



BlueCross BlueShield of Illinois

Experience. Wellness. Everywhere.®

Notice Regarding Your Benefits

The Patient Protection and Affordable Care Act (“PPACA”) requires changes to the benefits described in your Outline of Coverage. This Notice is to inform you that for Policies effective October 1, 2010 and after, we will administer your benefits as described below so that your coverage complies with PPACA. Blue Cross and Blue Shield of Illinois will send you a new Outline of Coverage once it has been approved by the Illinois Department of Insurance.

Dependent Coverage

Your and your spouse’s children under age 26 are eligible to be covered regardless of marital status, student status or employment status.

Preexisting Condition Waiting Period

The Preexisting Condition waiting period will not apply to enrolled individuals who are under age 19.

Rescissions

Any fraudulent misstatements or intentional misrepresentation or omission of a material fact on your application, or any act or practice that constitutes fraud will result in the cancellation of your coverage (and/or your dependent(s) coverage) retroactive to the effective date, subject to 30 days prior notification.

Preventive Services

Benefits will be provided for the following Covered Services and will not be subject to a coinsurance, deductible, copayment or maximum when received from a Participating Provider/In-Network Provider:

- evidence-based items or services that have in effect a rating of “A” or “B” in the current recommendations of the United States Preventive Services Task Force (“USPSTF”);
- immunizations recommended by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention with respect to the individual involved;
- evidence-informed preventive care and screenings provided for in the comprehensive guidelines supported by the Health Resources and Services Administration (“HRSA”) for infants, children, and adolescents;
- and additional preventive care and screenings provided for in comprehensive guidelines supported by the HRSA.

For purposes of this benefit, the current recommendations of the USPSTF regarding breast cancer screening mammography and prevention will be considered the most current (other than those issued around November 2009).

Lifetime Maximums

Benefits that are considered essential benefits under PPACA are not subject to any lifetime dollar benefit maximums.

Annual Benefit Maximums

Benefits that are considered essential benefits under PPACA are not subject to any annual dollar benefit maximums.