



BlueCross BlueShield of Illinois

Individual Plan Comparison Charts

All Blue Cross and Blue Shield of Illinois plans provide coverage for preventive services and maternity care. Please see your Summary of Benefits and Coverage or visit [bcbsil.com](https://www.bcbsil.com) for more specific information.



Individual Plan Comparison Chart

Participating Provider Coverage Shown¹

All Blue Cross and Blue Shield of Illinois (BCBSIL) plans 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	Blue Choice Preferred Bronze PPO SM	
	201	202
Individual Deductible ²	\$7,000	\$4,500
Coinsurance	50%	40%
Out-of-Pocket Maximum (includes deductible) ²	\$9,450	\$7,500
Primary Care Office Visit	\$45 copay	40%
Specialist Office Visit	50%	40%
Mental Illness Treatment and Substance Abuse Rehabilitation Office Visit	50%	40%
Emergency Room	\$1,000 per occurrence deductible, then 50%	\$1,000 per occurrence deductible, then 40%
Urgent Care	\$60 copay	40%
Inpatient Hospital Services	\$850 per occurrence deductible, then 50%	\$850 per occurrence deductible, then 40%
Outpatient Hospital Services ³	\$600 per occurrence deductible, then 50%	\$600 per occurrence deductible, then 40%
Outpatient X-Rays and Diagnostic Imaging ³	50%	40%
Outpatient Imaging (CT/PET Scans/MRIs) ³	50%	40%
Network	Blue Choice Preferred PPO SM	Blue Choice Preferred PPO SM
HSA Eligible ⁴	No	Yes
Outpatient Prescription Drugs - Preferred Pharmacy ^{5,6}	\$10 / \$20 / 30% / 35% / 45% / 50%	20% / 25% / 30% / 35% / 45% / 50%
Outpatient Prescription Drugs - Non-Preferred Pharmacy ^{5,6}	\$20 / \$30 / 35% / 40% / 45% / 50%	25% / 30% / 35% / 40% / 45% / 50%
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 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 Members may have lower out-of-pocket costs for some services provided by freestanding non-emergency outpatient facilities than the out-of-pocket costs for services provided in a hospital setting. See your Summary of Benefits and Coverage for additional details.
 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 Six prescription drug payment level tiers: Preferred Generic / Non-Preferred Generic / Preferred Brand / Non-Preferred Brand / Preferred Specialty / Non-Preferred Specialty
 7 Home delivery is not available for Specialty tier drugs. Specialty tier drugs are limited to a 30-day supply. Coverage limitations may apply to certain medications.



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Bronze	Blue Choice Preferred Bronze PPO SM		
	601 - Rx Copays	701 - Rx Copays	708
Individual Deductible ²	\$7,500	\$9,000	\$7,500
Coinsurance	50%	50%	50%
Out-of-Pocket Maximum (includes deductible) ²	\$9,450	\$9,450	\$9,400
Primary Care Office Visit	40%	0%	\$50 copay
Specialist Office Visit	50%	50%	\$100 copay
Mental Illness Treatment and Substance Abuse Rehabilitation Office Visit	40%	0%	\$50
Emergency Room	\$1,000 per occurrence deductible, then 50%	50%	50%
Urgent Care	50%	50%	\$75 copay
Inpatient Hospital Services	\$850 per occurrence deductible, then 50%	\$1,000 per occurrence deductible, then 50%	50%
Outpatient Hospital Services ³	\$600 per occurrence deductible, then 50%	\$600 per occurrence deductible, then 50%	50%
Outpatient X-Rays and Diagnostic Imaging ³	50%	50%	50%
Outpatient Imaging (CT/PET Scans/MRIs) ³	50%	50%	50%
Network	Blue Choice Preferred PPO SM	Blue Choice Preferred PPO SM	Blue Choice Preferred PPO SM
HSA Eligible ⁴	No	No	No
Outpatient Prescription Drugs - Preferred Pharmacy ⁵	\$150 / \$175 / \$200 / \$250 / \$275 / \$500 ⁶	\$150 / \$175 / \$300 / \$350 / \$500 / \$700 ⁶	\$25 / \$50 / \$100 / \$500 ⁷
Outpatient Prescription Drugs - Non-Preferred Pharmacy ⁵	\$150 / \$175 / \$200 / \$250 / \$275 / \$500 ⁶	\$150 / \$175 / \$300 / \$350 / \$500 / \$700 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 / Preferred Specialty / Non-Preferred Specialty

7 Four prescription drug payment level tiers: Generic / Preferred Brand / Non-Preferred Brand / Specialty. 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 FocusCare Bronze ^{SM 2}	BlueCare Direct Bronze SM with Advocate ³	
	209	401 - Rx Copays	802
Individual Deductible ⁴	\$7,400	\$0	\$7,500
Coinsurance	50%	50%	50%
Out-of-Pocket Maximum (includes deductible) ⁴	\$9,450	\$9,450	\$9,400
Primary Care Office Visit	\$65 copay	\$150 copay	\$50 copay
Specialist Office Visit	\$105 copay	\$160 copay	\$100 copay
Mental Illness Treatment and Substance Abuse Rehabilitation Office Visit	\$65 copay	\$150 copay	\$50 copay
Emergency Room	\$1,000 per occurrence deductible, then 50%	\$2,000 per occurrence deductible, then 50%	50%
Urgent Care	\$105 copay	\$160 copay	\$75 copay
Inpatient Hospital Services	\$850 copay per day	\$1,500 copay per day	50%
Outpatient Hospital Services ⁵	\$300 per occurrence deductible, then 50%	\$750 per occurrence deductible, then 50%	50%
Outpatient X-Rays and Diagnostic Imaging ⁵	\$150 copay	\$250 copay	50%
Outpatient Imaging (CT/PET Scans/MRIs) ⁵	\$300 copay	\$450 copay	50%
Network	Blue FocusCare SM	BlueCare Direct SM	BlueCare Direct SM
HSA Eligible ⁶	No	No	No
Outpatient Prescription Drugs - Preferred Pharmacy ⁷	10% / 15% / 20% / 30% / 40% / 50% ⁸	\$100 / \$110 / \$120 / \$175 / \$275 / \$500 ⁸	\$25 / \$50 / \$100 / \$500 ⁹
Outpatient Prescription Drugs - Non-Preferred Pharmacy ⁷	10% / 15% / 20% / 30% / 40% / 50% ⁸	\$100 / \$110 / \$120 / \$175 / \$275 / \$500 ⁸	\$25 / \$50 / \$100 / \$500 ⁹

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 Programs¹⁰

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 FocusCareSM plans are available only in Cook County.**
 3 Advocate Health Care is an independently contracted provider. **BlueCare DirectSM is available only in parts of the Chicago metro area.**
 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.
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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.
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 8 Six prescription drug payment level tiers: Preferred Generic / Non-Preferred Generic / Preferred Brand / Non-Preferred Brand / Preferred Specialty / Non-Preferred Specialty
 9 Four prescription drug payment level tiers: Generic / Preferred Brand / Non-Preferred Brand / Specialty. 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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Participating Provider Coverage Shown¹

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Bronze	Blue Precision Bronze HMO ^{SM 2}		
	205	701 - Rx Copays	708
Individual Deductible ³	\$7,400	\$0	\$7,500
Coinsurance	50%	50%	50%
Out-of-Pocket Maximum (includes deductible) ³	\$9,450	\$9,450	\$9,400
Primary Care Office Visit	\$65 copay	\$150 copay	\$50 copay
Specialist Office Visit	\$105 copay	\$160 copay	\$100 copay
Mental Illness Treatment and Substance Abuse Rehabilitation Office Visit	\$65 copay	\$150 copay	\$50 copay
Emergency Room	\$1,000 per occurrence deductible, then 50%	\$2000 per occurrence deductible, then 50%	50%
Urgent Care	\$105 copay	\$160 copay	\$75 copay
Inpatient Hospital Services	\$850 copay per day	\$1,500 copay per day, then 50%	50%
Outpatient Hospital Services ⁴	\$300 per occurrence deductible, then 50%	\$750 per occurrence deductible, then 50%	50%
Outpatient X-Rays and Diagnostic Imaging ⁴	\$150 copay	\$250 copay	50%
Outpatient Imaging (CT/PET Scans/MRIs) ⁴	\$300 copay	\$450 copay	50%
Network	Blue Precision HMO SM	Blue Precision HMO SM	Blue Precision HMO SM
HSA Eligible ⁵	No	No	No
Outpatient Prescription Drugs - Preferred Pharmacy ⁶	10% / 15% / 20% / 30% / 40% / 50% ⁷	\$100 / \$110 / \$120 / \$175 / \$275 / \$500 ⁷	\$25 / \$50 / \$100 / \$500 ⁸
Outpatient Prescription Drugs - Non-Preferred Pharmacy ⁶	10% / 15% / 20% / 30% / 40% / 50% ⁷	\$100 / \$110 / \$120 / \$175 / \$275 / \$500 ⁷	\$25 / \$50 / \$100 / \$500 ⁸
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 **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.

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Silver	Blue Choice Preferred Silver PPO SM			
	203	303 ²	706	801 - Rx Copays
Individual Deductible ³	\$2,250	\$1,800	\$5,900	\$6,200
Coinsurance	50%	50%	40%	40%
Out-of-Pocket Maximum (includes deductible) ³	\$9,450	\$9,450	\$9,100	\$9,450
Primary Care Office Visit	\$5 copay	\$10 copay	\$40 copay	\$30 copay
Specialist Office Visit	50%	50%	\$80 copay	\$40 copay
Mental Illness Treatment and Substance Abuse Rehabilitation Office Visit	50%	50%	\$40 copay	\$30 copay
Emergency Room	\$950 per occurrence deductible, then 50%	\$1,000 per occurrence deductible, then 50%	40%	40%
Urgent Care	\$15 copay	\$15 copay	\$60 copay	\$40 copay
Inpatient Hospital Services	\$850 per occurrence deductible, then 50%	\$850 per occurrence deductible, then 50%	40%	40%
Outpatient Hospital Services ⁴	\$600 per occurrence deductible, then 50%	\$600 per occurrence deductible, then 50%	40%	40%
Outpatient X-Rays and Diagnostic Imaging ⁴	50%	50%	40%	40%
Outpatient Imaging (CT/PET Scans/MRIs) ⁴	50%	50%	40%	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 ⁵	\$5 / \$15 / 30% / 35% / 45% / 50% ⁶	\$5 / \$15 / 30% / 35% / 45% / 50% ⁶	\$20 / \$40 / \$80 / \$350 ⁷	\$35 / \$70 / \$85 / \$120 / \$250 / \$500 ⁶
Outpatient Prescription Drugs - Non-Preferred Pharmacy ⁵	\$10 / \$25 / 35% / 40% / 45% / 50% ⁶	\$10 / \$25 / 35% / 40% / 45% / 50% ⁶	\$20 / \$40 / \$80 / \$350 ⁷	\$35 / \$70 / \$85 / \$120 / \$250 / \$500 ⁶
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 This plan is not available on the Health Insurance Marketplace in Illinois.
 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 Members may have lower out-of-pocket costs for some services provided by freestanding non-emergency outpatient facilities than the out-of-pocket costs for services provided in a hospital setting. See your Summary of Benefits and Coverage for additional details.
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Preferred Pharmacy Network offer members prescription drugs with a lower possible member cost-share amount. Preferred pharmacy pricing is not available with HMO plans.
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Silver	BlueCare Direct Silver SM with Advocate ²	
	212 - Rx Copays	803
Individual Deductible ³	\$7,500	\$5,900
Coinsurance	50%	40%
Out-of-Pocket Maximum (includes deductible) ³	\$9,450	\$9,100
Primary Care Office Visit	\$100 copay	\$40 copay
Specialist Office Visit	\$130 copay	\$80 copay
Mental Illness Treatment and Substance Abuse Rehabilitation Office Visit	\$100 copay	\$40 copay
Emergency Room	\$1,200 per occurrence deductible, then 50%	40%
Urgent Care	\$130 copay	\$60 copay
Inpatient Hospital Services	\$500 per occurrence deductible, then 50%	40%
Outpatient Hospital Services ⁴	\$350 per occurrence deductible, then 50%	40%
Outpatient X-Rays and Diagnostic Imaging ⁴	\$90 copay	40%
Outpatient Imaging (CT/PET Scans/MRIs) ⁴	\$250 copay	40%
Network	BlueCare Direct SM	BlueCare Direct SM
HSA Eligible	No	No
Outpatient Prescription Drugs - Preferred Pharmacy ⁵	\$25 / \$70 / \$85 / \$120 / \$250 / \$500 ⁶	\$20 / \$40 / \$80 / \$350 ⁷
Outpatient Prescription Drugs - Non-Preferred Pharmacy ⁵	\$25 / \$70 / \$85 / \$120 / \$250 / \$500 ⁶	\$20 / \$40 / \$80 / \$350 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.

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Prescription Drug Benefit Utilization Management Programs⁸

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2 Advocate Health Care is an independently contracted provider. **BlueCare DirectSM plans are available only in parts of the Chicago metro area.**

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Silver	Blue Precision Silver HMO ^{SM 2}				Blue FocusCare Silver ^{SM 3}
	206	306 ⁴	704 - Rx Copays	706	210
Individual Deductible ⁵	\$4,400	\$6,000	\$7,500	\$5,900	\$2,500
Coinsurance	50%	50%	50%	40%	30%
Out-of-Pocket Maximum (includes deductible) ⁵	\$9,450	\$9,450	\$9,450	\$9,100	\$9,450
Primary Care Office Visit	\$35 copay	\$15 copay	\$100 copay	\$40 copay	\$25 copay
Specialist Office Visit	\$65 copay	\$40 copay	\$130 copay	\$80 copay	\$50 copay
Mental Illness Treatment and Substance Abuse Rehabilitation Office Visit	\$35 copay	\$15 copay	\$100 copay	\$40 copay	\$25 copay
Emergency Room	\$1,000 per occurrence deductible, then 50%	\$1,000 per occurrence deductible, then 50%	\$1,200 per occurrence deductible, then 50%	40%	\$1,000 per occurrence deductible, then 30%
Urgent Care	\$65 copay	\$40 copay	\$130 copay	\$60 copay	\$50 copay
Inpatient Hospital Services	\$500 per occurrence deductible, then 50%	\$850 per occurrence deductible, then 50%	\$500 per occurrence deductible, then 50%	40%	\$750 per day copay
Outpatient Hospital Services ⁶	50%	\$600 per occurrence deductible, then 50%	\$350 per occurrence deductible, then 50%	40%	\$300 per occurrence deductible, then 30%
Outpatient X-Rays and Diagnostic Imaging ⁶	\$20 copay	\$35 copay	\$90 copay	40%	\$50 copay
Outpatient Imaging (CT/PET Scans/MRIs) ⁶	\$350 copay	\$250 copay	\$250 copay	40%	\$250 copay
Network	Blue Precision HMO SM	Blue Precision HMO SM	Blue Precision HMO SM	Blue Precision HMO SM	Blue FocusCare SM
HSA Eligible	No	No	No	No	No
Outpatient Prescription Drugs - Preferred Pharmacy ⁷	0% / 10% / 20% / 30% / 40% / 50% ⁸	\$10 / \$20 / 30% / 40% / 45% / 50% ⁸	\$25 / \$70 / \$85 / \$120 / \$250 / \$500 ⁸	\$20 / \$40 / \$80 / \$350 ⁹	10% / 15% / 20% / 30% / 40% / 50% ⁸
Outpatient Prescription Drugs - Non-Preferred Pharmacy ⁷	0% / 10% / 20% / 30% / 40% / 50% ⁸	\$10 / \$20 / 30% / 40% / 45% / 50% ⁸	\$25 / \$70 / \$85 / \$120 / \$250 / \$500 ⁸	\$20 / \$40 / \$80 / \$350 ⁹	10% / 15% / 20% / 30% / 40% / 50% ⁸
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 3 Blue FocusCareSM plans are available only in Cook County.
 4 This plan is not available on the Health Insurance Marketplace in Illinois.
 5 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.
 6 Members may have lower out-of-pocket costs for some services provided by freestanding non-emergency outpatient facilities than the out-of-pocket costs for services provided in a hospital setting. See your Summary of Benefits and Coverage for additional details.

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



Individual Plan Comparison Chart

Participating Provider Coverage Shown¹

All Blue Cross and Blue Shield of Illinois (BCBSIL) plans 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 - Rx Copays	707
Individual Deductible ³	\$750	\$2,000	\$1,500
Coinsurance	30%	30%	25%
Out-of-Pocket Maximum (includes deductible) ³	\$9,450	\$9,450	\$8,700
Primary Care Office Visit	\$20 copay	\$40 copay	\$30 copay
Specialist Office Visit	\$40 copay	\$60 copay	\$60 copay
Mental Illness Treatment and Substance Abuse Rehabilitation Office Visit	\$20 copay	\$40 copay	\$30 copay
Emergency Room	\$1,000 per occurrence deductible, then 30%	\$1,000 per occurrence deductible, then 30%	25%
Urgent Care	\$40 copay	\$60 copay	\$45 copay
Inpatient Hospital Services	\$750 per day copay	\$750 copay per day	25%
Outpatient Surgery ⁴	\$300 per occurrence deductible, then 30%	\$300 per occurrence deductible, then 30%	25%
X-Rays and Diagnostic Imaging ⁴	\$40 copay	\$40 copay	25%
Imaging (CT/PET Scans/MRIs) ⁴	\$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 ⁵	10% / 15% / 20% / 30% / 40% / 50% ⁶	\$20 / \$30 / \$60 / \$120 / \$250 / \$350 ⁶	\$15 / \$30 / \$60 / \$250 ⁷
Outpatient Prescription Drugs - Non-Preferred Pharmacy ⁵	10% / 15% / 20% / 30% / 40% / 50% ⁶	\$20 / \$30 / \$60 / \$120 / \$250 / \$350 ⁶	\$15 / \$30 / \$60 / \$250 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 **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 Members may have lower out-of-pocket costs for some services provided by freestanding non-emergency outpatient facilities than the out-of-pocket costs for services provided in a hospital setting. See your Summary of Benefits and Coverage for additional details.

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 / Preferred Specialty / Non-Preferred Specialty

7 Four prescription drug payment level tiers: Generic / Preferred Brand / Non-Preferred Brand / Specialty. 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. Coverage limitations may apply to certain medications.



Individual Plan Comparison Chart

Participating Provider Coverage Shown¹

All Blue Cross and Blue Shield of Illinois (BCBSIL) plans 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		Blue FocusCare Gold ^{SM 2}
	204 - Rx Copays	707	211
Individual Deductible ³	\$750	\$1,500	\$750
Coinsurance	30%	25%	30%
Out-of-Pocket Maximum (includes deductible) ³	\$9,450	\$8,700	\$9,450
Primary Care Office Visit	\$15 copay	\$30 copay	\$20 copay
Specialist Office Visit	30%	\$60 copay	\$40 copay
Mental Illness Treatment and Substance Abuse Rehabilitation Office Visit	30%	\$30 copay	\$20 copay
Emergency Room	\$1,000 per occurrence deductible, then 30%	25%	\$1,000 per occurrence deductible, then 30%
Urgent Care	\$25 copay	\$45 copay	\$40 copay
Inpatient Hospital Services	\$850 per occurrence deductible, then 30%	25%	\$750 per day copay
Outpatient Surgery ⁴	30%	25%	\$300 per occurrence deductible, then 30%
X-Rays and Diagnostic Imaging ⁴	30%	25%	\$40 copay
Imaging (CT/PET Scans/MRIs) ⁴	30%	25%	\$250 copay
Network	Blue Choice Preferred PPO SM	Blue Choice Preferred PPO SM	Blue FocusCare SM
HSA Eligible	No	No	No
Outpatient Prescription Drugs - Preferred Pharmacy ⁵	\$20 / \$30 / \$60 / \$120 / \$250 / \$350 ⁶	\$15 / \$30 / \$60 / \$250 ⁷	10% / 15% / 20% / 30% / 40% / 50% ⁶
Outpatient Prescription Drugs - Non-Preferred Pharmacy ⁵	\$20 / \$30 / \$60 / \$120 / \$250 / \$350 ⁶	\$15 / \$30 / \$60 / \$250 ⁷	10% / 15% / 20% / 30% / 40% / 50% ⁶

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

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 FocusCareSM plans are available only in Cook County.**

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 Members may have lower out-of-pocket costs for some services provided by freestanding non-emergency outpatient facilities than the out-of-pocket costs for services provided in a hospital setting. See your Summary of Benefits and Coverage for additional details.

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 / Preferred Specialty / Non-Preferred Specialty

7 Four prescription drug payment level tiers: Generic / Preferred Brand / Non-Preferred Brand / Specialty. 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. Coverage limitations may apply to certain medications.



Individual Plan Comparison Chart

Participating Provider Coverage Shown¹

All Blue Cross and Blue Shield of Illinois (BCBSIL) plans 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	
	409 - Rx Copays	804
Individual Deductible ³	\$2,000	\$1,500
Coinsurance	30%	25%
Out-of-Pocket Maximum (includes deductible) ³	\$9,450	\$8,700
Primary Care Office Visit	\$40 copay	\$30 copay
Specialist Office Visit	\$60 copay	\$60 copay
Mental Illness Treatment and Substance Abuse Rehabilitation Office Visit	\$40 copay	\$30 copay
Emergency Room	\$1,000 per occurrence deductible, then 30%	25%
Urgent Care	\$60 copay	\$45 copay
Inpatient Hospital Services	\$750 per day copay	25%
Outpatient Surgery ⁴	\$300 per occurrence deductible, then 30%	25%
X-Rays and Diagnostic Imaging ⁴	\$40 copay	25%
Imaging (CT/PET Scans/MRIs) ⁴	\$250 copay	25%
Network	BlueCare Direct SM	BlueCare Direct SM
HSA Eligible	No	No
Outpatient Prescription Drugs - Preferred Pharmacy ⁵	\$20 / \$30 / \$60 / \$120 / \$250 / \$350 ⁶	\$15 / \$30 / \$60 / \$250 ⁷
Outpatient Prescription Drugs - Non-Preferred Pharmacy ⁵	\$20 / \$30 / \$60 / \$120 / \$250 / \$350 ⁶	\$15 / \$30 / \$60 / \$250 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 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 Members may have lower out-of-pocket costs for some services provided by freestanding non-emergency outpatient facilities than the out-of-pocket costs for services provided in a hospital setting. See your Summary of Benefits and Coverage for additional details.
 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 / Preferred Specialty / Non-Preferred Specialty
 7 Four prescription drug payment level tiers: Generic / Preferred Brand / Non-Preferred Brand / Specialty. 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. Coverage limitations may apply to certain medications.



Health care coverage is important for everyone.

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If you believe we have failed to provide a service, or think we have discriminated in another way, contact us to file a grievance.

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

Phone: 855-664-7270 (voicemail)
TTY/TDD: 855-661-6965
Fax: 855-661-6960

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

U.S. Dept. of Health & Human Services
200 Independence Avenue SW
Room 509F, HHH Building 1019
Washington, DC 20201

Phone: 800-368-1019
TTY/TDD: 800-537-7697
Complaint Portal: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>
Complaint Forms: <http://www.hhs.gov/ocr/office/file/index.html>



If you, or someone you are helping, have questions, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 855-710-6984.

Español Spanish	Si usted o alguien a quien usted está ayudando tiene preguntas, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 855-710-6984.
العربية Arabic	إن كان لديك أو لدى شخص تساعد أسئلة، ف لديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم فوري، اتصل على الرقم 855-710-6984.
繁體中文 Chinese	如果您，或您正在協助的對象，對此有疑問，您有權利免費以您的母語獲得幫助和訊息。洽詢一位翻譯員，請撥電話號碼 855-710-6984。
Français French	Si vous, ou quelqu'un que vous êtes en train d'aider, avez des questions, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 855-710-6984.
Deutsch German	Falls Sie oder jemand, dem Sie helfen, Fragen haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 855-710-6984 an.
ગુજરાતી Gujarati	જો તમને અથવા તમે મદદ કરી રહ્યા હોય એવા કોઈ બીજા વ્યક્તિને એસ.બી.એમ. કાયદમ બાબતે પ્રશ્નો હોય, તો તમને વિના ખર્ચે, તમારી ભાષામાં મદદ અને માહિતી મેળવવાનો હક્ક છે. દુભાષિયા સાથે વાત કરવા માટે આ નંબર 855-710-6984 પર કોલ કરો.
हिंदी Hindi	यदि आपके, या आप जिसकी सहायता कर रहे हैं उसके, प्रश्न हैं, तो आपको अपनी भाषा में नि:शुल्क सहायता और जानकारी प्राप्त करने का अधिकार है। किसी अनुवादक से बात करने के लिए 855-710-6984 पर कॉल करें।
Italiano Italian	Se tu o qualcuno che stai aiutando avete domande, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, puoi chiamare il numero 855-710-6984.
한국어 Korean	만약 귀하 또는 귀하가 돕는 사람이 질문이 있다면 귀하는 무료로 그러한 도움과 정보를 귀하의 언어로 받을 수 있는 권리가 있습니다. 통역사가 필요하시면 855-710-6984 로 전화하십시오.
Diné Navajo	T'áá ni, éí doodago ła'da bıká anánlwo'ígíí, na'ídíłkidgo, ts'ídá bee ná ahóótí'i' t'áá níłk'e níká a'doolwoł dóó bína'ídíłkídígíí bee níł h odoonih. Ata'dahalne'ígíí bich'í' hodíłłnih kwe'e 855-710-6984.
فارسی Persian	اگر شما، یا کسی که شما به او کمک می کنید، سوالی داشته باشید، حق این را دارید که به زبان خود، به طور رایگان کمک و اطلاعات دریافت نمایید. جهت گفتگو با یک مترجم شفاهی، با شماره 855-710-6984 تماس حاصل نمایید.
Polski Polish	Jeśli Ty lub osoba, której pomagasz, macie jakiegokolwiek pytania, macie prawo do uzyskania bezpłatnej informacji i pomocy we własnym języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer 855-710-6984.
Русский Russian	Если у вас или человека, которому вы помогаете, возникли вопросы, у вас есть право на бесплатную помощь и информацию, предоставленную на вашем языке. Чтобы связаться с переводчиком, позвоните по телефону 855-710-6984.
Tagalog Tagalog	Kung ikaw, o ang isang taong iyong tinutulungan ay may mga tanong, may karapatan kang makakuha ng tulong at impormasyon sa iyong wika nang walang bayad. Upang makipag-usap sa isang tagasalin-wika, tumawag sa 855-710-6984.
اردو Urdu	اگر آپ کو، یا کسی ایسے فرد کو جس کی آپ مدد کر رہے ہیں، کوئی سوال درپیش ہے تو، آپ کو اپنی زبان میں مفت مدد اور معلومات حاصل کرنے کا حق ہے۔ مترجم سے بات کرنے کے لیے، 855-710-6984 پر کال کریں۔
Tiếng Việt Vietnamese	Nêu quý vị, hoặc người mà quý vị giúp đỡ, có câu hỏi, thì quý vị có quyền được giúp đỡ và nhận thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, gọi 855-710-6984.