



BlueCross BlueShield
of Illinois

2019 Individual Plan Portfolio

Blue FocusCareSM

- Cook County

BlueCare DirectSM

In Collaboration with Advocate Health Care

- Cook, DuPage, Kane, Lake and Will Counties

Blue Precision HMOSM

- Bloomington, Chicago area and Peoria

Blue Choice Preferred PPOSM

- Statewide



Highlights

- \$0 subsidized premium options
- Streamlined plan selection
- Virtual Visits available for PPO members via phone, video and mobile app

NEW

Individual Portfolio Designed to:

- **Optimize** product offering
- **Lower** cost barriers to care for members
- **Control** escalating medical costs
- **Focus** on providing a variety of benefit features to a broad base
- **Ensure** compliance with new 2019 regulations
- **Sustain** product offering amid changing legislation

Today's HMO

- Blue Cross and Blue Shield of Illinois (BCBSIL) offers three HMO networks in QHP market
- HMOs help keep upfront costs low
- Tax credits may be available to help lower premiums¹
- Choice of plans and network providers that fit the needs of your clients
- Managed care on a personalized level with care coordinated by one doctor

Helpful Resources 24/7

- Virtual Visits for Blue Choice Preferred PPO members
- 24/7 Nurseline (English and Spanish)
- Cost Estimator Tool on Blue Access for MembersSM
- SmartER CareSM Options – member education campaign on choices for non-emergency care

Mobile Site

- Easy-to-use – find a doctor, see payment options, access electronic ID card and more.

Blue365[®]

- Blue365 member discount program – members save on health club and gym memberships, weight loss programs, dental products and much more²

¹ For qualified individuals. Consumers can text ILQUALIFY to 33633 to see if they qualify for federal financial assistance. Message and data rates may apply. Terms and conditions and privacy policy at bcbsil.com/important_info/.

² Blue365 is a discount program only for BCBSIL members. This is NOT insurance. BCBSIL does not guarantee or make any claims or recommendations about the program's services or products. BCBSIL reserves the right to stop or change this program at any time without notice. The relationship between the Blue365 vendors and BCBSIL is that of independent contractors.

³ An independently contracted provider.

Illinois Plans

HEALTH

Blue FocusCare: 1 Bronze, 1 Silver, 1 Gold

- Lower cost HMO plan
- Micro network for Cook County

BlueCare Direct: 1 Silver

- In collaboration with Advocate Health Care³
- Competitive HMO plan with low out-of-pocket costs
- Call today, be seen today by primary care doctors

Blue Precision HMO: 1 Bronze, 2 Silver, 1 Gold

- Helps keep costs low and predictable
- Personalized with a primary care provider (PCP), who coordinates health care
- Flexibility to change PCP

Blue Choice Preferred PPO: 3 Bronze, 2 Silver, 1 Gold

- Greater flexibility and array of product options
- Available in all counties
- Virtual Visits available via phone, video or mobile app. Electronic prescriptions, when appropriate, can be sent to member's pharmacy of choice.

DENTAL

BlueCare DentalSM

- Coverage for cleanings, preventive services and much more
- Preventive dental services deductible waived

PRESCRIPTION & PHARMACY

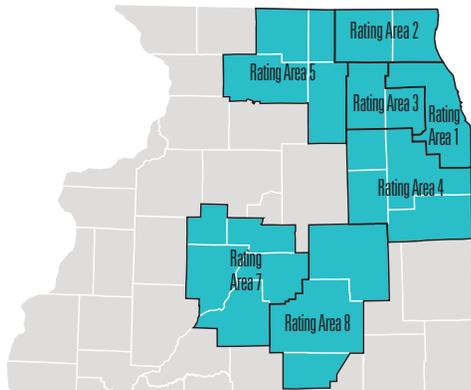
- Six prescription payment level tiers for all ACA plans – generic, brand and specialty have preferred and non-preferred benefit levels
- All plans include a drug list. PPO plan includes Preferred Pharmacy Network – Walgreens, Walmart, Albertsons, Access Health



**BlueCross BlueShield
of Illinois**

Blue Precision HMOSM (BAV)

- On and Off Marketplace
- Metallic Plans: Bronze, Silver, Gold



Network consists of roughly **70** hospitals and **12,700** providers⁴

BlueCare DirectSM (BHD)

- Network in Chicago Rating Area
- On and Off Marketplace
- Metallic Plan: Silver

Network consists of roughly **13** hospitals and **7,550** providers⁴

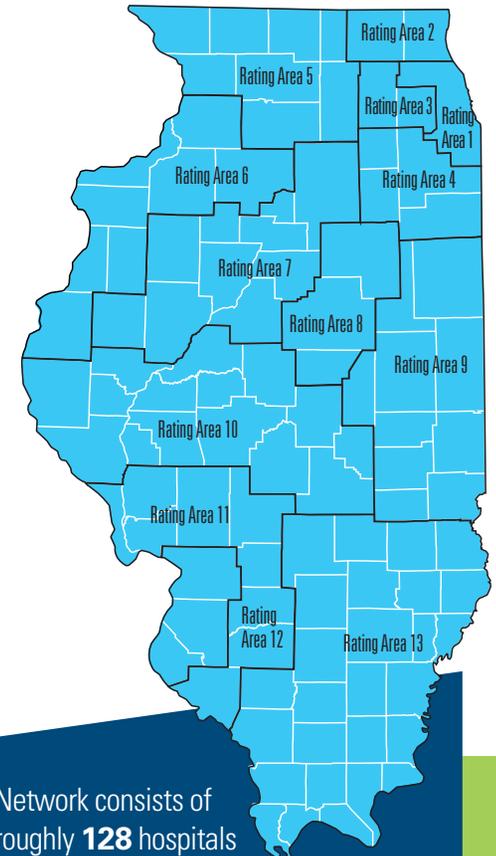
Blue FocusCareSM (BFC)

- Available in Cook County
- On and Off Marketplace
- Metallic Plans: Bronze, Silver, Gold

Network consists of roughly **13** hospitals and **3,080** providers⁴

Blue Choice Preferred PPOSM (BCE)

- Available Statewide
- On and Off Marketplace
- Metallic Plans: Bronze, Silver, Gold



Network consists of roughly **128** hospitals and **52,200** providers⁴

⁴Estimates as of 9/1/2018

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