



New Plans. Same Value.

Blue Cross and Blue Shield of Illinois (BCBSIL) has the flexibility and choice that growing companies want. We're providing new plans this year, with the benefits you've come to expect, including a wide selection of:

- Copayments
- Deductibles
- Prescription Drug Benefits
- Networks



2018 Small Business Plans

Employers can select a variety of plans for their employees to choose from. As always, our members have access to plenty of features and benefits. Here are some highlights.

- **Virtual Visits, powered by MDLIVE®:** This service provides a live consultation between a doctor and a member for many non-emergency health needs. This year, employees who have closed or grandfathered plans will also get access to this service.

- **Preferred pharmacy network:** Members can save money by using an in-network pharmacy. If they go to an in-network pharmacy, all copays and/or coinsurance would apply to their in-network deductible (if applicable) and in-network out-of-pocket maximum.

Members may save even more by going to a preferred, in-network pharmacy, where they may get the lowest copay or coinsurance amount. If they go to an out-of-network pharmacy, they will generally

have higher copays and/or coinsurance amounts. And all copays and/or coinsurance when going to an out-of-network pharmacy would apply to their out-of-network deductible (if applicable) and out-of-network out-of-pocket maximum. Any additional charge for using an out-of-network pharmacy would not apply to their out-of-pocket amounts.

- **Prescription payment level change to six-tier:** Prescription drug lists have different levels of coverage, which are called *payment level tiers*. Our pharmacy benefit now has six payment level tiers. Generic, brand and specialty drugs will each have preferred and non-preferred payment levels. Generally, if a drug is in a lower payment level tier, out-of-pocket costs for that drug will be less.

Questions? Please contact your BCBSIL Account Representative.

MDLIVE, an independent company, provides virtual visit services for Blue Cross and Blue Shield of Illinois. MDLIVE operates and administers the virtual visit program and is solely responsible for its operations and that of its contracted providers.

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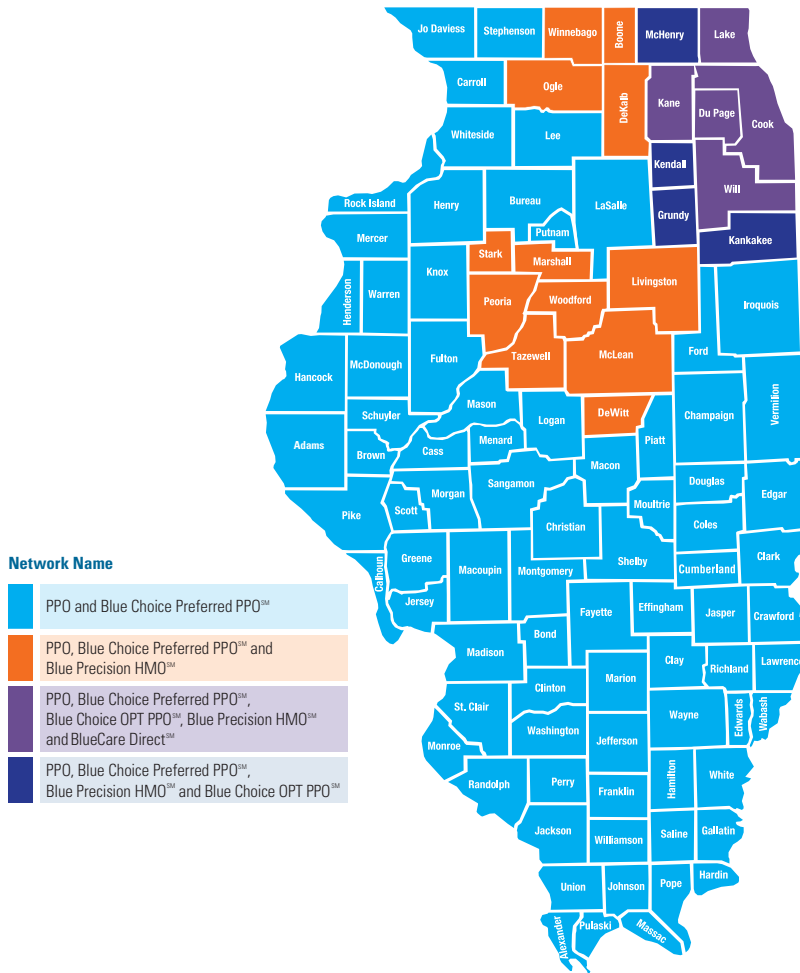
MDLIVE is not an insurance product nor a prescription fulfillment warehouse. MDLIVE operates subject to state regulations and may not be available in certain states. MDLIVE does not guarantee that a prescription will be written. MDLIVE does not prescribe DEA-controlled substances, non-therapeutic drugs and certain other drugs that may be harmful because of their potential for abuse. MDLIVE physicians reserve the right to deny care for potential misuse of services.

BCBSIL 2018 Small Group Product Portfolio				Calendar Year Deductibles		Medical and Rx Out-of-Pocket Expense		Coinsurance	Copayments					Per Occurrence Deductibles			Pharmacy Benefits		
Network	Plan Name	Plan ID	Range of Employer HSA Contribution	Individual Deductible (In/Out)	Family Deductible (In/Out)	Individual OPX (In/Out)	Family OPX (In/Out)	Coinsurance (In/Out)	Primary Care and Virtual Visits ⁴ Office Visit Copay	Specialist Office Visit Copay	Urgent Care	Imaging ¹	Capitated Services Copay ⁸	Emergency Room Per Occurrence Deductible ²	Inpatient Per Occurrence Deductible ³ (In/Out)	Outpatient Per Occurrence Deductible ⁶ (In/Out)	Preferred Pharmacy Network	Non-Preferred Pharmacy Network	Pediatric Dental ⁹ In/Out
PPO	Blue PPO Platinum SM 119	P503PPO	NA	\$250/\$500	\$750/\$1,500	\$1,250/\$2,500	\$3,750/\$7,500	80%/50%	\$25	\$45	\$45	Ded and Coins		\$300	\$150/\$250	\$100/\$200	\$0/\$10/\$35/\$75/\$150/\$250	\$10/\$20/\$55/\$95/\$150/\$250	70%/50%
	Blue PPO Gold SM 114	G534PPO	NA	\$750/\$1,500	\$2,250/\$4,500	\$5,500/\$11,000	\$14,700/\$29,400	80%/50%	\$40	\$60	\$75	Ded and Coins		\$400	\$200/\$300	\$150/\$250	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250	70%/50%
	Blue PPO Gold SM 107	G532PPO	NA	\$1,250/\$2,500	\$3,750/\$7,500	\$3,500/\$7,000	\$10,500/\$21,000	80%/50%	\$35	\$60	\$75	Ded and Coins		\$400	\$200/\$300	\$150/\$250	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250	70%/50%
	Blue PPO Gold SM 102	G531PPO	NA	\$1,500/\$3,000	\$4,500/\$9,000	\$3,500/\$7,000	\$10,500/\$21,000	80%/50%	\$20	\$60	\$75	Ded and Coins		\$400	\$200/\$300	\$150/\$250	\$0/\$10/\$35/\$75/\$150/\$250	\$10/\$20/\$55/\$95/\$150/\$250	70%/50%
	Blue PPO Gold SM 116	G536PPO	NA	\$1,800/\$3,600	\$5,400/\$10,800	\$4,000/\$8,000	\$12,000/\$24,000	90%/60%	\$20	\$40	\$75	Ded and Coins		\$400	\$200/\$300	\$150/\$250	\$0/\$10/\$35/\$75/\$150/\$250	\$10/\$20/\$55/\$95/\$150/\$250	70%/50%
	Blue PPO Gold SM 123	G537PPO	NA	\$2,000/\$4,000	\$6,000/\$12,000	\$2,000/\$4,000	\$6,000/\$12,000	100%/100%	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins		Ded and Coins	Ded and Coins	Ded and Coins	100% ⁵	100% ⁵	100%/100%
	Blue PPO Gold SM 113	G533PPO	\$350-\$575	\$2,700/\$5,400	\$8,100/\$16,200	\$3,500/\$7,000	\$10,500/\$21,000	90%/60%	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins		Ded and Coins	Ded and Coins	Ded and Coins	90%/90%/80%/70%/60%/50% ⁵	80%/80%/70%/60%/60%/50% ⁵	70%/50%
	Blue PPO Gold SM 115	G535PPO	\$650-\$900	\$2,700/\$5,400	\$8,100/\$16,200	\$5,000/\$10,000	\$13,100/\$26,200	80%/50%	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins		Ded and Coins	Ded and Coins	Ded and Coins	90%/90%/80%/70%/60%/50% ⁵	80%/80%/70%/60%/60%/50% ⁵	70%/50%
	Blue PPO Gold SM 101	G530PPO	NA	\$3,250/\$6,500	\$9,750/\$19,500	\$3,250/\$6,500	\$9,750/\$19,500	100%/100%	\$15	\$35	\$75	Ded and Coins		\$400	\$200/\$300	\$150/\$250	\$0/\$10/\$35/\$75/\$150/\$250	\$10/\$20/\$55/\$95/\$150/\$250	100%/100%
	Blue PPO Silver SM 120	S532PPO	NA	\$2,400/\$4,800	\$7,200/\$14,400	\$7,300/\$14,600	\$14,700/\$29,400	60%/50%	\$50	\$70	\$75	\$250 copay ²		\$500	\$250/\$350	\$200/\$300	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250	70%/50%
	Blue PPO Silver SM 104	S531PPO	NA	\$4,000/\$8,000	\$12,000/\$24,000	\$7,000/\$14,000	\$14,700/\$29,400	80%/50%	\$30	\$50	\$75	Ded and Coins		\$500	\$250/\$350	\$200/\$300	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250	70%/50%
	Blue PPO Silver SM 133	S534PPO	\$0-\$300	\$4,800/\$9,600	\$13,100/\$26,200	\$4,800/\$9,600	\$13,100/\$26,200	100%/100%	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins		Ded and Coins	Ded and Coins	Ded and Coins	100% ⁵	100% ⁵	100%/100%
	Blue PPO Silver SM 105	S535PPO	NA	\$7,350/\$14,700	\$14,700/\$29,400	\$7,350/\$14,700	\$14,700/\$29,400	100%/100%	\$20	\$40	\$75	Ded and Coins		\$500	\$250/\$350	\$200/\$300	\$0/\$10/\$35/\$75/\$150/\$250	\$10/\$20/\$55/\$95/\$150/\$250	100%/100%
	Blue PPO Bronze SM 132	B536PPO	\$0	\$6,150/\$12,300	\$13,100/\$26,200	\$6,500/\$13,000	\$13,100/\$26,200	80%/50%	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins		Ded and Coins	Ded and Coins	Ded and Coins	90%/90%/80%/70%/60%/50% ⁵	80%/80%/70%/60%/60%/50% ⁵	70%/50%
	Blue PPO Bronze SM 106	B535PPO	\$0	\$6,400/\$12,800	\$13,100/\$26,200	\$6,400/\$12,800	\$13,100/\$26,200	100%/100%	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins		Ded and Coins	Ded and Coins	Ded and Coins	100% ⁵	100% ⁵	100%/100%
Blue Choice Preferred PPO SM	Blue Choice Preferred Gold PPO SM 107	G532BCE	NA	\$1,250/\$2,500	\$3,750/\$7,500	\$3,500/\$7,000	\$10,500/\$21,000	80%/50%	\$35	\$60	\$75	Ded and Coins		\$400	\$200/\$300	\$150/\$250	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250	70%/50%
	Blue Choice Preferred Gold PPO SM 102	G531BCE	NA	\$1,500/\$3,000	\$4,500/\$9,000	\$3,500/\$7,000	\$10,500/\$21,000	80%/50%	\$20	\$60	\$75	Ded and Coins		\$400	\$200/\$300	\$150/\$250	\$0/\$10/\$35/\$75/\$150/\$250	\$10/\$20/\$55/\$95/\$150/\$250	70%/50%
	Blue Choice Preferred Gold PPO SM 113	G533BCE	\$350-\$575	\$2,700/\$5,400	\$8,100/\$16,200	\$3,500/\$7,000	\$10,500/\$21,000	90%/60%	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins		Ded and Coins	Ded and Coins	Ded and Coins	90%/90%/80%/70%/60%/50% ⁵	80%/80%/70%/60%/60%/50% ⁵	70%/50%
	Blue Choice Preferred Gold PPO SM 115	G535BCE	\$650-\$900	\$2,700/\$5,400	\$8,100/\$16,200	\$5,000/\$10,000	\$13,100/\$26,200	80%/50%	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins		Ded and Coins	Ded and Coins	Ded and Coins	90%/90%/80%/70%/60%/50% ⁵	80%/80%/70%/60%/60%/50% ⁵	70%/50%
	Blue Choice Preferred Gold PPO SM 101	G530BCE	NA	\$3,250/\$6,500	\$9,750/\$19,500	\$3,250/\$6,500	\$9,750/\$19,500	100%/100%	\$15	\$35	\$75	Ded and Coins		\$400	\$200/\$300	\$150/\$250	\$0/\$10/\$35/\$75/\$150/\$250	\$10/\$20/\$55/\$95/\$150/\$250	100%/100%
	Blue Choice Preferred Silver PPO SM 120	S532BCE	NA	\$2,400/\$4,800	\$7,200/\$14,400	\$7,300/\$14,600	\$14,700/\$29,400	60%/50%	\$50	\$70	\$75	\$250 copay ²		\$500	\$250/\$350	\$200/\$300	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250	70%/50%
	Blue Choice Preferred Silver PPO SM 104	S531BCE	NA	\$4,000/\$8,000	\$12,000/\$24,000	\$7,000/\$14,000	\$14,700/\$29,400	80%/50%	\$30	\$50	\$75	Ded and Coins		\$500	\$250/\$350	\$200/\$300	\$0/\$10/\$50/\$100/\$150/\$250	\$10/\$20/\$70/\$120/\$150/\$250	70%/50%
	Blue Choice Preferred Silver PPO SM 133	S534BCE	\$0-\$300	\$4,800/\$9,600	\$13,100/\$26,200	\$4,800/\$9,600	\$13,100/\$26,200	100%/100%	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins		Ded and Coins	Ded and Coins	Ded and Coins	100% ⁵	100% ⁵	100%/100%
	Blue Choice Preferred Silver PPO SM 105	S535BCE	NA	\$7,350/\$14,700	\$14,700/\$29,400	\$7,350/\$14,700	\$14,700/\$29,400	100%/100%	\$20	\$40	\$75	Ded and Coins		\$500	\$250/\$350	\$200/\$300	\$0/\$10/\$35/\$75/\$150/\$250	\$10/\$20/\$55/\$95/\$150/\$250	100%/100%
	Blue Choice Preferred Bronze PPO SM 132	B536BCE	\$0	\$6,150/\$12,300	\$13,100/\$26,200	\$6,500/\$13,000	\$13,100/\$26,200	80%/50%	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins		Ded and Coins	Ded and Coins	Ded and Coins	90%/90%/80%/70%/60%/50% ⁵	80%/80%/70%/60%/60%/50% ⁵	70%/50%
Blue Choice Preferred Bronze PPO SM 106	B535BCE	\$0	\$6,400/\$12,800	\$13,100/\$26,200	6,400/\$12,800	\$13,100/\$26,200	100%/100%	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins		Ded and Coins	Ded and Coins	Ded and Coins	100% ⁵	100% ⁵	100%/100%	
Blue Precision HMO SM	Blue Precision Platinum HMO SM 107	P506PSN	NA	\$0/Not covered	\$0/Not covered	\$1,500/Not covered	\$4,500/Not covered	100%/Not covered	\$10 ⁴	\$45	NA	\$250 copay ²	\$45 ²	\$300 copay ²	\$150 copay per visit ² / Not Covered	\$100 copay per visit ² / Not Covered	\$0/\$10/\$50/\$100/\$150/\$250 ⁹	\$0/\$10/\$50/\$100/\$150/\$250 ⁹	100%/Not covered
	Blue Precision Gold HMO SM 101	G532PSN	NA	\$2,500/Not covered	\$7,500/Not covered	\$6,750/Not covered	\$14,700/Not covered	70%/Not covered	\$30 ⁴	\$50	NA	NC ⁷	NC ⁷	\$400	\$200/Not Covered	\$150 / Not Covered	\$0/\$10/\$50/\$100/\$150/\$250 ⁹	\$0/\$10/\$50/\$100/\$150/\$250 ⁹	70%/Not covered
	Blue Precision Gold HMO SM 109	G533PSN	NA	\$4,000/Not covered	\$12,000/Not covered	\$5,500/Not covered	\$14,700/Not covered	80%/Not covered	\$30 ⁴	\$50	NA	NC ⁷	NC ⁷	\$400	\$200/Not Covered	\$150 / Not Covered	\$0/\$10/\$50/\$100/\$150/\$250 ⁹	\$0/\$10/\$50/\$100/\$150/\$250 ⁹	70%/Not covered
	Blue Precision Silver HMO SM 106	S531PSN	NA	\$2,000/Not covered	\$6,000/Not covered	\$6,850/Not covered	\$14,700/Not covered	80%/Not covered	\$35 ⁴	\$55	NA	\$750 copay ²	\$250 ²	\$1,000	\$750 copay per day ² / Not Covered	\$500/Not Covered	\$0/\$10/\$50/\$100/\$150/\$250 ⁹	\$0/\$10/\$50/\$100/\$150/\$250 ⁹	70%/Not covered
	Blue Precision Silver HMO SM 102	S530PSN	NA	\$6,250/Not covered	\$14,700/Not covered	\$7,150/Not covered	\$14,700/Not covered	70%/Not covered	\$30 ⁴	\$50	NA	\$250 copay ²	\$60 ²	\$500	\$250/ Not Covered	\$200/Not Covered	\$0/\$10/\$50/\$100/\$150/\$250 ⁹	\$0/\$10/\$50/\$100/\$150/\$250 ⁹	70%/Not covered
BlueCare Direct SM	BlueCare Direct Platinum SM 107	P506BCH	NA	\$0/Not covered	\$0/Not covered	\$1,500/Not covered	\$4,500/Not covered	100%/Not covered	\$10 ⁴	\$45	NA	\$250 copay ²	\$45 ²	\$300 copay ²	\$150 copay per visit ² / Not Covered	\$100 copay per visit ² / Not Covered	\$0/\$10/\$50/\$100/\$150/\$250 ⁹	\$0/\$10/\$50/\$100/\$150/\$250 ⁹	100%/Not covered
	BlueCare Direct Gold SM 101	G532BCH	NA	\$2,500/Not covered	\$7,500/Not covered	\$6,750/Not covered	\$14,700/Not covered	70%/Not covered	\$30 ⁴	\$50	NA	NC ⁷	NC ⁷	\$400	\$200/Not Covered	\$150 / Not Covered	\$0/\$10/\$50/\$100/\$150/\$250 ⁹	\$0/\$10/\$50/\$100/\$150/\$250 ⁹	70%/Not covered
	BlueCare Direct Gold SM 109	G533BCH	NA	\$4,000/Not covered	\$12,000/Not covered	\$5,500/Not covered	\$14,700/Not covered	80%/Not covered	\$30 ⁴	\$50	NA	NC ⁷	NC ⁷	\$400	\$200/Not Covered	\$150 / Not Covered	\$0/\$10/\$50/\$100/\$150/\$250 ⁹	\$0/\$10/\$50/\$100/\$150/\$250 ⁹	70%/Not covered
	BlueCare Direct Silver SM 106	S532BCH	NA	\$2,000/Not covered	\$6,000/Not covered	\$6,850/Not covered	\$14,700/Not covered	80%/Not covered	\$35 ⁴	\$55	NA	\$750 copay ²	\$250 ²	\$1,000	\$750 copay per day ² / Not Covered	\$500/Not Covered	\$0/\$10/\$50/\$100/\$150/\$250 ⁹	\$0/\$10/\$50/\$100/\$150/\$250 ⁹	70%/Not covered
	BlueCare Direct Silver SM 102	S530BCH	NA	\$6,250/Not covered	\$14,700/Not covered	\$7,150/Not covered	\$14,700/Not covered	70%/Not covered	\$30 ⁴	\$50	NA	\$250 copay ²	\$60 ²	\$500	\$250/ Not Covered	\$200/Not Covered	\$0/\$10/\$50/\$100/\$150/\$250 ⁹	\$0/\$10/\$50/\$100/\$150/\$250 ⁹	70%/Not covered
Blue Options SM	Blue Options Gold PPO SM 101	G506OPT	NA	\$700 BCO / \$1,500 PPO / \$3,000 OON	\$2,100 BCO / \$4,500 PPO / \$9,000 OON	\$4,200 BCO / \$6,000 PPO / \$12,000 OON	\$12,600 BCO / \$14,700 PPO / \$29,400 OON	90% BCO / 70% PPO / 50% OON	\$20 BCO / \$50 PPO	\$40 BCO / \$100 PPO	\$75	Ded and Coins		\$400	\$250 BCO / \$500 PPO / \$600 OON	\$200 BCO / \$400 PPO / \$500 OON	\$0/\$10/\$35/\$75/\$150/\$250	\$10/\$20/\$55/\$95/\$150/\$250	70%/50%
	Blue Options Gold PPO SM 102	G507OPT	NA	\$1,000 BCO / \$2,500 PPO / \$5,000 OON	\$3,000 BCO / \$7,500 PPO / \$15,000 OON	\$2,500 BCO / \$5,500 PPO / \$11,000 OON	\$7,500 BCO / \$14,700 PPO / \$29,400 OON	90% BCO / 70% PPO / 50% OON	\$25 BCO / \$50 PPO	\$50 BCO / \$100 PPO	\$75	Ded and Coins		\$400	\$250 BCO / \$500 PPO / \$600 OON	\$200 BCO / \$400 PPO / \$500 OON	\$0/\$10/\$35/\$75/\$150/\$250	\$10/\$20/\$55/\$95/\$150/\$250	70%/50%
	Blue Options Gold PPO SM 106	G508OPT	NA	\$1,500 BCO / \$3,000 PPO / \$6,000 OON	\$4,500 BCO / \$9,000 PPO / \$18,000 OON	\$3,000 BCO / \$5,000 PPO / \$10,000 OON	\$9,000 BCO / \$14,700 PPO / \$29,400 OON	90% BCO / 70% PPO / 50% OON	\$15 BCO / \$40 PPO	\$30 BCO / \$80 PPO	\$75	Ded and Coins		\$400	\$250 BCO / \$500 PPO / \$600 OON	\$200 BCO / \$400 PPO / \$500 OON	\$0/\$10/\$35/\$75/\$150/\$250	\$10/\$20/\$55/\$95/\$150/\$250	70%/50%
	Blue Options Silver PPO SM 104	S506OPT	NA	\$4,000 BCO / \$5,000 PPO / \$10,000 OON	\$12,000 BCO / \$14,700 PPO / \$29,400 OON	\$6,000 BCO / \$6,850 PPO / \$13,700 OON	\$14,700 BCO / \$14,700 PPO / \$29,400 OON	80% BCO / 80% PPO / 50% OON	\$25 BCO / \$50 PPO	\$50 BCO / \$90 PPO	\$75	Ded and Coins		\$500	\$250 BCO / \$500 PPO / \$600 OON	\$200 BCO / \$400 PPO / \$500 OON	\$0/\$10/\$35/\$75/\$150/\$250	\$10/\$20/\$55/\$95/\$150/\$250	70%/50%
	Blue Options Silver PPO SM 107	S507OPT	\$0-\$225	\$4,000 BCO / \$4,750 PPO / \$9,500 OON	\$12,000 BCO / \$13,100 PPO / \$26,200 OON	\$4,000 BCO / \$6,550 PPO / \$13,100 OON	\$12,000 BCO / \$13,100 PPO / \$26,200 OON	100% BCO / 80% PPO / 50% OON	Ded and Coins	Ded and Coins	Ded and Coins	Ded and Coins		Ded and Coins	Ded and Coins	Ded and Coins	100% ⁵	100% ⁵	70%/50%

Blue OptionsSM: A tiered network offering that utilizes benefit design to encourage members to use a network of more cost-efficient providers, while still allowing access to the broad PPO network. BCO refers to the benefit level when using the Blue Choice OPT PPOSM network, PPO refers to the benefit level when using the PPO network. OON refers to out-of-network.

All footnotes appear on the next page.

2018 Illinois Small Group (1-50) Networks by County



Notes:

1. The Imaging column refers to high-dollar imaging services, such as MRIs, CT scans and PT scans.
2. Value is a flat copay. Deductible and coinsurance do not apply.
3. Per occurrence deductible applies unless otherwise indicated. Annual deductible and coinsurance will apply after the per occurrence deductible.
4. Virtual visits are permitted in-network only and through our network Vendor. Virtual visits are not available on Blue Precision HMOSM and BlueCare DirectSM plans.
5. Coinsurance applies after the medical deductible is met.
6. Pediatric Dental benefits are subject to the medical deductible before coverage begins. In-network benefits refer to services provided by BlueCare Dental PPOSM providers. You can find a provider at www.bcbsil.com/providers/dppo.htm.
7. NC = No Charge; NA = Not Applicable.
8. Capitated services include services such as Rehabilitative Speech/Occupational/Physical Therapy, Laboratory Services, X-rays, Diagnostic Imaging and Outpatient Surgery Physician copays. See summary of benefits for a full list of copay amounts.
9. BCBSIL HMO and 100% cost sharing plans do not have the Preferred Pharmacy Network.

Additional Notes:

1. All plans have an Embedded Deductible. This means that no more than one Individual Deductible will be required to be met by any one individual in a family contract.
2. When members visit a preferred pharmacy, they may pay a lower copay or coinsurance amount for a covered non-specialty prescription drug than when visiting an in-network non-preferred pharmacy. Members can find a preferred pharmacy at myprime.com. Preferred pharmacies include Walgreens, Walmart, Albertsons (including Osco Drug), and AccessHealth (group of independent pharmacies).
3. All plans include prescription drug benefits. The benefit plan is based on the BCBSIL drug list. Benefits include clinical programs such as Prior Authorization and Step Therapy.
4. EyeMed Vision Care is an independent company that administers the vision benefits for BCBSIL.

This document does not contain a complete listing of the exclusions, limitations and conditions that apply to the benefits shown. For more information on these products, please contact your BCBSIL Account Representative.