

Medical Benefits At-a-Glance

BLUE CROSS BLUE SHIELD OF ILLINOIS (BCBSIL)

If you elect one of the medical plan options, you are automatically enrolled in prescription coverage, outlined on the following page.

PPO 2500

HDHP HSA 3500

HDHP HSA 5000

Designated Network	In-Network	Out-of-Network	Designated Network	In-Network	Out-of-Network	Designated Network	In-Network	Out-of-Network
Deductible (Individual/Family)	\$2,500 / \$7,500	\$5,000 / \$15,000	\$7,500 / \$30,000	\$3,500 / \$7,000	\$7,000 / \$14,000	\$14,000 / \$28,000	\$5,000 / \$10,000	\$6,000 / \$12,000
Out-of-Pocket Maximum (Individual/Family)	\$5,500 / \$12,000	\$10,600 / \$21,200	\$49,500 / \$108,000	\$7,000 / \$14,000	\$8,500 / \$17,000	\$28,000 / \$48,000	\$6,000 / \$12,000	\$7,000 / \$14,000
Coinsurance	You pay 20%	You pay 40%	You pay 50%	You pay 20%	You pay 40%	You pay 50%	You pay 20%	You pay 40%
Preventive Care	Plan pays 100%	Plan pays 100%	You pay 50% after deductible	Plan pays 100%	Plan pays 100%	You pay 50% after deductible	Plan pays 100%	Plan pays 100%
Physician Visit	\$30 copay	\$60 copay	You pay 50% after deductible	You pay 20% after deductible	You pay 40% after deductible	You pay 50% after deductible	You pay 20% after deductible	You pay 40% after deductible
Specialist Visit	\$50 copay	\$100 copay	You pay 50% after deductible	You pay 20% after deductible	You pay 40% after deductible	You pay 50% after deductible	You pay 20% after deductible	You pay 40% after deductible
Diagnostic Testing/Laboratory	You pay 20% after deductible	You pay 40% after deductible	You pay 50% after deductible	You pay 20% after deductible	You pay 40% after deductible	You pay 50% after deductible	You pay 20% after deductible	You pay 40% after deductible
Inpatient Hospital	You pay 20% after deductible	You pay 40% after deductible	You pay 50% after deductible	You pay 20% after deductible	You pay 40% after deductible	You pay 50% after deductible	You pay 20% after deductible	You pay 40% after deductible
Emergency Room	\$150 copay	\$150 copay	\$150 copay	You pay 20% after deductible				
Urgent Care Center	You pay 20% after deductible	You pay 40% after deductible	You pay 50% after deductible	You pay 20% after deductible	You pay 40% after deductible	You pay 50% after deductible	You pay 20% after deductible	You pay 40% after deductible

