.



Individual Plan Comparison Chart

Participating Provider Coverage Shown¹

All plans from Blue Cross and Blue Shield of Illinois provide coverage for preventive services and maternity care. Please see your Summary of Benefits and Coverage or visit bcbsil.com for more specific information.

Gold	Blue Precision Gold HMO ^{SM 2}		
	207	703	Standard - Rx Copays
Individual Deductible ³	\$750	\$1,600	\$2,000
Coinsurance	30%	30%	25%
Out-of-Pocket Maximum (includes deductible) ³	\$10,150	\$10,600	\$8,200
Primary Care Office Visit	\$20 copay	\$15 copay	\$30 copay
Specialist Office Visit	\$40 copay	\$60 copay	\$60 copay
Mental Illness Treatment and Substance Use Disorder Rehabilitation Office Visit	\$20 copay	\$15 copay	\$30 copay
Emergency Room	30%	30%	25%
Urgent Care	\$40 copay	\$60 copay	\$45 copay
Inpatient Hospital Services	30%	30%	25%
Outpatient Surgery	\$300 per occurrence deductible, then 30%	\$300 per occurrence deductible, then 30%	25%
X-Rays and Diagnostic Imaging	\$40 copay	\$30 copay	25%
Imaging (CT/PET Scans/MRIs)	\$250 copay	\$250 copay	25%
Network	Blue Precision HMO SM	Blue Precision HMO SM	Blue Precision HMO SM
HSA Eligible	No	No	No
Outpatient Prescription Drugs - Preferred Pharmacy ⁴	10% / 15% / 20% / 30% / 40% / 50% ⁵	\$0 / \$20 / 20% / 30% / 40% / 50% ⁵	\$15 / \$30 / \$60 / \$250 ⁶
Outpatient Prescription Drugs - Non-Preferred Pharmacy ⁴	10% / 15% / 20% / 30% / 40% / 50% ⁵	\$0 / \$20 / 20% / 30% / 40% / 50% ⁵	\$15 / \$30 / \$60 / \$250 ⁶
Prescription Drug Benefit Utilization Management Programs⁷	<p>Specialty Pharmacy Program: To be eligible for maximum benefits, specialty medications must be obtained through a preferred Specialty Pharmacy provider.</p> <p>Member Pay the Difference: When you choose a brand name drug over an available generic equivalent, you pay your usual share for the brand plus the difference in cost.</p> <p>Prior Authorization/Step Therapy Requirements: Before you receive coverage for some medications, your doctor may need to obtain authorization from BCBSIL. You may need to meet certain criteria or try more cost-effective drugs first.</p> <p>90-Day Supply: You may receive up to a 90-day supply of covered prescription drugs through home delivery or at select retail pharmacies, depending on your prescription drug benefit.</p>		

1 Benefits reduced when out-of-network providers are used. This is a summary of benefit highlights only. All benefits shown represent what the member would pay.
 2 **Blue Precision HMOSM plans are available only in the Chicago, Peoria and Rockford metro areas.**
 3 The standard deductible and out-of-pocket maximum for this plan are shown. You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Note that copays apply whether or not you have met the deductible.
 4 Prescription drug benefit coverage starts after annual medical deductible has been met, not counting copays. Retail stores in the Preferred Pharmacy Network offer members prescription drugs with a lower possible member cost-share amount. Preferred pharmacy pricing is not available with HMO plans.

5 Six prescription drug payment level tiers: Preferred Generic / Non-Preferred Generic / Preferred Brand / Non-Preferred Brand / Specialty, Preferred Brand, and some Generics / Specialty, Non-Preferred Brand, and some Generics.
 6 Four prescription drug payment level tiers: Generic / Preferred Brand / Non-Preferred Brand / Specialty, Brands and some Generics. Costs are for outpatient prescriptions through a preferred pharmacy. Deductible may apply to certain tiers. See your Summary of Benefits and Coverage for details.
 7 Home delivery is not available for Specialty tier drugs. Specialty tier drugs are limited to a 30-day supply in most cases. Coverage limitations may apply to certain medications.



Individual Plan Comparison Chart

Participating Provider Coverage Shown¹

All plans from Blue Cross and Blue Shield of Illinois provide coverage for preventive services and maternity care. Please see your Summary of Benefits and Coverage or visit bcbsil.com for more specific information.

Gold	MyBlue Plus Gold ^{SM 2}		
	909	910	Standard - Rx Copays
Individual Deductible ³	\$1,000	\$250	\$2,000
Coinsurance	30%	40%	25%
Out-of-Pocket Maximum (includes deductible) ³	\$8,000	\$7,000	\$8,200
Primary Care Office Visit	\$10 copay	20%	\$30 copay
Specialist Office Visit	\$60 copay	40%	\$60 copay
Mental Illness Treatment and Substance Use Disorder Rehabilitation Office Visit	\$10 copay	20%	\$30 copay
Emergency Room	30%	40%	25%
Urgent Care	\$60 copay	40%	\$45 copay
Inpatient Hospital Services	30%	40%	25%
Outpatient Surgery	\$300 per occurrence deductible, then 30%	\$600 per occurrence deductible, then 40%	25%
X-Rays and Diagnostic Imaging	\$30 copay	40%	25%
Imaging (CT/PET Scans/MRIs)	\$250 copay	40%	25%
Network	MyBlue Plus SM	MyBlue Plus SM	MyBlue Plus SM
HSA Eligible	No	No	No
Outpatient Prescription Drugs - Preferred Pharmacy ⁴	\$0 / \$20 / 20% / 30% / 40% / 50% ⁵	10% / 20% / 30% / 35% / 45% / 50% ⁵	\$15 / \$30 / \$60 / \$250 ⁶
Outpatient Prescription Drugs - Non-Preferred Pharmacy ⁴	\$0 / \$20 / 20% / 30% / 40% / 50% ⁵	10% / 20% / 30% / 35% / 45% / 50% ⁵	\$15 / \$30 / \$60 / \$250 ⁶
Prescription Drug Benefit Utilization Management Programs⁷	<p>Specialty Pharmacy Program: To be eligible for maximum benefits, specialty medications must be obtained through a preferred Specialty Pharmacy provider.</p> <p>Member Pay the Difference: When you choose a brand name drug over an available generic equivalent, you pay your usual share for the brand plus the difference in cost.</p> <p>Prior Authorization/Step Therapy Requirements: Before you receive coverage for some medications, your doctor may need to obtain authorization from BCBSIL. You may need to meet certain criteria or try more cost-effective drugs first.</p> <p>90-Day Supply: You may receive up to a 90-day supply of covered prescription drugs through home delivery or at select retail pharmacies, depending on your prescription drug benefit.</p>		

1 Benefits reduced when out-of-network providers are used. This is a summary of benefit highlights only. All benefits shown represent what the member would pay.
 2 MyBlue PlusSM plans are available only in the following counties: Cook, DuPage, Kane, Kankakee and Will.
 3 The standard deductible and out-of-pocket maximum for this plan are shown. You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Note that copays apply whether or not you have met the deductible.
 4 Prescription drug benefit coverage starts after annual medical deductible has been met, not counting copays. Retail stores in the Preferred Pharmacy Network offer members prescription drugs with a lower possible member cost-share amount. Preferred pharmacy pricing is not available with HMO plans.

5 Six prescription drug payment level tiers: Preferred Generic / Non-Preferred Generic / Preferred Brand / Non-Preferred Brand / Specialty, Preferred Brand, and some Generics / Specialty, Non-Preferred Brand, and some Generics.
 6 Four prescription drug payment level tiers: Generic / Preferred Brand / Non-Preferred Brand / Specialty, Brands and some Generics. Costs are for outpatient prescriptions through a preferred pharmacy. Deductible may apply to certain tiers. See your Summary of Benefits and Coverage for details.
 7 Home delivery is not available for Specialty tier drugs. Specialty tier drugs are limited to a 30-day supply in most cases. Coverage limitations may apply to certain medications.



Non-Discrimination Notice

Health Care Coverage Is Important For Everyone

We do not discriminate on the basis of race, color, national origin (including limited English knowledge and first language), age, disability, or sex (as understood in the applicable regulation). We provide people with disabilities with reasonable modifications and free communication aids to allow for effective communication with us. We also provide free language assistance services to people whose first language is not English.

To receive reasonable modifications, communication aids or language assistance free of charge, please call us at 855-710-6984.

If you believe we have failed to provide a service, or think we have discriminated in another way, you can file a grievance with:

Office of Civil Rights Coordinator
Attn: Office of Civil Rights Coordinator
300 E. Randolph St., 35th Floor
Chicago, IL 60601

Phone: 855-664-7270 (voicemail)
TTY/TDD: 855-661-6965
Fax: 855-661-6960
Email: civilrightscordinator@bcbsil.com

You can file a grievance by mail, fax or email. If you need help filing a grievance, please call the toll-free phone number listed on the back of your ID card (TTY: 711).

You may file a civil rights complaint with the US Department of Health and Human Services, Office for Civil Rights, at:

US Dept of Health & Human Services
200 Independence Avenue SW
Room 509F, HHH Building
Washington, DC 20201

Phone: 800-368-1019
TTY/TDD: 800-537-7697
Complaint Portal:
ocrportal.hhs.gov/ocr/smartscreen/main.jsf
Complaint Forms:
hhs.gov/civil-rights/filing-a-complaint/index.html

This notice is available on our website at bcbsil.com/legal-and-privacy/non-discrimination-notice

ATTENTION: If you speak another language, free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call 855-710-6984 (TTY: 711) or speak to your provider.

Español Spanish	ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También están disponibles de forma gratuita ayuda y servicios auxiliares apropiados para proporcionar información en formatos accesibles. Llame al 855-710-6984 (TTY: 711) o hable con su proveedor.
العربية Arabic	تنبيه: إذا كنت تتحدث اللغة العربية، فستتوفر لك خدمات المساعدة اللغوية المجانية. كما تتوفر وسائل مساعدة وخدمات مناسبة لتوفير المعلومات بتنسيقات يمكن الوصول إليها مجانًا. اتصل على الرقم 855-710-6984 (TTY: 711) أو تحدث إلى مقدم الخدمة.

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中文 Chinese	注意：如果您说中文，我们将免费为您提供语言协助服务。我们还免费提供适当的辅助工具和服务，以无障碍格式提供信息。致电 855-710-6984（文本电话：711）或咨询您的服务提供商。
Français French	ATTENTION : Si vous parlez Français, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le 855-710-6984 (TTY : 711) ou parlez à votre fournisseur.
Deutsch German	ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistentendienste zur Verfügung. Entsprechende Hilfsmittel und Dienste zur Bereitstellung von Informationen in barrierefreien Formaten stehen ebenfalls kostenlos zur Verfügung. Rufen Sie 855-710-6984 (TTY: 711) an oder sprechen Sie mit Ihrem Provider.
ગુજરાતી Gujarati	ધ્યાન આપો: જો તમે ગુજરાતી બોલતા હો તો મફત ભાષાકીય સહાયતા સેવાઓ તમારા માટે ઉપલબ્ધ છે. યોગ્ય ઓફિસિયલ સહાય અને એક્સેસિબલ ફોર્મેટમાં માહિતી પૂરી પાડવા માટેની સેવાઓ પણ વિના મૂલ્યે ઉપલબ્ધ છે. 855-710-6984 (TTY: 711) પર કોલ કરો અથવા તમારા પ્રદાતા સાથે વાત કરો.
हिंदी Hindi	ध्यान दें: यदि आप हिंदी बोलते हैं, तो आपके लिए नि:शुल्क भाषा सहायता सेवाएं उपलब्ध होती हैं। सुलभ प्रारूपों में जानकारी प्रदान करने के लिए उपयुक्त सहायक साधन और सेवाएँ भी नि:शुल्क उपलब्ध हैं। 855-710-6984 (TTY: 711) पर कॉल करें या अपने प्रदाता से बात करें।
Italiano Italian	ATTENZIONE: se parli Italiano, sono disponibili servizi di assistenza linguistica gratuiti. Sono inoltre disponibili gratuitamente ausili e servizi ausiliari adeguati per fornire informazioni in formati accessibili. Chiama l'855-710-6984 (tty: 711) o parla con il tuo fornitore.
한국어 Korean	주의: 한국어 를 사용하시는 경우 무료 언어 지원 서비스를 이용하실 수 있습니다. 이용 가능한 형식으로 정보를 제공하는 적절한 보조 기구 및 서비스도 무료로 제공됩니다. 855-710-6984(TTY: 711)번으로 전화하거나 서비스 제공업체에 문의하십시오.
Diné Navajo	SHOOH: Diné bee yáníliti'gogo, saad bee aná'awo' bee áka'anída'awo'ít'áá jiik'eh ná hólǫ́. Bee ahíł hane'go bee nida'anishí t'áá ákodaat'éhígíí dóó bee áka'anída'wo'í áko bee baa hane'í bee hadadilyaa bich'í' ahoot'ígíí éí t'áá jiik'eh hólǫ́. Kohjí' 855-710-6984 (TTY: 711) hodíilnih doodago nika'análwo'í bich'í' hanidziih.
فارسی Farsi	توجه: اگر فارسی صحبت می کنید، خدمات پشتیبانی زبانی رایگان در دسترس شما قرار دارد. همچنین کمک ها و خدمات پشتیبانی مناسب برای ارائه اطلاعات در قالب های قابل دسترس، به طور رایگان موجود می باشند. با شماره 855-710-6984 (تله تایپ: 711) تماس بگیرید یا با ارائه دهنده خود صحبت کنید.
Polski Polish	UWAGA: Osoby mówiące po polsku mogą skorzystać z bezpłatnej pomocy językowej. Dodatkowe pomoce i usługi zapewniające informacje w dostępnych formatach są również dostępne bezpłatnie. Zadzwoń pod numer 855-710-6984 (TTY: 711) lub porozmawiaj ze swoim dostawcą.
РУССКИЙ Russian	ВНИМАНИЕ: Если вы говорите на русский, вам доступны бесплатные услуги языковой поддержки. Соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах также предоставляются бесплатно. Позвоните по телефону 855-710-6984 (TTY: 711) или обратитесь к своему поставщику услуг.
Tagalog Tagalog	PAALALA: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga libreng serbisyong tulong sa wika. Magagamit din nang libre ang mga naaangkop na auxiliary na tulong at serbisyo upang magbigay ng impormasyon sa mga naa-access na format. Tumawag sa 855-710-6984 (TTY: 711) o makipag-usap sa iyong provider.
اردو Urdu	توجه دیں: اگر آپ اردو بولتے ہیں، تو آپ کے لیے زبان کی مفت مدد کی خدمات دستیاب ہیں۔ قابل رسائی فارمیسی میں معلومات فراہم کرنے کے لیے مناسب معاون امداد اور خدمات بھی مفت دستیاب ہیں۔ 855-710-6984 (TTY: 711) پر کال کریں یا اپنے فراہم کنندہ سے بات کریں۔
Việt Vietnamese	LƯU Ý: Nếu bạn nói tiếng Việt, chúng tôi cung cấp miễn phí các dịch vụ hỗ trợ ngôn ngữ. Các hỗ trợ dịch vụ phù hợp để cung cấp thông tin theo các định dạng dễ tiếp cận cũng được cung cấp miễn phí. Vui lòng gọi theo số 855-710-6984 (Người khuyết tật: 711) hoặc trao đổi với người cung cấp dịch vụ của bạn.

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