



2020 Individual Marketplace Open Enrollment Product Fact Sheet

Overview

This Open Enrollment season, Blue Cross and Blue Shield of Illinois (BCBSIL) are proud to again offer comprehensive health plan options in every county across Illinois. We continually explore new approaches to make health care not only more accessible, but more affordable for our members and their families.

Our support and resources will help members feel more informed and confident in their choice, and get the most from their health plan. From online tools and extended call center hours to community events and mobile applications – we stand by our members every step of the way.

Key Dates

- Window shopping begins: ~Oct. 20
- Open Enrollment begins: Nov. 1
- Open Enrollment ends: Dec. 15
- Coverage begins: Jan. 1, 2020

Enrollment Support

- **Web:** PickBCBSIL.com
- **Free educational seminars:** BCBSIL.com/thinkblue/
- **BCBSIL Product Specialist:** 855-636-8591
- **BCBSIL agents:** BCBSIL.com/insurance-basics

Product Proof Points

ACCESS

- Health plans on and off exchange in every county
- Comprehensive, year-round coverage
- High quality, efficient networks with focus on preventive care

AFFORDABILITY

- Affordable plan options
- Monthly payments as low as \$0

SUPPORT

- Community programs and support
- Digital tools and resources
- Trained product specialists with extended call center hours

New for 2020

The BlueCare DirectSM Network

Year	Exchange	Plan Name	Metallic	Network	Deductible	OPX
2020	On/Off	BlueCare Direct Bronze SM 401 w/Advocate	Bronze	BlueCare Direct	\$7,200	\$8,150
2020	On/Off	BlueCareDirect Gold SM 409 w/Advocate	Gold	BlueCare Direct	\$500	\$8,150

Pharmacy

Sam's Club is now a preferred pharmacy.

Dental

Members who are changing health plans for 2020 and want to maintain dental coverage must enroll in a separate dental plan.

Product Snapshot

Blue FocusCareSM

On and Off Exchange 1 Bronze, 1 Silver, 1 Gold*
Cook County

Network

- Roughly 13 hospitals
- 1,600 providers

Highlights

- Lower cost HMO plan
- Micro network for Cook Co

BlueCare Direct

In Collaboration with Advocate Health Care

On and Off Exchange 1 Bronze, 1 Silver, 1 Gold*
Counties: Cook, DuPage, Kane, Lake and Will

Network

- Roughly 12 hospitals
- 3,800 providers

Highlights

- Competitive HMO plan with low out-of-pocket costs
- Call today, be seen by primary care doctors

Blue Precision HMOSM

On and Off Exchange 1 Bronze, 2 Silver, 2 Gold*
Counties: Bloomington, Chicago area and Peoria

Network

- Roughly 84 hospitals
- 16,500 providers

Highlights

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

Blue Choice Preferred PPOSM

On and Off Exchange 3 Bronze, 2 Silver, 1 Gold*
Statewide

Network

- Roughly 131 hospitals
- 38,600 providers

Highlights

- 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.

Preferred Pharmacy Network:

Walgreens, Walmart, Albertsons, Sam's Club, Health Market Atlas

Drug Benefit Structure

- Copay or coinsurance after deductible
- A six-tier prescription benefit structure
- Generic, brands and specialty drugs will each have preferred and non-preferred benefit levels
- Six-tier structure drives utilization towards generic, preferred brand and preferred specialty prescriptions

BlueCare DentalSM

- Coverage for cleanings and preventative services
- Preventive dental services deductible waived
- Savings on all dental procedures
- Low deductible for in-network services

Blue365[®]

Blue365 member discount program – members save on health club and gym memberships, weight loss programs, dental products and more.

Helpful Resources

- 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

*Bronze - Lowest monthly premium, but the highest out-of-pocket costs. Plans typically covers approximately 60 percent of the cost of covered services
Silver - Slightly higher monthly premium than bronze, richer benefits. In many cases, the plan pays approximately 70 percent of cost.
Gold - Highest level of benefits, higher monthly premium. The plan pays approximately 80 percent of costs.

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