



BlueCross BlueShield
of Illinois

2020 Individual Plan Portfolio

Blue FocusCareSM

- Cook County

BlueCare DirectSM

In Collaboration with Advocate Health Care

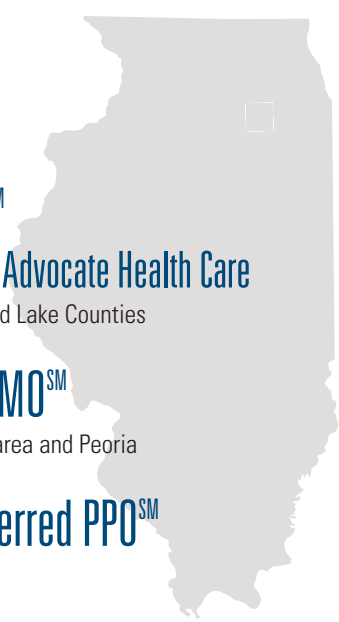
- Cook, DuPage, Kane and Lake Counties

Blue Precision HMOSM

- Bloomington, Chicago area and Peoria

Blue Choice Preferred PPOSM

- Statewide



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 2020 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
- Managed care on a personalized level with care coordinated by one doctor
- Choice of plans and network providers that fit the needs of your clients

Helpful Resources 24/7

- Virtual Visits for Blue Choice Preferred PPO members
- 24/7 Nurseline (English and Spanish) for PPO members
- 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

Illinois Plans

HEALTH

Blue FocusCare: 1 Bronze, 1 Silver, 1 Gold

- Lower cost HMO plan
- Micro network for Cook County

BlueCare Direct: 1 Bronze, 1 Silver, 1 Gold²

- 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 AND 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 Network⁴ – Walgreens, Walmart, Albertsons, Health Mart Atlas

Highlights

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

¹ 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.

² Not in all areas.

³ An independently contracted provider.

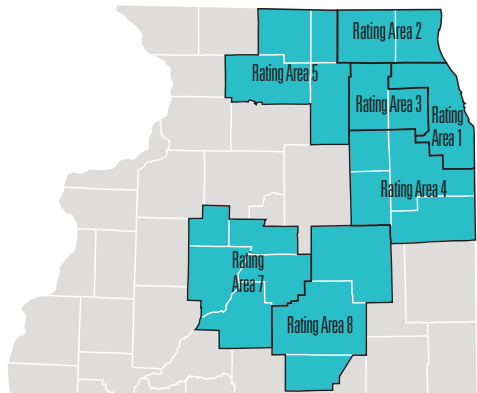
⁴ A "preferred" or "participating" pharmacy has a contract with BCBSIL's pharmacy benefit manager (Prime Therapeutics) to provide pharmacy services at a negotiated rate. A pharmacy benefit manager administers prescription drug benefits for a health plan. The terms "preferred" and "participating" should not be construed as a recommendation, referral or any other statement as to the ability or quality of such pharmacy.



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of Illinois**

Blue Precision HMOSM (BAV)

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



Network consists of roughly **84** hospitals and **31,017** providers⁵

BlueCare DirectSM (BHD)

- Network in Chicago Rating Area
- On and Off Marketplace
- Metallic Plans: Bronze, Silver, Gold²

Network consists of roughly **12** hospitals and **3,800** providers⁵

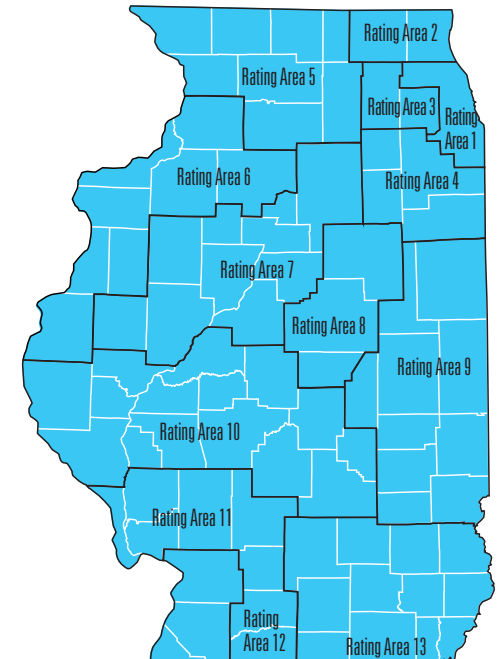
Blue FocusCareSM (BFC)

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

Network consists of roughly **13** hospitals and **1,670** providers⁵

Blue Choice Preferred PPOSM (BCE)

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



Network consists of roughly **233** hospitals and **77,700** providers⁵

⁵Estimates as of 9/1/2019

NOT FOR DISTRIBUTION TO BENEFICIARIES, MEMBERS, OR PROSPECTS