

BlueAdvantage Entrepreneur PPO 90/70

\$1,000/\$2,000 DEDUCTIBLE - \$20 COPAY

Plans E2P82322, E2P82323



BlueCross BlueShield of Illinois

BENEFIT HIGHLIGHTS

PPO Network

This provides only highlights of the benefit plans(s). After enrollment, members will receive a Certificate that more fully describes the terms of coverage.

Program Basics

PPO
(In-Network)

Non-PPO
(Out-of-Network)

Lifetime Benefit Maximum

Per individual

\$5,000,000

Individual Deductible

Program deductible does not apply to services that have a copayment.

\$1,000

\$2,000

Family Deductible

The family deductible maximum is equal to three individual deductibles.

3x individual

Individual Out-of-Pocket Expense (OPX) Limit

The amount of money that any individual will have to pay toward covered health care expenses during any one calendar year. The following items will not be applied to the out-of-pocket expense limit:

\$1,000

\$2,000

- Deductibles
- Copayments
- Reductions in benefits due to non-compliance with utilization management program requirements
- Charges that exceed the eligible charge or the Schedule of Maximum Allowances (SMA)
- Services that are asterisked below (*)

Family Out-of-Pocket Expense (OPX) Limit

\$3,000

\$6,000

Prescription Drug Card (Retail and Mail Service)

Please refer to the Three Tier Formulary Prescription Drug Card Benefit Highlights Sheet for the covered benefits.

Physician Services

Physician Office Visits

One copayment per person per day. Surgeries, therapies and certain diagnostic procedures performed in a physician's office may be subject to the deductible and/or coinsurance.

\$20 copay,
then 100%

70% after deductible

Well Adult Care (age 16 and over)

Includes benefits for routine physical examinations, immunizations and routine diagnostic tests, both hospital and professional services.

- Limited to one physical exam plus one gynecological exam per calendar year.

\$20 copay,
then 100%

70% after deductible
\$500 maximum per
calendar year

Well Child Care (to age 16)

Coverage for physical exams, immunizations and routine diagnostic tests.

\$20 copay,
then 100%

70% after deductible,
\$500 maximum per
calendar year

Maternity Services

Copayment applies to first prenatal visit (per pregnancy). All other maternity physician covered services are paid the same as Medical / Surgical Services.

\$20 copay,
then 100%

70% after deductible

Medical / Surgical Services

Coverage for surgical procedures, inpatient visits, therapies, allergy injections or treatments, and certain diagnostic procedures as well as other physician services.

90% after deductible

70% after deductible

Hospital Services

Hospital Admission Deductible

Per admission, per individual

\$0

\$300

Inpatient Hospital Services

Coverage includes services received in a hospital, skilled nursing facility, coordinated home care and hospice. Room allowances based on the hospital's most common semi-private room rates.

90% after deductible

70% after deductible

Outpatient Hospital Services

Coverage for services includes, but is not limited to outpatient or ambulatory surgical procedures, x-ray, lab tests, chemotherapy, radiation therapy, renal dialysis, and mammograms performed in a hospital or ambulatory surgical center. Routine mammograms performed in an in-network outpatient hospital setting are payable at 100%, no deductible will apply.

90% after deductible

70% after deductible

Outpatient Emergency Care (Accident or Illness)

The copayment applies to both in- and out-of-network emergency room visits. The copayment is waived if the member is admitted to the hospital.

\$75 copay,
then 100%

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BENEFIT HIGHLIGHTS

Mental Health & Chemical Dependency

Serious Mental Illness Treatment

- Inpatient: Limited to 45 days per calendar year.
- Outpatient: Limited to 60 visits per calendar year (copayment applies if in physician's office).

Other Mental Health & Chemical Dependency Treatment Services*

- Inpatient: Limited to 30 days per calendar year.
- Outpatient: Limited to 30 visits per calendar year. Lifetime maximum 100 visits.

PPO Network

PPO (In-Network)

Inpatient:
90% after deductible

Outpatient:
\$20 copay, then 100%

Non-PPO (Out-of-Network)

Inpatient:
\$300 hospital deductible, then 70% after program deductible is met

Outpatient:
70% after deductible

Inpatient:
60% after deductible

Outpatient:
60% after deductible

Inpatient:
\$300 hospital deductible, then 50% after program deductible is met

Outpatient:
50% after deductible

Additional Services

Muscle Manipulation Services*

Coverage for spinal and muscle manipulation services provided by a physician or chiropractor. Related office visits are paid the same as other Physician Office Visits.

- \$1,000 maximum per calendar year.

90% after deductible

70% after deductible

Therapy Services – Speech, Occupational and Physical*

Coverage for services provided by a physician or therapist.

- \$5,000 maximum per therapy per calendar year

90% after deductible

70% after deductible

Temporomandibular Joint (TMJ) Dysfunction and Related Disorders*

- \$2,500 lifetime maximum

90% after deductible

70% after deductible

Other Covered Services

- Private duty nursing* - \$3,000 maximum per month
- Naprapathic services* - \$1,000 maximum per calendar year
- Blood and blood components
- Ambulance services
- Medical supplies

80% after deductible

See paragraph below regarding Schedule of Maximum Allowances (SMA).

* Does not apply to any out-of-pocket limits

Durable Medical Equipment (DME) is a covered benefit. Please refer to Certificate for details.

Optometrists, Orthotic, Prosthetic, Pedorthists, Registered Surgical Assistants, Registered Nurse First Assistants and Registered Surgical Technologists are covered providers. Please refer to Certificate for details.

Discounts on Eye Exams, Prescription Lenses and Eyewear

Members present their ID cards for discounts on eye exams, prescription lenses and eyewear at participating vision centers. Call (866) 273-0813 to locate a provider.

Blue Care Connection (BCC)

When members receive covered inpatient hospital services, coordinated home care, skilled nursing facility or private duty nursing from a participating provider in the state of Illinois, the provider will be responsible for contacting the BCC pre-notification line. When using non-participating Illinois providers and out-of-state providers, members are required to contact the BCC pre-notification line **1 business day prior** to any elective inpatient admission or within **2 business days after** an emergency or maternity admission. Failure to pre-notify with the BCC when required will result in benefits being reduced by \$1,000.

Schedule of Maximum Allowances (SMA)

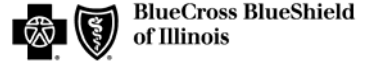
The Schedule of Maximum Allowances (SMA) is not the same as a Usual and Customary fee (U&C). Blue Cross and Blue Shield of Illinois' SMA is the maximum allowable charge for professional services, including but not limited to those listed under Medical/Surgical and Other Covered Services above. The SMA is the amount that professional PPO providers have agreed to accept as payment in full. Providers who do not participate in the PPO network are not obligated to accept the SMA as payment in full and may bill for the balance of their actual charge above and beyond the SMA. When members use PPO providers, they avoid any balance billing other than applicable deductible, coinsurance and/or copayment.

To Locate a Participating Provider: Visit our Web site at www.bcbsil.com/providers and use our Provider Finder® tool.

In addition, benefits for covered individuals who live outside Illinois will meet all extraterritorial requirements of those states, if any, according to the group's funding arrangements.

Three Tier Formulary Prescription Drug Card

\$15/\$30/\$50 COPAY OPTION



BENEFIT HIGHLIGHTS

Program Basics

Copayment Options (Generic / Formulary Brand / Non-Formulary Brand)

Retail

Copayments are for up to a 34-day supply at a contracting retail pharmacy.

\$15/\$30/\$50

Mail Service

Maintenance medications are available for up to a 90-day supply and are subject to the appropriate copayment amount.

\$30/\$60/\$100

Contraceptives

Available at retail and mail service at the appropriate copayment level based on drug classification.

As indicated above

Self-Injectibles

Available at retail and mail service at the appropriate copayment level.

As indicated above

Diabetic Supplies

Available at retail and mail service at the formulary brand copayment level.

\$30

- Supplies include: blood glucose test strips, lancets, diagnostic agents used with urine testing, glucagons.

Reimbursement for non-contracting pharmacies

Benefits at a non-contracting pharmacy are covered at 75% of the amount that would have been paid at a contracting pharmacy minus the appropriate copayment amount.

What is the Blue Cross and Blue Shield of Illinois formulary?

The BCBSIL formulary is a continually updated list of preferred drugs reviewed by a national committee of physicians and pharmacists. A drug on the formulary benefits Blue Cross members as it gives them access to valuable medications at a lower out-of-pocket expense. All generic drugs and select brand name drugs that provide effective, safe and appropriate drug therapies are listed on the formulary. The BCBSIL formulary is "open," meaning that benefits are payable for drugs that are not on the formulary, but are subject to the highest copayment level.

How can I find out if a drug is on the formulary, and if it is a generic or a brand name drug?

As part of the enrollment literature, members may receive a list of some of the most commonly prescribed formulary drugs. If a particular drug does not appear on the list, members can:

- Refer to the pocket edition of the BCBSIL formulary.
- Visit the BCBSIL Web site at www.bcbsil.com.
- Discuss the most appropriate drug therapy with their physician or pharmacist. Using generic drugs whenever possible will help save money.

How can I find a contracting pharmacy?

Visit our Web site at www.bcbsil.com to find a contracting pharmacy.