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Traditional Coverage

**Basic Benefits**

Basic medical/hospital benefits are a part of most insurance coverage, and varies depending on the scope of the benefits purchased. Coverage usually includes the average cost of a semi-private hospital room, general nursing services, and inpatient physician services including surgery and medical care. Inpatient ancillary services are also a part of these benefits, including operating and treatment room coverage, anesthetics, oxygen and its administration, blood and blood plasma, drugs and medicines, dressings, and medical/surgical supplies.

**Major Medical (MM)**

**Description**

This is a component of basic Blue Cross and Blue Shield coverage that pays a certain percentage of all eligible medical expenses that the member incurs during the benefit period. Those expenses not covered by basic health insurance include such services as physician office visits, allergy injections, outpatient radiation therapy, chemotherapy, prescription drugs, purchase or rental of Durable Medical Equipment (DME), private duty nursing and outpatient psychotherapy.

**Comprehensive Major Medical (CMM)**

**Description**

Comprehensive Major Medical is a blending of basic Blue Cross and Blue Shield and Major Medical coverage. Services that fall into either Blue Cross and Blue Shield or Major Medical coverage are paid at the same level, with one deductible amount and coinsurance level for all services in a benefit period. Specific deductibles, coinsurance levels and out-of-pocket expense limits depend on specific group contracts.
Standard Insurance Card Elements

Blue Cross and Blue Shield of Illinois (BCBSIL) offers a wide variety of health care products. Each member’s card contains billing and benefit information. When filing a BCBSIL claim, two of the most important elements are the member’s group and identification numbers. This is an example of a standard I.D. card. (See specific product sections in this manual for examples of other cards that identify the member’s benefit plan.)

There are two types of alpha prefixes at the beginning of the identification number:

- **Plan-specific**
- **Account-specific**

**Plan-specific alpha prefixes** are assigned to every Blue Cross and Blue Shield Plan and start with X, Y, Z or Q. The first two positions indicate the Plan to which the member belongs while the third position identifies the product in which the member is enrolled.

- First character: X, Y, Z or Q
- Second character: A-Z
- Third character: A-Z

“XO” Identifies the Illinois Plan

**Account-specific prefixes** are assigned to centrally processed national accounts, which are employer groups that have offices or branches in more than one area, but offer uniform coverage benefits to all of their employees. Account-specific alpha prefixes start with letters other than X, Y, Z or Q. Typically, a national account alpha prefix will relate to the name of the group. All three positions are used to identify the national account.
Standard Insurance Card Elements

The third letter identifies the product in which the member is enrolled. Each BCBS Plan has their identifying letters. The following identifies the Illinois products:

- **XOP**: PPO (Participating Hospitals only)
- **XOC**: PPO Plus (Participating Hospitals and Physicians)
- **XOM**: BlueChoice
- **XOU**: BlueChoice Select
- **XOF**: PPO Portable
- **XOH**: HMO (HMO Illinois and BlueAdvantage HMO)
- **XOT**: Traditional (Comprehensive Major Medical)
- **XOD**: Dental
- **XOS**: Medicare Supplemental – Individual
- **XON**: Medicare Supplemental – Group

Type of Coverage Codes

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>S</td>
<td>Single Coverage</td>
</tr>
<tr>
<td>F</td>
<td>Family Coverage</td>
</tr>
<tr>
<td>BC/BS</td>
<td>Blue Cross and Blue Shield</td>
</tr>
<tr>
<td>C/S/M</td>
<td>Blue Cross, Blue Shield and Supplimentary Major Medical</td>
</tr>
<tr>
<td>BC</td>
<td>Blue Cross Only</td>
</tr>
<tr>
<td>BS</td>
<td>Blue Shield Only</td>
</tr>
<tr>
<td>MM</td>
<td>Supplemental Major Medical Only</td>
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<tr>
<td>BC/MM</td>
<td>Blue Cross and Supplemental Major Medical</td>
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<td>BS/MM</td>
<td>Blue Shield and Supplemental Major Medical</td>
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<td>CMM</td>
<td>Comprehensive Major Medical</td>
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<tr>
<td>DENTS</td>
<td>Dental Coverage - Single Only</td>
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<tr>
<td>DENTF</td>
<td>Dental Coverage – Family</td>
</tr>
</tbody>
</table>

The back of the identification card (see below) lists important information:

- Medical Management Precertification Telephone Number
- Mental Health/Chemical Dependency Telephone Number
- Provider Locator Telephone Number
- Claim Filing Instructions

To the Member: Member must call Blue Care Connection (BCC) to pre-certify one business day in advance for inpatient hospital stays, skilled nursing facility admissions, home health care and private duty nursing services or within two business days for emergency or maternity admissions.

Healthy Expectations: Members must call BCC within the first trimester of pregnancy to enroll into the mandatory program.

BlueCare Connection (BCC): 1-800-572-3089

Mental Health/Chemical Dependency 1-800-851-7498: Member must call prior to hospital admission or within two days of emergency admission.

FAILURE TO CONTACT EITHER BCC OR MENTAL HEALTH/CHEMICAL DEPENDENCY UNIT MAY REDUCE YOUR AVAILABLE BENEFITS

Provider Locator: To find a PPO Provider in your service area or when traveling, please call: 1-800-810-BLUE (2583) or use the provider finder at www.bcbsil.com

To Hospital/Physician: Please file all claims with your local Blue Cross and Blue Shield Plan.

To the Member: If a provider does not submit your claim on your behalf, please contact your Customer Service Unit for assistance.

Customer Service: 1-800-409-9462

BlueAccess for Members at: www.bcbsil.com for claims and eligibility information.
24/7 Nursesline: 1-800-299-0274
Pharmacy Program: 1-800-423-1973

Blue Cross and Blue Shield of Illinois, an independent licensee of the Blue Cross and Blue Shield Association, provides administrative claims payment service only and does not assume any financial risk or obligation with respect to claims.
Participating Provider Option (PPO)—Hospital Network

Description

The PPO Hospital Network product is a health care benefit program designed to provide BCBSIL members with economic incentives for using designated facilities. When BCBSIL covered members use a PPO facility their benefits are paid at the highest level. Failure to use a network facility results in a reduction of benefits.

Facilities are selected for the PPO Hospital Network based on the following factors:

- PPO Hospital Network facilities have agreed to prospective and stabilized rates coupled with utilization controls. Payment is based on a single per diem rate, multiple per diem rates or on the Diagnosis Related Group (DRG).

- The PPO Hospital Network includes community, tertiary care, specialty facilities, and teaching hospitals. In order to provide a full range of health care services, the PPO Hospital Network also includes providers of ancillary services.

- The facilities are geographically located so that our members have ready access to hospitals in all areas of Illinois.

PPO Hospital Network Provider Types

- Hospitals
- Coordinated Home Care (CHC)
- Hospice
- Skilled Nursing Facility (SNF)
- Surgi-Centers
- Renal Facilities
- Free Standing Psychiatric and Chemical Dependency Facilities
PPO Hospital Network Identification Card

Many PPO Hospital Network accounts have migrated to the PPO Portable BlueCard Program. Their identification card alpha prefixes were changed to XOF. The card has a suitcase logo. For more information, please review the BlueCard Program Manual at [http://www.bcbsil.com/provider/bluecard_program.htm](http://www.bcbsil.com/provider/bluecard_program.htm).

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To the Hospital/Physician: Please file all claims with your local Blue Cross and Blue Shield Plan.

Failure to contact either BCC or Mental Health/Chemical Dependency unit may reduce your available benefits.

To the Member: If a provider does not submit your claim on your behalf, please contact your Customer Service Unit for assistance.

Customer Service: 1-800-409-9462

BlueAccess for Members at: [www.bcbsil.com](http://www.bcbsil.com) for claims and eligibility information.

Pharmacy Program: 1-800-423-1973

Blue Cross and BlueShield of Illinois, an independent licensee of the Blue Cross and Blue Shield Association, provides administrative claims payment service only and does not assume any financial risk or obligation with respect to claims.
Medical Management

Blue Cross and Blue Shield of Illinois (BCBSIL) operates the Medical Management Department to ensure our members receive the right care at the right time, right place and at the right price. Our programs are designed to promote the optimal use of health care resources to improve health care outcomes. We believe the efficient and effective use of health care service results in quality health care outcomes. We use Milliman Optimal Recovery Guidelines which are evidence and consensus based guidelines to support effective care and efficient resource utilization. BCBSIL meets the Blue Cross Association Consortium, NCQA, and URAC standards. The Medical Management Department reviews medical necessity and provides authorization for clinical services.

Pre-certification (also called pre-authorization or pre-notification)

Pre-certification is the process of determining medical necessity and appropriateness of the physician’s plan of treatment. Most BCBSIL PPO and POS contracts require that either the member or provider notify the plan and receive prior approval from the Medical Management Department for inpatient hospital admissions, including the following services:

- Inpatient hospitalization and rehabilitation
- Skilled nursing
- Long-term acute care
- Inpatient hospice (for some groups)
- Many groups also require pre-notification for Coordinated Health Care, i.e., skilled nursing visits, IV medication, etc.

Elective or non-emergency admissions must be pre-certified at least three business days prior to the planned admission.

Providers may pre-certify on behalf of PPO and POS members, but providers are responsible for pre-certification for the following products:

- Community Participating Option (CPO)
- Blue Advantage Entrepreneur PPO (BAE)
- Blue Print
- BlueChoice Select
- FEP (Federal Employees Program)

For mental health and chemical dependency services, the member should contact the telephone number that is listed on the back of their identification card.

For HMO members, it is the responsibility of the member’s physician to notify their Independent Practice Association (IPA) for inpatient hospital admissions.

Although many groups do not require pre-certification for outpatient services there are some who do.

We encourage providers to call the Interactive Voice Response System (IVR) to confirm eligibility and benefits as well as to confirm if outpatient services require pre-certification.

Facility providers may pre-certify services by accessing iExchange, an online pre-certification and case management tool. To schedule a demonstration, contact your Provider Network Consultant.
How to Navigate the IVR system for pre-certification

Refer to Pre-certification (Pre-notification or Pre-authorization) Reference Guide at www.bcbsil.com/provider/pdf/pre_certification_benefits.pdf to learn how to navigate the IVR system for pre-certification.

Appeal Information and Procedures

The Medical Management Department will notify the member/patient, physician and provider of services of a denial determination within one business day. Both verbal and written notifications are provided.

The member, member’s designated representative or health care practitioner may submit written statements and other documents to be considered in the appeal process. If a health care practitioner or designated representative is submitting an appeal on the member’s behalf, written or verbal authorization from the member is required unless it is an urgent care appeal.

Urgent care or expedited appeal requests are for urgent care or treatment. If the physician, the member, the member’s authorized representative, facility or provider feel that the non-approval of the requested service will seriously jeopardize the health of the member, and the services are imminent or ongoing, the physician or the facility may request an expedited appeal by calling the number listed on the back of the member’s identification card or (888) 978-9034.

If it is not an urgent care request, a standard appeal may be requested in writing or by phone within 180 days of receipt of the denial notice. Please include the following information:
- Member name, identification number and group number
- Dates and place of service
- Reference or claim number
- Types of service/procedure received
- Any supporting documentation, including medical records or other information to be considered with the appeal.

Please utilize the “Appeal Request” form for appeal submission. This form will be attached to the denial letter. This form will allow the Appeals Department to process the appeal request promptly and efficiently. Please submit requests to the Appeal Department at:

Attention: Appeal Coordinator
Blue Cross and Blue Shield of Illinois
Medical Management Appeals Department
300 E. Randolph Street
Chicago, Illinois 60601-5099
**Condition Management Program**

BCBSIL has designed programs to assist members with knowledge and treatment of their clinical condition. Our goal is to enhance the physician patient relationship by providing members with information to take charge of their health status and understand the treatment plan from their physician. While these programs change from time to time and are not included in all benefit plans, please feel free to contact the Condition Management Department if you believe we can assist you with a member dealing with a chronic condition. Please contact Condition Management Department at (866) 308-4778

The Disease Management Programs currently available for **PPO members** include:

- Asthma
- Coronary Artery Disease
- Congestive Heart Failure
- Chronic Obstructive Pulmonary Disease
- Diabetes

For members in **an HMO**, programs available include:

- Cardiovascular Disease
- Asthma
- Diabetes
- Hypertension

Providers caring for **HMO members** may call the Quality Improvement (QI) Department at (312) 653-3465 for more information about the Disease Management Programs

**Predetermination of Benefits**

A predetermination of benefits is a written request for verification of benefits prior to services being rendered. A predetermination is recommended when the services could be considered experimental, investigational or cosmetic.

Predetermination approvals and denials are based on provisions in our medical policies. Medical policies located on our Web site at [www.bcbsil.com/provider](http://www.bcbsil.com/provider) may also be used as a guideline to determine what documentation is required with the request. Click on Medical Policies located in the Provider Library.

Requests are made using the Predetermination Request Fax Form located in the Provider Web site at [www.bcbsil.com/provider](http://www.bcbsil.com/provider). Click on Provider Library and select Forms. Complete and fax all requests to (217) 862-7282

Provider must also verify eligibility and benefits because a predetermination approval does not guarantee payment for services, since benefits are also subject to eligibility and coverage limitations at the time services are rendered.
Predetermination for High Tech Imaging Services

BCBSIL contracted with American Imaging Management, Inc. (AIM) to implement a radiology quality program. Ordering physicians must obtain RQI numbers from AIM for High Tech Imaging Services. The RQI is required for:
- CT scans
- CTA scans
- MRI, MRS, MRA scans
- Nuclear cardiology studies
- PET scans

The RQI is valid for 30 days. There is no grace period if the service is not performed.

The ordering physician must prospectively obtain the RQI number. The performing imaging providers cannot obtain a RQI number but should verify that a RQI number was issued prior to performing the service. (Hospitals have access to the AIM Web site to verify the RQI by entering the member name and identification.

To obtain a RQI the physician may access the AIM Web site at www.americanimaging.net or call the AIM Call Center at (800) 455-8415

The RQI is required when the place of services is:
- Freestanding Imaging Centers
- Hospital Outpatient
- In office use of physician owned equipment

The RQI is not required when the place of services is:
- Hospital Inpatient
- Emergency room
- Urgent Care Centers
- 23 Hour observation

The physician must obtain a RQI for the following products:
- BlueChoice Select
- Illinois PPO
- Blue Advantage Entrepreneur PPO
- FEP
- Labor Groups

HMO Illinois and Blue Advantage Entrepreneur HMO do not require a RQI number

In addition to Illinois, some BCBS Plans do have radiology management programs and some of these programs are tied to member benefits, therefore it is important to check benefits prior to service. This information will be given when you verify eligibility and benefits for out-of-area members at (800) 676-BLUE (2583) For Illinois members, eligibility and benefits may be verified at NDAS Online or by calling the IVR at (800) 972-8088.
Participating Provider Option (PPO)

Description

The PPO product is a health care benefit program that is made up of PPO facilities and professional providers (see list below). When BCBSIL members use the PPO network of providers and hospitals, they receive comprehensive benefits and reduce the amount they have to pay for medical services. When members choose to use non-participating providers and hospitals, their benefits are substantially reduced.

All participating providers have contractually agreed to utilization management to ensure cost savings. Utilization management is performed through the Medical Management Department, which is a standard component of the PPO product. The Medical Management Department functions to ensure quality medical care and cost savings.

Professional Provider Network

Providers must have a valid state license in Illinois, or in the state in which they render service to BCBSIL members, have signed the Mutual Participation Program (MPP) contract and the PPO Plus Addendum contract. To confirm PPO participation in the PPO network, use the Provider Finder® on our Web site at www.bcbsil.com.

The PPO network eligible providers are:

- Certified Nurse Midwives
- Certified Nurse Practitioners
- Certified Registered Nurse Anesthetist (CRNA)
- Certified Surgical Assistants (CSAs)
- Certified Surgical Technologists (CSTs)
- Chiropractors
- Clinical Psychologist
- Durable Medical Equipment
- Home Infusion
- Independent Lab
- Licensed Clinical Nurse Specialist
- Licensed Clinical Professional Counselors (LCPC)
- Licensed Clinical Social Worker (LCSW)
- Licensed Marriage and Family Therapist
- Optometrists
- Orthotics
- Osteopaths
- Physicians
- Podiatrists
- Prosthetics
- Registered Nurse First Assistants (RNFAs)
- Registered Surgical Assistants (RSAs)
- Sleep Medicine
- Surgical Assistants Certified (SACs)
- Therapist (Physical, Speech, Occupational)
Facility Provider Network

PPO contracted facilities consist of the following network provider types:
- Hospitals
- Coordinated Home Care (CHC)
- Hospice
- Skilled Nursing Facility (SNF)
- Surgi-Centers
- Renal Facilities
- Free Standing Psychiatric and Substance Abuse Centers

Precertification Requirements

Most PPO contracts require plan notification and Medical Management approval for inpatient hospital admissions. Some contracts require notification and approval for specified outpatient procedures. Additionally, care for mental health and substance abuse generally requires notification and authorization. Specific time frames for notification vary according to employer requirements. This information along with notification phone numbers is listed on the back of the member's identification card, or for facility providers you may access iExchange, an online pre-notification and case management tool. All providers may call the Interactive Voice Response (IVR) system at (800) 972-8088 for pre-certification.

Referrals

When a referral for a covered member is necessary, the provider must make every effort to refer the member to in-network PPO professional providers and facility providers, hospitals, and ancillary facilities that are required by some contracts. Providers must remember that referrals to out-of-network providers could result in reduced benefits for the member. To confirm PPO participation, use the Provider Finder® tool on our Web site at www.bcbsil.com.

Benefits

- **In-network benefits:** Members must use participating providers to receive comprehensive benefits.
- **Out-of-network benefits:** Members may use non-participating providers, but this will result in a reduction of benefits.

Specific benefits vary according to individual or employee contracts. Providers should access NDAS Online for specific member benefits or call the Interactive Voice Response (IVR) at (800) 972-8088.
Copayments

Some PPO contracts do have copayments for office visits, emergency room visits, and outpatient services. Copayments should be listed on the member’s ID card; however, some employer groups choose not to show the copayment amount on the ID card. The copayment amount can always be determined by using NDAS Online or calling the Interactive Voice Response (IVR) at (800) 972-8088.

PPO Identification Card

Many PPO accounts have migrated to the PPO Portable BlueCard Program. These identification card alpha prefixes were changed to XOF. The card has a suitcase logo. For more information, please review the BlueCard Program Manual at [http://www.bcbsil.com/provider/bluecard_program.htm](http://www.bcbsil.com/provider/bluecard_program.htm). You may still see some PPO ID cards with the alpha prefix XOC.

Medical Management may be contacted at the phone number that is specified on the back of the member’s ID card.
National Accounts

National accounts are those employer groups that have offices or branches in more than one area, but offer uniform coverage benefits to all of their employees.

Guidelines for national accounts:
- Membership crosses state lines
- Claims are processed by the local Plan
- Provider inquiries are handled by the local Plan in most cases

National account ID cards do not have a Plan-specific alpha prefix that identifies the Plan from where the account originates. Typically, a national account alpha prefix will relate to the name of the group. These claims should be submitted to BCBSIL.

For benefits questions or to pre-certify U.S. inpatient care, call BlueCross BlueShield Customer Service:
1-800-5-FLY-UAL (1-800-535-9825)
Claims Processing:
To the Provider: File claims in the usual manner to your local BlueCross BlueShield Plan.
To the Member: If the provider does not submit the claim on your behalf, send your claims to Blue Cross Blue Shield of Illinois, P.O. Box 1220, Chicago, Illinois 60690.

CAREWISE/BABYWISE: 1-800-219-2181 (24 Hour service)
TO REQUEST A PERSONALIZED DIRECTORY: 1-800-821-1188
UAL BENEFITS SERVICE CENTER: 1-800-482-5236
CAREMARK: 1-888-433-0075

Caremark Prescription Drug Instructions
Present this card to any participating pharmacy in the U.S. and Puerto Rico to obtain a discount on your medication.

To the Pharmacist:
- Input CRK in the Plan Code Field
- Input UAL in the Group Code Field
- Input employee's file number (Social Security number for COBRA members)
- 100% co-payment for generic and brand name medications.
- Unlimited days supply per prescription.

PRE-CERTIFY ALL INPATIENT CARE IN U.S.
Community Participating Option (CPO)

Description

The Community Participating Option (CPO) is a subset of the larger PPO network, and encourages members to receive health care from local participating CPO community providers. When members use their CPO network of providers and hospitals, they receive the highest level of benefits. If members choose to select hospitals and physicians that are part of the standard PPO network, they will still receive a high level of coverage. Members who choose to use non-participating providers will receive a lower level of insurance and assume the largest responsibility for the cost of their care.

Physician Network

Participating CPO physicians are identified through the participating CPO hospital for each region. The preferred CPO physician is required to have admitting privileges with the local CPO hospital. In addition, CPO physicians must sign the MPP contract and the PPO Plus Addendum contract.

Hospital Network

The CPO participating hospital must be PPO contracted. Each CPO community health plan is required to have at least one CPO hospital.

CPO Plans

Each member participates through their employer with one of the following CPO plans:

<table>
<thead>
<tr>
<th>CPO Plan Number</th>
<th>Plan Name</th>
</tr>
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<tbody>
<tr>
<td>CO1</td>
<td>Starved Rock Community Health Plan</td>
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<td></td>
<td>• Illinois Valley Community Hospital and Physician Hospital Organization – Peru</td>
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<td>CO2</td>
<td>Grundy Advantage Community Health Plan</td>
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<td></td>
<td>• Morris Hospital – Morris</td>
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<tr>
<td>CO3</td>
<td>Galesburg Regional Health Plan</td>
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<tr>
<td></td>
<td>• Galesburg Clinic and St. Mary’s Medical Center – Galesburg</td>
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<td>CO4</td>
<td>Community Health Plan of Southeast Illinois</td>
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<td></td>
<td>• Richland Memorial Hospital – Olney</td>
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<td></td>
<td>• Lawrence County Memorial Hospital – Lawrenceville</td>
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<td></td>
<td>• Clay County Hospital – Flora</td>
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<td>CO5</td>
<td>Hometown Health Plan</td>
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<td>• Community Hospital of Ottawa – Ottawa</td>
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<td>The Prairie Cities Health Plan</td>
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<td>East Central Community Advantage</td>
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<td>CO28</td>
<td>McLean-Woodford Regional Health Plan</td>
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Precertification Requirements

Inpatient hospital admissions and certain outpatient procedures must be pre-certified by calling the Medical Management Department at (800) 610-0789. Provider driven pre-certification is included in our CPO product line. It is the provider’s responsibility to notify the Medical Management Department at BCBSIL when scheduling inpatient hospital services for the member. The following services must be precertified:

- Elective Inpatient Hospital Stay  
  3 business days prior to admission

- Emergency Inpatient Hospital Stay  
  Next business day by 6:30 p.m. (CST)

- Obstetrical Admission  
  Next business day by 6:30 p.m. (CST)

- Outpatient Services  
  3 business days prior to service for the following procedures:
  - Knee arthroscopy
  - Arthroscopic knee surgery
  - MRI of Neuraxis
  - Laparoscopic cholecystectomy
  - Pelvic laparoscopy (without tubal ligation)
  - Myelography
  - Bunionectomy
  - Carpal Tunnel release
  - Myringotomy
  - Tonsillectomy

Referrals

When referrals are medically necessary, CPO providers should refer patients within the CPO network, or within the PPO provider network.

Benefits

Benefits are reimbursed at the following percentages:

<table>
<thead>
<tr>
<th>All Options</th>
<th>CPO</th>
<th>PPO</th>
<th>Non-PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hospital (inpatient)</td>
<td>90%</td>
<td>80%</td>
<td>60%</td>
</tr>
<tr>
<td>Medical (inpatient)</td>
<td>100%</td>
<td>90%</td>
<td>70%</td>
</tr>
<tr>
<td>Surgery (outpatient)</td>
<td>90%</td>
<td>80%</td>
<td>60%</td>
</tr>
<tr>
<td>Medical (outpatient)</td>
<td>100%</td>
<td>90%</td>
<td>70%</td>
</tr>
</tbody>
</table>

For eligibility and additional benefit information providers can access NDAS Online or call the Interactive Voice Response (IVR) at 1-800-972-8088.
Copayments

Option 1  $10 office visit copayment is required at the time of service.
Option 2  $20 office visit copayment is required at the time of service.

Deductibles

CPO plans have a differential in the deductible, out-of-pocket expenses and coinsurance that result in optimal benefits when members use CPO providers.

CPO Identification Card

To the Member: Member must call Blue Care Connection (BCC) to prevent one business day in advance for inpatient hospital stays, skilled nursing facility admissions, home health care and private duty nursing services or within two business days for emergency or maternity admissions. Healthy Expectations: Members must call BCC within the first trimester of pregnancy to enroll into the mandatory program.

BlueCare Connection (BCC): 1-400-0730089
Mental Health/Chemical Dependency: 1-400-08547498 Member must call prior to hospital admission or within two days of emergency admission.
FAILURES TO CONTACT EITHER BCC OR MENTAL HEALTH/CHEMICAL DEPENDENCY UNIT MAY REDUCE YOUR AVAILABLE BENEFITS.
Provider Location: To find a PPO provider in your service area or when traveling please call: 1-400-410BLUE (6783) or use the provider finder at www.bluecross.com. To Hospital/Physician: Please file all claims with your local Blue Cross and Blue Shield Plan.
To the Member: If a provider does not submit your claim on your behalf please contact your Customer Service Unit for assistance.

Customer Service: 1-400-0409462
BlueAccess for Members at www.bluecross.com for claims and eligibility information.
24/7 National: 1-400-2903174
Pharmacy Program: 1-400-4231973

Blue Cross and Blue Shield of Illinois, an independent licensee of the Blue Cross and Blue Shield Association, provides administrative claims payment service only and does not assume any financial risk or obligation with respect to claims.

Doe, John D.
Identification No. XOF111223333

Group No. P80026
Family 01-01-09

BC Plan Code 621
BS Plan Code 121

C01 Starved Rock CHP
PRIME: BRI031562
PCN: ILDR

RX
BlueEdge℠ (A Consumer Directed Healthcare Plan)

Description

BlueEdge, is a Consumer Driven Healthcare Plan offered to BCBSIL members. It is a PPO Plan that typically combines a high deductible with a spending account that can be used for eligible medical expenses. BlueEdge provides internet tools to members, empowers smart health care choice and promotes healthy behaviors by encouraging members to take an active role in managing their health care.

Spending Accounts

BlueEdge offers two types of spending accounts: Health Care Account (HCA) and Health Spending Account (HSA). Both spending accounts can be used for eligible medical expenses and deductibles.

<table>
<thead>
<tr>
<th>Who funds the account?</th>
<th>Health Care Account (HCA)</th>
<th>Health Spending Account (HSA)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Who funds the account?</td>
<td>Employer, who owns the account. The employer determines the amount of the remaining funds that rollover to be added to the next yearly HCA. Funds are not portable if the employee leaves the company.</td>
<td>Employer and/or employee fund the account; the member owns the account. Remaining funds rollover to be added to the next yearly HSA. Funds are portable if the member leaves the company.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>When the account is depleted who pays remaining deductible?</th>
<th>Employee</th>
<th>Employee</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>How are eligible health care benefits paid?</th>
<th>Health Care Account (HCA)</th>
<th>Health Spending Account (HSA)</th>
</tr>
</thead>
<tbody>
<tr>
<td>How are eligible health care benefits paid?</td>
<td>Automatically from the HCA</td>
<td>Automatically from the HSA if the HSA is with ACS/Mellon AND the auto claims feature has been elected. For members without ACS/Mellon auto claims feature or with HSA Bank or other non-integrated banks, members will have debit cards and bank checkbooks administered through a bank. While employers may offer a bank option to employees, the final selection of a bank custodian is up to the individual employee, as HSAs are individually owned bank accounts.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>When do BlueEdge PPO Plan benefits begin?</th>
<th>When deductible is met</th>
<th>When deductible is met.</th>
</tr>
</thead>
</table>

| Are there online tools? | Yes, at www.bcbsil.com. | Yes, at www.bcbsil.com including links to the bank Web sites for integrated banking partners such as ACS/Mellon and HSA Bank. |
Provider Network

The BlueEdge network is the same as the standard BCBSIL PPO network. Providers who have a PPO contract with BCBSIL do not need to re-contract for BlueEdge. Eligible providers include:

<table>
<thead>
<tr>
<th>PPO Hospital Network</th>
<th>PPO Professional Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hospitals</td>
<td>Certified Nurse Midwives</td>
</tr>
<tr>
<td>Coordinated Home Care (CHC)</td>
<td>Certified Nurse Practitioners</td>
</tr>
<tr>
<td>Hospice</td>
<td>Certified Registered Nurse Anesthetist (CRNA)</td>
</tr>
<tr>
<td>Skilled Nursing Facility (SNF)</td>
<td>Certified Surgical Assistants (CSAs)</td>
</tr>
<tr>
<td>Surgi-Centers</td>
<td>Certified Surgical Technologists (CSTs)</td>
</tr>
<tr>
<td>Renal Facilities</td>
<td>Chiropractors</td>
</tr>
<tr>
<td>Free standing psychiatric and Substance Abuse Facilities</td>
<td>Clinical Psychologist</td>
</tr>
<tr>
<td></td>
<td>Durable Medical Equipment</td>
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<tr>
<td></td>
<td>Home Infusion</td>
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<tr>
<td></td>
<td>Independent Lab</td>
</tr>
<tr>
<td></td>
<td>Licensed Clinical Nurse Specialist</td>
</tr>
<tr>
<td></td>
<td>Licensed Clinical Professional Counselors (LCPC)</td>
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<tr>
<td></td>
<td>Licensed Clinical Social Worker (LCSW)</td>
</tr>
<tr>
<td></td>
<td>Licensed Marriage and Family Therapist</td>
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<tr>
<td></td>
<td>Optometrists</td>
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<tr>
<td></td>
<td>Orthotics</td>
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<tr>
<td></td>
<td>Osteopaths</td>
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<tr>
<td></td>
<td>Physicians</td>
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<tr>
<td></td>
<td>Podiatrists</td>
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<tr>
<td></td>
<td>Prosthetics</td>
</tr>
<tr>
<td></td>
<td>Registered Nurse First Assistants (RNFAs)</td>
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<tr>
<td></td>
<td>Registered Surgical Assistants (RSAAs)</td>
</tr>
<tr>
<td></td>
<td>Sleep Medicine</td>
</tr>
<tr>
<td></td>
<td>Surgical Assistants Certified (SACs)</td>
</tr>
<tr>
<td></td>
<td>Therapist (Physical, Speech, Occupational)</td>
</tr>
</tbody>
</table>

Additionally, national and international PPO providers are available to PPO members through the BlueCard Program.

Locating PPO Network Providers

- **Local and National**
  PPO network providers can easily be located at [www.bcbsil.com](http://www.bcbsil.com) by selecting Provider Finder® or calling BlueCard Access at (800) 810-BLUE (2583).

- **International**
  PPO providers can be located by calling BlueCard Access at (800) 810-BLUE (2583).

Benefits

BlueEdge benefits, which are the same as standard PPO benefits, become effective when the HCA/HSA funds are spent and deductibles met.

- In-network benefits: Members must use participating providers to receive comprehensive benefits
- Out-of-network benefits: Members may use non-participating providers, but this will result in a reduction of benefits.

Specific benefits and coinsurance amounts may vary for each employer group. To determine eligibility and specific benefits you may access NDAS Online. If you do not have access to NDAS Online and are interested, you may find information to sign up for this free service at [www.bcbsil.com/provider](http://www.bcbsil.com/provider). You may also call the Interactive Voice Response (IVR) at (800) 972-8088 for eligibility and benefits.
**Preventive Wellness and Routine Care**

Preventive wellness and routine care are covered at 100% in-network even before the deductible is met. Preventive wellness includes:

-  Physicals and routine check-ups
-  Diagnostic tests
-  Routine lab
-  Routine x-rays
-  Mammograms
-  Well child care and immunizations

**Referrals**

When a referral for a covered member is necessary, the provider must make every effort to refer the member to in-network PPO providers. Providers must remember that referrals to out-of-network providers could result in reduced benefits for the member. Providers and members may log on to [www.bcbsil.com](http://www.bcbsil.com) for the Provider Finder® to search for a PPO provider.

**Precertification Requirements**

Like most PPO contracts plan notification and Medical Management approval for inpatient hospital admissions is required. Some employer accounts require notification and approval for specified outpatient procedures as well. Additionally care for mental health and chemical dependency generally requires notification and authorization. Specific time frames for notification vary according to employer requirements. This information, along with notification phone numbers, is listed on the back of the member’s identification card. You may also access the NDAS Online database or call the Interactive Voice Response (IVR) at (800) 972-8088. If you do not have access to NDAS Online and are interested in learning more, you may find information sign up for this free service at [www.bcbsil.com/provider](http://www.bcbsil.com/provider).

**Copayments**

There are no co-payments for the BlueEdge plan.

**Billing**

Claims are submitted to BCBSIL in the CMS-1500 or UB-04 format.

Services are reimbursed directly to PPO providers:

-  Professional providers are paid according to the PPO Schedule of Maximum Allowances (SMAs).
-  Facility providers are paid their PPO contractual allowance.
-  Subsequent to receipt of the Provider Claim Summary (PCS), the patient may be billed for any remaining deductible and coinsurance amount.

**Reimbursement, Deductible and Coinsurance**

BlueEdge claims are paid by BCBSIL from the HCA/HSA until the amount is used up. The amount paid from the HCA/HSA goes toward meeting the deductible. The member becomes responsible for the deductible, as well as the coinsurance, when the HCA/HSA funds are spent. BlueEdge Plan benefits begin when the Plan deductibles are met. HSA and HCA funds may be used for qualified medical expenses such as those listed in IRS Publication 502, section 213(d). Any amount not spent from the HCA/HSA rolls over to be added to the next yearly HCA/HSA amount. But with the HCA account, the employer determines how much of the HCA account is rolled over.

There is no deductible for preventive/wellness visits. These services are paid at 100% even before the deductible is met.
**Online Tools Available to Members**

BlueAccess for Members is a BCBSIL online service that enables members to review the status of their HCA/HSA including current balance and payments made to date. Members can check the status of a claim, view the EOB and confirm who is covered under their plan. They are given the option to receive e-mail notification when a claim for a member or dependent has been finalized by BCBSIL.

Extensive health and wellness information is available online through a contractual arrangement with Mayo Clinic. The expertise and resource of Mayo Clinic allows BCBSIL to bring members practical and useful health information — whether they want to improve their overall health, manage a chronic health condition or prepare for a specific medical treatment. Mayo Clinic has even created custom health materials just for BCBSIL members. All information is available through BlueAccess for Members.

**BlueEdge PPO Identification Card**

```
DOE, JOHN
Identification No.  XOF112223333
Group No. 212345  BS Plan Code 621  BC Plan Code 121
```

To the Member: Member must call Blue Care Connection (BCC) to pre-certify one business day in advance for inpatient hospital stays, skilled nursing facility admissions, home health care and private duty nursing services or within two business days for emergency or maternity admissions.

Healthy Expectations: Members must call BCC within the first trimester of pregnancy to enroll into the mandatory program.

To Hospital/Physician: Please file all claims with your local Blue Cross and Blue Shield Plan.

To the Member: If a provider does not submit your claim on your behalf, please contact your Customer Service Unit for assistance.

**Note:** The BlueEdge Identification card is the same as the Standard PPO card.
BlueAdvantage Entrepreneur (BAE) Health Plans

BlueAdvantage Entrepreneur (BAE) Health Plan is a managed care triple option product, which consists of the BAE PPO, BAE HMO, and BAE Blue Edge HSA plans typically offered to groups of 2-50 employees that are located in the Chicago metropolitan and state market areas. Employees may choose from a number of benefit designs to select the copayment, deductibles, out-of-pocket limits, and benefit package that best fit their budgets.

BlueAdvantage Entrepreneur PPO

Description

The BlueAdvantage Entrepreneur (BAE) PPO program is made up of physicians and hospitals that participate in the standard BCBSIL PPO program. There is a cost savings when the member receives care through PPO network providers. Employees can choose any physician or hospital; however, comprehensive benefits are paid when in-network providers are used. Conversely there is a reduction of benefits when out-of-network providers are used.

Provider Network

Providers who are members of the regular BCBSIL PPO network automatically qualify for the BlueAdvantage Entrepreneur PPO network of providers. Providers are responsible for notifying BCBSIL of any changes in their location, or of any new physicians within their medical group. To confirm PPO participation in the PPO network, use the Provider Finder® on our Web site at www.bcbsil.com.

Precertification Requirements

PPO providers are responsible for contacting the Medical Management Department for inpatient hospitalization, inpatient emergency and inpatient maternity.

If the provider fails to call, the member is held harmless and the provider may not bill the member for any reduction in payment.

The member is responsible for pre-certification if they use out-of-network or out-of-state providers.

Referrals

When a referral for a BlueAdvantage Entrepreneur (BAE) PPO covered person is necessary, the provider must use every effort to refer the member to in-network PPO providers and in-network PPO hospitals. Providers must remember that referrals to out-of-network providers could result in reduced benefits for the member. To confirm PPO participation use the Provider Finder® on our Web site at www.bcbsil.com.

Benefits

- In-network benefits: Members must use PPO providers to receive comprehensive benefits.
- Out-of-network benefits: Members may use non-participating providers, but this will result in a reduction in benefits.

Specific BlueAdvantage Entrepreneur (BAE) PPO benefits vary depending on which plan the member has chosen. Providers should access NDAS Online for specific member benefits, or call the Interactive Voice Response (IVR) at (800) 972-8088.
Copayments

- BlueAdvantage Entrepreneur (BAE) PPO does have a copayment for office visits, based on the member’s plan design.
- Copayments are not listed on the member’s card; however they can be determined by using NDAS Online or by calling the Interactive Voice Response (IVR) at (800) 972-8088.

BlueAdvantage Entrepreneur Health Plans Identification Cards

BlueAdvantage Entrepreneur Health Plan ID cards have either the letter H (HMO) or F (PPO BlueCard) in the third position of the alpha prefix.
BlueAdvantage Entrepreneur (BAE) BlueEdge Plan

Description

Blue Advantage Entrepreneur Blue Edge is a low cost PPO Plan, which is designed to be compatible with Health Savings Accounts (HSA). Members may use any hospital or physician of choice, but will receive a reduction of benefits if they use out-of-network providers.

Provider Network

Providers who are members of the regular BCBSIL PPO network automatically qualify for the BlueAdvantage Entrepreneur PPO network of providers. Providers are responsible for notifying BCBSIL of any changes in their location, or of any new physicians within their medical group. To confirm PPO participation in the PPO network use the Provider Finder® on our Web site at www.bcbsil.com.

Precertification Requirements

PPO providers are responsible for contacting the Medical Management Department for inpatient hospitalization, inpatient emergency and inpatient maternity.

If the provider fails to call, the member is held harmless and the provider may not bill the member for any reduction in payment.

The member is responsible for pre-certification if they use out-of-network or out-of-state providers.

Referrals

When a referral for a BAE Blue Edge covered person is necessary, the provider must make every effort to refer the member to in-network PPO providers and in-network PPO hospitals. Providers must remember that referrals to out-of-network providers could result in reduced benefits for the member. To confirm PPO participation in the PPO network, use the Provider Finder® on our Web site at www.bcbsil.com.

Benefits

- **In-network benefits**: Members must use PPO providers to receive comprehensive benefits.
- **Out-of-network benefits**: Members may use non-PPO providers, but this will result in a reduction of benefits.

Specific benefits vary depending on which option the member has chosen. Providers should access NDAS Online for specific member benefits, or call the Interactive Voice Response (IVR) at (800) 972-8088.

Copayments

- BlueAdvantage Entrepreneur (BAE) BlueEdge Plan does have a copayment for office visits, based on the member’s plan design.
- Copayments are not listed on the member’s card; however they can be determined by using NDAS Online or by calling the Interactive Voice Response (IVR) at (800) 972-8088.
BlueAdvantage Entrepreneur Blue Edge members have the same ID cards as BlueAdvantage Entrepreneur PPO members.
BluePrint

BluePrint is a BCBSIL product tailored for employer groups with 51 to 150+ employees. It offers employers the opportunity to build a health plan of their choice by offering a PPO design as the foundation and then adding an optional HMO Plan. BluePrint offers a choice of HMO networks: the regular HMO Illinois network or the BlueAdvantage HMO network. The BluePrint Plan is also designed to be compatible with a BluePrint Health Care Savings Account (HSA).

BluePrint PPO Description

The BluePrint product is a health benefit plan that is tailored for employer groups with 51 to 150 plus employees. It offers a wide range of comprehensive benefit designs, including options for coinsurance, deductibles and out-of-pocket maximums, as well as office visit and drug card copayments.

Provider Network

BluePrint PPO utilizes the standard PPO network. Additionally BluePrint members participate in the BlueCard PPO Program.

Professional Provider Network

Providers must have a valid state license in Illinois, or in the state in which they render service to BCBSIL members, have signed the MPP contract and the PPO Plus Addendum contract. To confirm PPO participation in the PPO network use the Provider Finder® on our Web site at www.bcbsil.com. The PPO network eligible providers are:

- Certified Nurse Midwives
- Certified Nurse Practitioners
- Certified Registered Nurse Anesthetist (CRNA)
- Certified Surgical Assistants (CSAs)
- Certified Surgical Technologists (CSTs)
- Chiropractors
- Clinical Psychologist
- Durable Medical Equipment
- Home Infusion
- Independent Lab
- Licensed Clinical Nurse Specialist
- Licensed Clinical Professional Counselors (LCPC)
- Licensed Clinical Social Worker (LCSW)
- Licensed Marriage and Family Therapist
- Optometrists
- Orthotics
- Osteopaths
- Physicians
- Podiatrists
- Prosthetics
- Registered Nurse First Assistants (RNFAs)
- Registered Surgical Assistants (RSAs)
- Sleep Medicine
- Surgical Assistants Certified (SACs)
- Therapist (Physical, Speech, Occupational)
Facility Provider Network

PPO contracted facilities include the following network provider types:

- Hospitals
- Coordinated Home Care (CHC)
- Hospice
- Skilled Nursing Facility (SNF)
- Surgi-Centers
- Renal Facilities
- Free Standing Psychiatric and Chemical Dependency Facilities

Precertification Requirements

The BluePrint product includes a provider driven pre-certification requirement for inpatient hospital services. When the BluePrint member uses an in-network BCBSIL hospital, the hospital – not the member – is responsible for contacting the Medical Management Department. If the member uses an out-of-network hospital or an out of state hospital, the member must call the Medical Management Department to receive the highest level of benefits.

Referrals

When a referral for a covered member is necessary, the provider must make every effort to refer the member to in-network PPO professional providers, PPO facilities, hospitals, and ancillary providers that are required by some contracts. Providers must remember that referrals to out-of-network providers could result in reduced benefits for the member. To confirm PPO participation use the Provider Finder® on our Web site at www.bcbsil.com. Members can use Provider Finder to locate an in-network physician or hospital.

Benefits

- **In-network benefits**: Members must use participating providers to receive comprehensive benefits.
- **Out-of-network benefits**: Members may use non-participating providers, but this will result in a reduction of benefits.

Specific benefits vary according to individual or employee contracts. Providers should access NDAS Online functions for specific member benefits or call the Interactive Voice Response (IVR) at (800) 972-8088.

Copayment

The BluePrint PPO health benefit plan offers different options for copayments. The copayment will be listed on the health insurance identification card.

Deductible and Coinsurance

BluePrint offers a wide range of deductible and coinsurance options that providers can obtain by accessing NDAS Online or call the IVR at (800) 972-8088.
BluePrint PPO Health Insurance Identification Card

To the Member: Member must call Blue Care Connection (BCC) to pre-certify one business day in advance for inpatient hospital stays, skilled nursing facility admissions, home health care and private duty nursing services or within two business days for emergency or maternity admissions.

Healthy Expectations: Members must call BCC within the first trimester of pregnancy to enroll into the mandatory program.

BlueCare Connection (BCC): 1-800-572-3089

Mental Health/Chemical Dependency 1-800-851-7498: Member must call prior to hospital admission or within two days of emergency admission.

FAILURE TO CONTACT EITHER BCC OR MENTAL HEALTH/CHEMICAL DEPENDENCY UNIT MAY REDUCE YOUR AVAILABLE BENEFITS

Provider Locator: To find a PPO Provider in your service area or when traveling, please call: 1-800-810-BLUE (2583) or use the provider finder at www.bcbsil.com

To Hospital/Physician: Please file all claims with your local Blue Cross and Blue Shield Plan.

To the Member: If a provider does not submit your claim on your behalf, please contact your Customer Service Unit for assistance.

Customer Service: 1-800-409-9462

BlueAccess for Members at: www.bcbsil.com for claims and eligibility information.

24/7 Nurseline: 1-800-299-0274

Pharmacy Program: 1-800-423-1973

Blue Cross and Blue Shield of Illinois, an independent licensee of the Blue Cross and Blue Shield Association, provides administrative claims payment service only and does not assume any financial risk or obligation with respect to claims.

DOE, JOHN

Identification No. XOF123456789

GROUP NUMBER P12345 BS Plan Code 621 BC Plan Code 121

Single DENTIF

Copays: Office Visit $10 Emergency $50

PPO

To the Member: Member must call Blue Care Connection (BCC) to pre-certify one business day in advance for inpatient hospital stays, skilled nursing facility admissions, home health care and private duty nursing services or within two business days for emergency or maternity admissions.

Healthy Expectations: Members must call BCC within the first trimester of pregnancy to enroll into the mandatory program.

BlueCare Connection (BCC): 1-800-572-3089

Mental Health/Chemical Dependency 1-800-851-7498: Member must call prior to hospital admission or within two days of emergency admission.

FAILURE TO CONTACT EITHER BCC OR MENTAL HEALTH/CHEMICAL DEPENDENCY UNIT MAY REDUCE YOUR AVAILABLE BENEFITS

Provider Locator: To find a PPO Provider in your service area or when traveling, please call: 1-800-810-BLUE (2583) or use the provider finder at www.bcbsil.com

To Hospital/Physician: Please file all claims with your local Blue Cross and Blue Shield Plan.

To the Member: If a provider does not submit your claim on your behalf, please contact your Customer Service Unit for assistance.

Customer Service: 1-800-409-9462

BlueAccess for Members at: www.bcbsil.com for claims and eligibility information.

24/7 Nurseline: 1-800-299-0274

Pharmacy Program: 1-800-423-1973

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DOE, JOHN

Identification No. XOF123456789

GROUP NUMBER P12345 BS Plan Code 621 BC Plan Code 121

Single DENTIF

Copays: Office Visit $20 Emergency $75

PPO

To the Member: Member must call Blue Care Connection (BCC) to pre-certify one business day in advance for inpatient hospital stays, skilled nursing facility admissions, home health care and private duty nursing services or within two business days for emergency or maternity admissions.

Healthy Expectations: Members must call BCC within the first trimester of pregnancy to enroll into the mandatory program.

BlueCare Connection (BCC): 1-800-572-3089

Mental Health/Chemical Dependency 1-800-851-7498: Member must call prior to hospital admission or within two days of emergency admission.

FAILURE TO CONTACT EITHER BCC OR MENTAL HEALTH/CHEMICAL DEPENDENCY UNIT MAY REDUCE YOUR AVAILABLE BENEFITS

Provider Locator: To find a PPO Provider in your service area or when traveling, please call: 1-800-810-BLUE (2583) or use the provider finder at www.bcbsil.com

To Hospital/Physician: Please file all claims with your local Blue Cross and Blue Shield Plan.

To the Member: If a provider does not submit your claim on your behalf, please contact your Customer Service Unit for assistance.

Customer Service: 1-800-409-9462

BlueAccess for Members at: www.bcbsil.com for claims and eligibility information.

24/7 Nurseline: 1-800-299-0274

Pharmacy Program: 1-800-423-1973

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BlueChoice

Description

BlueChoice is a managed care, point-of-service product, offering members the choice to seek care within the BlueChoice network of providers and receive the highest level of benefits, or to go out of network and incur a lower level of benefits.

Each member who is enrolled in the BlueChoice program selects a participating Primary Care Physician (PCP) who provides services and coordinates all health care needs with BlueChoice Participating Specialist Physicians (PSPs) and other BlueChoice network providers.

Physician Network

BlueChoice physicians must be PPO contracted and have completed the BlueChoice application and contracts. BlueChoice contracted physicians must be board certified in their respective specialty or in the process of obtaining board certification at the time of reappointment.

Participating Specialist Physician (PSP) Network

A listing of PSPs can be found on the BCBSIL Provider Finder® at www.bcbsil.com. Note: Primary care physicians are required to refer to participating BlueChoice physicians for these specialties. All other specialty types are to be referred within the PPO network.

Hospital Network

A listing of BlueChoice network hospitals can be found on the BCBSIL Web site at www.bcbsil.com/provider/manual.htm. The PCP must notify the Plan of all services they order or authorize for a member by either calling the MSA to pre-certify or by submitting a properly completed referral form as indicated below. The referral fax number is (800) 852-1360.

Referrals

Services for Which a Referral Must Be Written:
- Specialist consultation
- Chiropractic services
- Durable Medical Equipment (DME)
- Physical, Speech and Occupational Therapy
- Emergency room visits (only when directed by the PCP)
- Podiatrists
- Diagnostic Testing (other than those that require pre-certification)
- Ultrasounds
- OB/GYN care for specific employer groups that do not have the option to select an OB/GYN PCP or Certified Nurse Midwife
- All other services which are not performed and billed by the PCP
**Precertification**

The following services must be pre-certified by calling (800) 232-3476:

- Inpatient admission
- Outpatient surgery (outside PCP office)
- Major diagnostic tests performed in the office or outpatient setting (CT-Scan, MRI, Angiogram, UGI Endoscopy, Laparoscopy, Arthroscopy, Colonoscopy, Cystoscopy)
- Home health services
- Home infusion
- Hospice care
- Skilled Nursing Facility admission
- Human organ transplants
- Obstetrical services – first trimester pregnancy and delivery
- Inpatient Rehabilitation

**Laboratory Services**

BlueChoice Primary Care Physicians (PCPs) and Participating Specialist Physicians (PSPs) may utilize any independent BCBS PPO contracted laboratory.

A listing of all contracting PPO labs can be found on our Web site at www.bcbsil.com, under Provider Finder® (specifically under “Other Provider Types”). If you refer a member to a non-contracting laboratory facility, the member will receive a lower level of benefits and will incur higher out-of-pocket expenses.

**Important Reminders:**

1. A referral form is **not** required for any laboratory services.
2. You may submit a claim for any venipuncture (CPT 36415) performed in your office.

Should you have questions or concerns regarding this notice, please contact the Interactive Voice Response (IVR) at (800) 972-8088 or your Provider Network Consultant.

Reimbursement to the PCPs for exempt laboratory services will be based on the reduced BlueChoice SMA.

PCPs may refer BlueChoice members requiring outpatient laboratory tests to BlueChoice network hospitals for:

- Outpatient stat laboratory tests – if results are required in less than two hours
- Pre-operative testing – if hospital requires on-site testing
- Direct Bilirubin and neonatal genetic screening including PKU
- For patients whose medical conditions warrant special consideration, patients receiving chemotherapeutic drugs, dialysis, etc.

**The Participating Specialist Provider (PSP) is encouraged to utilize the BCBSIL PPO contracted laboratories. If a non-network laboratory is used and the PSP bills the Plan, the reimbursement is at the BlueChoice SMA.**
Benefits

- **In-network benefits**: The highest level of benefits will apply
- **Out-of-network benefits**: A lower level of benefits will apply

Billing

*BlueChoice* providers:

- Must bill all services using the CMS-1500 format, either electronically or on paper.
- May collect any co-payment at the time of service.
- Should bill BCBSIL prior to collecting any fees other than copayments from the patient. After receiving the PCS, providers may bill the member for any applicable deductibles, coinsurance or non-covered services.
- May not balance bill the patient for any fees over the allowable charge.

Copayments

If the copayment is not listed on the member’s insurance ID card, please access NDAS Online, call the Interactive Voice Response at (800) 972-8088 or call the *BlueChoice* Department at (312) 653-7433.

Deductibles & Coinsurance

Deductible and coinsurance amounts may vary for each contract. *BlueChoice* providers should not bill the member for deductible or coinsurance amounts prior to billing BCBSIL. These billable amounts will be listed on the PCS.

Reimbursement

Reimbursement is based on fee-for-service in accordance with the *BlueChoice* SMA. Additionally, PCP/PSPs are assigned a payment tier based on the following criteria:

- Quality Indicators
- Cost Efficiency

<table>
<thead>
<tr>
<th>Performance Category (Payment Tier)</th>
<th>Description of Performance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blue White</td>
<td>Performance significantly higher than <em>BlueChoice</em> network norms. Performance consistent with <em>BlueChoice</em> network norms.</td>
</tr>
</tbody>
</table>

*BlueChoice* Phone Number: (312) 653-7433
BlueChoice Identification Card

BlueChoice members are identified by the letter M in the third position of the alpha prefix (XOM), or a national account alpha prefix that relates to the group name, such as the ID card for A.M. Castle, AMC shown below:

To the Member: To receive the highest level of in-network benefits, all medical care must be provided or authorized by your Primary Care Physician (PCP). Out-of-network care not authorized by your PCP will be paid at a reduced level of benefits and you will be responsible for precertifying the care.

Out-of-Network Hospital Admission: To avoid further benefit reductions, you must call the Medical Support Department at least one business day prior to elective admissions and skilled nursing care, private duty nursing and home care or within two business days of an emergency admission. For maternity, call as soon as pregnancy is confirmed and within two business days of admission. 1-800-972-9357.

Mental Health/Chemical Dependency Treatment: Call Mental Health/Chemical Dependency to precertify any in- or out-of-network care. Call within 48 hours of a mental health emergency. 1-800-851-7489.

To Hospital/Physician: For out of network claims, please call Customer Service. All other hospitals and physicians should file claims to your local BlueCross BlueShield Plan.

Customer Service: 1-800-409-9462
Pharmacy Program: 1-800-423-1973
For claims information via the internet: www.bcbsil.com

BlueChoice of Illinois, an independent licensee of the BlueCross and BlueShield Association, provides administrative claims payment service only and does not assume any financial risk or obligation with respect to claims.

To the Insured: To receive the highest level of in-network benefits, all medical care must be provided or authorized by your Primary Care Physician (PCP). Out-of-network care not authorized by your PCP will be paid at a reduced level of benefits and you will be responsible for precertifying the care.

Out-of-Network Hospital Admissions: To avoid further benefit reductions, you must call the Medical Support Department at least one business day prior to elective admissions and within two business days of an emergency admission. For maternity, call as soon as pregnancy is confirmed and within two business days of admission, 1-800-972-4037

Healthy Expectations: 1-800-624-3095
Mental Health/Substance Abuse Treatment: Call Mental Health Client Services to precertify any in- or out-of-network care. Call within 48 hours of a mental health emergency. 1-800-851-7489.

To Hospital/Physicians' Illinois Hospitals and Physicians should file claims in the usual manner to Blue Cross Blue Shield of Illinois
PCG Box 805107
Chicago, Illinois 60680-5107
All other hospitals and physicians should file claims to the local Blue Cross and Blue Shield Plan,
CUSTOMER SERVICE: 1-800-458-6024
BlueChoice Select

Description

BlueChoice Select is an open access health care program, offering members the choice to self-direct their care within the BlueChoice network of providers or to seek services from an out-of-network provider.

Members seeking care from the BlueChoice network of participating physicians and facilities will receive in network benefits reimbursed at the higher benefit level. Care obtained from a physician or facility not participating in the BlueChoice network will be considered out-of-network, and available benefits will be reimbursed at a lower level.

Physician Network

The BlueChoice physician network is the same as it is for both the BlueChoice and BlueChoice Select products. Physicians must be PPO contracted and have completed the BlueChoice application and contracts. BlueChoice contracted physicians must be board certified in their respective specialty or in the process of obtaining board certification, and must have admitting privileges to one of the BlueChoice hospitals.

Participating PCPs must be board certified in one of the following specialties:

- Family Practice
- Internal Medicine
- Pediatrics
- Obstetrics/Gynecology

Participating Specialist Physician (PSP) Network

A listing of PSPs can be found on the BCBSIL Provider Finder® at www.bcbsil.com. Note: Primary care physicians are required to refer to participating BlueChoice physicians for these specialties. All other specialty types are to be referred within the PPO network.

Hospital Network


Referrals

No referral is needed to see a specialist or to obtain another opinion about a medical condition. However, when a referral is necessary, every effort must be made to refer to in-network participating BlueChoice providers for members to receive the highest level of benefits. BlueChoice Select members will not be required to visit or consult their primary family physician before seeking care, and, as such will not require a referral to see a provider. In the event a member does see their family physician, and is directed to a provider not participating in the network, the claim would be paid at an out-of-network payment level.
Precertification

Pre-certification requirements are the same as those which currently exist under the PPO program. BlueChoice Select requires plan notification and approval for inpatient hospital admissions, Skilled Nursing Facility (SNF) admissions, Coordinated Home Care (CHC), Private Duty Nursing (PDN) and solid organ transplants. Network providers are responsible for contacting the Medical Management Department regarding all services which require precertification.

The recommended timeframe for pre-certification is 1 day prior to an elective admission and within 2 days following an emergency admission. The toll-free Medical Management number and notification requirements can be found on the back of the member’s ID card. If the member or physician does not call within the required timeframe, the member’s benefits may be reduced and they may have higher out-of-pocket costs.

For non-network or out-of-state admissions, pre-certification is the member’s responsibility.

Laboratory Services

BlueChoice Select PCPs and PSPs may utilize any independent BCBSIL PPO contracted laboratory.

A listing of all contracting PPO labs can be found on our Web site at www.bcbsil.com, under Provider Finder® (specifically under “Other Provider Types”). If you refer a member to a non-contracting laboratory facility, the member will receive a lower level of benefits and will incur higher out of pocket expenses. This change applies to PCPs only.

Important Reminders:
1. A referral form is not required for any laboratory services.
2. You may submit a claim for any venipuncture (CPT 36415) performed in your office.

Should you have questions or concerns regarding this notice, please contact the Provider Telecommunications Center at (800) 972-8088 or your Provider Network Consultant.

PCPs may refer BlueChoice members requiring the following outpatient stat laboratory tests to BlueChoice Network Hospitals if the results are required in less than two hours
  - Pre-operative testing – if hospital requires on-site testing
  - Direct Bilirubin and neonatal genetic screening including PKU
  - Patients whose medical conditions warrant special consideration, patients receiving chemotherapeutic drugs, dialysis, etc.

The PSP is encouraged to utilize BCBSIL PPO contracted laboratories. If a non-network laboratory is used and the PSP bills the Plan, the reimbursement is at the BlueChoice SMA.

Benefits

- **In-network benefits**: The highest level of benefits will apply
- **Out-of-network benefits**: A lower level of benefits will apply

Billing

BlueChoice providers:
  - Must bill all services using the CMS-1500 format, either electronically or on paper.
  - May collect any copayment at the time of service.
  - Should bill BCBSIL prior to collecting any fees other than copayments from the patient. After receiving the PCS, providers may bill the member for any applicable deductibles, coinsurance or non-covered services.
  - May not balance bill the patient for any fees over the allowable charge.
**Copayments**

If the copayment is not listed on the member’s insurance ID card, please:
- Access NDAS Online
- Call the Interactive Voice Response (IVR) at (800) 972-8088, or
- Call the BlueChoice Select Department at (312) 653-7433.

**Deductibles & Coinsurance**

Deductible and coinsurance amounts may vary for each contract. BlueChoice providers should not bill the member for deductible or coinsurance amounts prior to billing BCBSIL. These billable amounts will be listed on the PCS.

**Reimbursement**

Reimbursement is based on fee-for-service in accordance with the BlueChoice SMA. Additionally, PCPs and PSPs are assigned a payment tier based on the following criteria:
- Quality Indicators
- Cost Efficiency

<table>
<thead>
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<th>Performance Category (Payment Tier)</th>
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<td>Performance significantly higher than BlueChoice network norms.</td>
</tr>
<tr>
<td></td>
<td>Performance consistent with BlueChoice network norms.</td>
</tr>
</tbody>
</table>

BlueChoice Select Phone Number: (312) 653-7433
BlueChoice Select Identification Card

BlueChoice Select members are identified by the letter U in the third position of the alpha prefix (XOU), or a national account alpha prefix that relates to the group name, such as the ID card for A.M. Castle, AMC shown below:

To the Insured: To receive the highest level of in-network benefits, all medical care must be provided or authorized by your Primary Care Physician (PCP). Out-of-network care not authorized by your PCP will be paid at a reduced level of benefits and you will be responsible for precertifying the care.

Out-of-Network Hospital Admissions: To avoid further benefit reductions, you must call the Medical Support Department at least one business day prior to elective admissions and within two business days of an emergency admission. For maternity, call as soon as pregnancy is confirmed and within two business days of admission.

Healthy Expectations: 1-800-824-3095

Mental Health/Substance Abuse Treatment: Call Mental Health Client Services to precertify any in-or out-of-network care. Call within 48 hours of a mental health emergency. 1-800-851-7498.

To Hospital/Physician: Illinois Hospitals and Physicians should file claims in the usual manner to:

Blue Cross Blue Shield of Illinois
P.O. Box 805107
Chicago, Illinois 60680-4112

All other hospitals and physicians should file claims to the local Blue Cross and Blue Shield Plan.

CUSTOMER SERVICE: 1-800-458-4024
Blue Cross Blue Shield of Illinois HMOs

Description

BCBSIL offers HMO Illinois (HMOI) and BlueAdvantage (BA) HMO. HMOI was our first managed care product, for large employer groups. BlueAdvantage HMO was originally developed for smaller employer groups with 100-250 employees. Members have the same benefits as those in HMOI. HMO offers a full range of comprehensive health benefits while focusing on cost savings, preventive care and wellness for members. Members must choose a PCP from an HMO contracted IPAs. The PCP manages all aspects of medical care by providing or arranging for all necessary professional and ancillary services, within the scope of the various benefit plans.

Physician Network

BCBSIL HMOs contract with IPAs; IPA means an Individual Practice Association, Independent Physician Association, organized Medical Group, Physician Hospital Organization or other legal entity organized to arrange for the provisions of professional medical services.

- Medical Group: Physicians who practice out of the same medical facility
- Individual Practice Association/ Independent Physician Association (IPA): Groups of physicians who have fulfilled the legal requirements to form their own corporation, but who practice out of different locations
- Physician Hospital Organization (PHO): An organization owned and governed jointly by a hospital and its physicians

The member must choose a PCP from one of the HMO IPA contracted groups. A directory of participating providers is given to HMO providers and members. This directory is updated three times a year, as participating providers are added to the HMO network. You may verify current information by calling your IPA or access our Provider Finder® at www.bcbsil.com.

Facility Network

The HMO member must be referred by their PCP to a facility within the HMO contracted network. The facility network of participating providers includes the following provider types:

- Hospitals
- Skilled Nursing Facilities
- Surgi-Centers
- Free Standing Chemical Dependency Centers
- Home Health Agencies
- Hospices
- Home Infusion Providers
- Durable Medical Equipment Suppliers
- Infertility Centers
- Prosthetics/Orthotics Providers
Referrals

The member’s PCP must authorize, in writing, medical referrals to facilities or specialists. If members seek treatment on their own, they are responsible for the cost. However, a referral is not needed when a medical emergency exists.

Mental health care must also be coordinated through the member’s PCP. Chemical dependency care is self-referred and does not have to be referred through the PCP. Members requiring services must use the chemical dependency network by calling (800) 346-3986. A medical professional assesses the situation and directs the member to a contracted facility.

Precertification Requirements

All services must have IPA approval.

Benefits

- **Group Approval**: Comprehensive benefits, within the scope of the benefit plan, are paid when medical care is given by the member’s PCP or for referral care that has been authorized by the PCP.
- **Non-Group Approval**: Medical care that is not provided or authorized by the PCP is considered Non-Group Approved, and is not covered. The only exception would be in a medical emergency.

Benefit plans within the HMO product vary, with each member or employee plan being different in respect to specific covered benefits. Providers may access NDAS Online to obtain specific benefits or call the Interactive Voice Response (IVR) at (800) 972-8088.

Copayments

Certain HMO benefit plans have a copayment for office visits, emergency room visits or outpatient visits. You may access NDAS Online to determine the copayment amount.
HMO Claim Processing

Group Approval Process (GAP)

The Group Approval Process (GAP) contract is a formal contractual agreement between a HMO IPA, a hospital and BCBSIL HMO that facilitates the process of obtaining IPA approval for inpatient hospitalization and outpatient ambulatory surgery. This agreement enables the HMO claim department to process the UB-04 without a written stamped approval from the IPA. Only hospitals with signed contracts can utilize Form Locator “63” (Treatment Authorization Code) of the UB-04 with the code word “GAP.”

To avoid unnecessary delays when filing claims, we are providing you with:

- The HMO Claim Processing Work Flow (with and without a GAP contract).
- A Financial Risk Split Table that outlines the reimbursement responsibility of the IPA and the HMO for medical services.

All IPAs interested in pursuing this contract with their affiliated hospitals should contact their Provider Network Consultant. Similarly, hospitals interested in contracting with their affiliated IPAs should contact their Provider Network Consultant.

HMO COB Process

A claim is pended for Coordination of Benefits (COB) when the claim is for the spouse or a dependent and we do not have other coverage information on file, or the information needs to be updated based on the time frame programmed in our system. The claim will pend and a letter and questionnaire (CSQ) are generated. The claim is held open for 21 days to allow receipt of the COB information. If not received within that time frame, the claim is closed. Upon receipt of the requested information we will consider payment on the claim.

The following are acceptable methods to submit this information:

- The member returns the CSQ, completing all of the information that applies to their situation.
- The member may also contact our customer service department and provide the requested information, or complete the CSQ online and submit it to us through Blue Access for Members on our Web site. We will load and/or update the file, completing the adjudication process.
- A provider may submit via fax or mail, their own COB form as long as it contains all the same information as our form and is signed by the patient. The member’s group and certificate number must be on the COB form. Forms may be faxed to (815) 987-5385.

Note: If a provider completes our CSQ form on behalf of the member, the original form we mailed to the member must be used.
HMO Claim Processing Flow Chart

- Is Claim HMOI
  - Yes
  - Is Patient on Membership Files
    - Yes
    - Is this Claim HMOI Risk
      - Yes
      - Refer to the 095 Web Process for HMOI Risk Claims
      - No
      - Is Gap on Claim
        - Yes
        - Is Service in Benefit
          - Yes
          - Is COB Form on file
            - Yes
            - Approve for Payment
            - No
            - Send Questions to Member for Completion & Signature
          - No
          - Refer to the 095 Web Process for HMOI Risk Claims
        - No
        - Refer to Appropriate FSU
    - No
    - Then claim is IPA Risk
      - Refer to 039 Process
  - No
  - Refer to Appropriate FSU

- No
  - Reject Claim
Reimbursement

The chart below outlines the reimbursement responsibility for the IPA and the HMO. Contracted IPAs are paid a monthly capitation fee for all HMO members enrolled with their group. The IPA uses these funds to pay for IPA responsibility services. Reimbursement information for facilities and other benefits that are the responsibility of the HMO are covered in the Billing and Reimbursement Section.

<table>
<thead>
<tr>
<th>HMO Responsibility</th>
<th>IPA Responsibility*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Facility charges for:</td>
<td>Professional Fees for:</td>
</tr>
<tr>
<td>- Inpatient stays</td>
<td>- Inpatient</td>
</tr>
<tr>
<td>- Outpatient surgery</td>
<td>- Outpatient</td>
</tr>
<tr>
<td>- Out of area</td>
<td>- In area Emergency Room visit</td>
</tr>
<tr>
<td>- Emergency Room visit</td>
<td>- Outpatient Diagnostics</td>
</tr>
<tr>
<td>Observation Units</td>
<td>- Outpatient Rehabilitation</td>
</tr>
<tr>
<td>Professional Emergency Admission - Charges prior to IPA notification</td>
<td>- Medical Supplies from MD office</td>
</tr>
<tr>
<td>Professional charges for out of area emergency room visits</td>
<td>- Injections</td>
</tr>
<tr>
<td>Hospice</td>
<td>- Immunizations</td>
</tr>
<tr>
<td>Skilled Nursing Facility</td>
<td>- Well Child Care</td>
</tr>
<tr>
<td>All charges for:</td>
<td>- Outpatient Mental Health</td>
</tr>
<tr>
<td>- Extraction of fully bony impacted teeth</td>
<td>- Periodic Health Exams</td>
</tr>
<tr>
<td>- Voluntary Sterilization</td>
<td>- Dental - see Section II, C.2 of MSA</td>
</tr>
<tr>
<td>- Organ Transplants (approved by HMO)</td>
<td>- Orthotics/Prosthetics (O&amp;P) (If referred to Provider other than HMO Network Provider. Note: Some O&amp;P items are always IPA risk. Contact IPA for more details.)</td>
</tr>
<tr>
<td>Prescription Drugs</td>
<td>- Outpatient Radiation and Chemotherapy</td>
</tr>
<tr>
<td>Vision Exam/Eyewear</td>
<td>- Outpatient Inhalation (Respiratory) Therapy</td>
</tr>
<tr>
<td>Chemical Dependency (If referred to HMO Network Provider)</td>
<td>- Outpatient Hearing Screening</td>
</tr>
<tr>
<td>Durable Medical Equipment (If referred to HMO Network Provider)</td>
<td>- Outpatient Ancillary Services</td>
</tr>
<tr>
<td>Skilled Home Health (If referred to HMO Network Provider)</td>
<td>- Outpatient treatment</td>
</tr>
<tr>
<td>Orthotics/Prosthetics (O&amp;P) (If referred to HMO Network Provider. Note: Some O&amp;P items are always IPA risk. Contact IPA for more details.)</td>
<td>- ART/Infertility (If referred to Provider other than HMO Network Provider)</td>
</tr>
<tr>
<td>Medical Supplies (not from an MD office)</td>
<td>- Durable Medical Equipment (if referred to Provider other than HMO Network Provider)</td>
</tr>
<tr>
<td>Ground Ambulance</td>
<td>- Skilled Home Health (if referred to Provider other than HMO Network Provider or for an Ambulatory member)</td>
</tr>
<tr>
<td>ART/Infertility (If referred to HMO Network Provider)</td>
<td>- Chemical Dependency Professional Charges (if referred to Provider other than HMO Network Provider)</td>
</tr>
<tr>
<td>Dialysis (if referred to HMO Network Provider)</td>
<td></td>
</tr>
</tbody>
</table>

Note: This list is not all inclusive.

HMO Phone Numbers

Customer Service/Membership/Benefits: (800) 972-8088

Customer Assistance Unit: (312) 653-6600

Chemical Dependency: (800) 346-3986

Provider Claims: (800) 972-8088
Blue Cross Blue Shield of Illinois HMOs Identification Card

HMO members are identified by the letter H or B preceding the group number, and the alpha prefix (XOH) on their ID card.

<table>
<thead>
<tr>
<th>Subscriber</th>
<th>SMITH, Mary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Participant's Name</td>
<td>Mary Smith</td>
</tr>
<tr>
<td>Identification No.</td>
<td>XOH851234435</td>
</tr>
<tr>
<td>Medical Group Number &amp; Name</td>
<td>125 ABC MEDICAL CENTER</td>
</tr>
<tr>
<td>(708) 444-4444</td>
<td>01-01-09</td>
</tr>
<tr>
<td>Provider Location</td>
<td>WPHCP</td>
</tr>
<tr>
<td>(708) 444-4444</td>
<td>01-01-09</td>
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<tr>
<td>Group No.</td>
<td>H12345</td>
</tr>
<tr>
<td>Capays:</td>
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<tr>
<td>Office Visit</td>
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<tr>
<td>Emergency</td>
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<tr>
<td>Benefit Plan:</td>
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<tr>
<td>Plan Codes:</td>
<td>621/121</td>
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<tr>
<td>PRIME</td>
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<tr>
<td>SIN:</td>
<td>011552</td>
</tr>
<tr>
<td>PCN:</td>
<td>ILDR</td>
</tr>
</tbody>
</table>

Empty Suitcase Logo

This identifies BlueCard members who receive benefits other than PPO benefits, for example Traditional, POS and HMO.

IN CASE OF EMERGENCY -- CALL YOUR MEDICAL GROUP/PRIMARY CARE PHYSICIAN PHYSICIAN

TO HOSPITALS OR PHYSICIANS: The enrollee named on the face of the card, while currently enrolled, is entitled to benefits. All medical and hospital services, except emergencies, must be pre-authorized by the Medical Group/Individual Practice Association (IPA) named on the face of this card.

TO HOSPITALS OR PHYSICIANS: Please file claims with your local BlueCross BlueShield Plan.

TO MEMBER: If a provider does not submit your claim on your behalf, please file the claim to the address listed below. To locate a provider when you are out of your service area or when traveling call the BlueCard Access number listed below.

Customer Service #: 1-800-892-2803
Blue Cross and Blue Shield of Illinois P.O. Box 805107 Chicago, Illinois 60680-4112
Chemical Dependency Network #: 1-800-346-3986
Pharmacy Program #: 1-800-423-1973
BlueCard Provider Eligibility #: 1-800-676-BLUE

Provider Locator Number
A toll-free telephone number that members can use to locate providers in the BCBS Plan’s area.

BlueCard Eligibility Number
Providers can call this telephone number to verify membership and coverage.
BlueAdvantage HMO

BlueAdvantage HMO is a Blue Cross and Blue Shield product for today’s small businesses. BlueAdvantage HMO operates similarly to HMOI but with a smaller HMO network. It appeals to smaller business by offering a more affordable program.

**BlueAdvantage HMO ID card**

<table>
<thead>
<tr>
<th>Subscriber</th>
<th>Group No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>SMITH, JOSEPH</td>
<td>B12345</td>
</tr>
<tr>
<td>Participant's Name</td>
<td></td>
</tr>
<tr>
<td>JANE</td>
<td></td>
</tr>
<tr>
<td>Identification No.</td>
<td>XOH12345689</td>
</tr>
<tr>
<td>Medical Group Number &amp; Name</td>
<td>Benefit Plan:</td>
</tr>
<tr>
<td>125 ABC MEDICAL GROUP</td>
<td>BLADV</td>
</tr>
<tr>
<td>(708) 444-4444</td>
<td>Plan Codes: 621/121</td>
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<tr>
<td>WPHCP</td>
<td></td>
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<tr>
<td>125 ABC MEDICAL GROUP</td>
<td></td>
</tr>
<tr>
<td>(708) 444-4444</td>
<td></td>
</tr>
<tr>
<td>09-01-09</td>
<td></td>
</tr>
</tbody>
</table>

IN CASE OF EMERGENCY - CALL YOUR MEDICAL GROUP/PRIMARY CARE PHYSICIAN

TO HOSPITALS OR PHYSICIANS: The enrollee named on the face of this card, while currently enrolled, is entitled to benefits. All medical and Hospital services, except in life-threatening, severe emergencies, or out-of-area emergencies must be pre-authorized by the Medical Group/Individual Practice Association (IPA) named on the face of this card.

TO HOSPITAL: Hospital should follow its regular procedure for reporting services rendered to the enrollee named (or covered dependent) by contacting its local Blue Cross Plan. Hospitals may report services to the address below.

TO PHYSICIAN: Upon completion of Physician's Service Report, this HMO pays physicians for certain emergency services rendered to the enrollee (or covered dependents). Non-emergency services are provided by the Medical Group/Individual Practice Association (IPA) named on the face of this card. Mail reports to the address below. Be sure to include the Group Number and Identification Number appearing on the face of this card.

Blue Cross and Blue Shield of Illinois
P.O. Box 805107
Chicago, Illinois 60680-4112
Customer Service: 1-800-892-2803
Pharmacy Network information: 1-800-410-8823
Federal Employees Program (FEP)

Description

The Blue Cross and Blue Shield Association (BCBSA) has contracted with the Office of Personnel Management (OPM) to provide a health benefit plan that is authorized by the Federal Employees Health benefits (FEHB) law. The FEHB law specifies the manner in which the health benefits plan is administered. The FEP Program offers two benefit options: Standard Option and Basic Option health benefit plans.

Basic Option

The Basic Option health benefit plan is an **in-network only benefit program**. This means FEP members who have the Basic Option benefit plan must use PPO network providers to receive coverage. There is no coverage when a Basic Option member uses a non-PPO provider. The Basic Option plan has a different co-pay for PPO Primary Care Providers and Specialists. The co-pays are twenty-five dollars ($25) for Primary Care Providers and thirty dollars ($30) for Specialists. For the FEP Plan, Primary Care Providers include general practitioners, family practitioners, medical internists, pediatricians, and obstetricians/gynecologists.

**Basic Option Highlights**

- Must use PPO providers
- No out-of-network benefits (the only exceptions are medical emergency and accidental injury care in a hospital emergency room)
- Co-pays apply to most services
- No deductibles
- Chiropractic coverage included
- Three-tier pharmacy benefit
- Preventive dental
- Preferred retail pharmacy program
Standard Option

The standard Option health benefit plan offers a PPO program that consists of a nationwide network including PPO hospitals, physicians, podiatrists, dentists, pharmacies, mental health facilities and laboratories. FEP members who have the Standard Option Plan must use PPO providers to receive comprehensive benefits. Standard Option members may choose to use Non-Participating providers, but this will result in a reduction of benefits.

Standard Option Highlights
- Using PPO providers pays comprehensive benefits, (85% of covered services)
- Using Out-of-Network providers results in a reduction of benefits (70% of covered services)
- $20 co-pay for office visits

Professional Provider Network
The physician network that Basic Option and Standard Option utilize is the standard PPO network. PPO network eligible providers include:
- Certified Nurse Midwives
- Certified Nurse Practitioners
- Certified Registered Nurse Anesthetist (CRNA)
- Certified Surgical Assistants (CSAs)
- Certified Surgical Technologists (CSTs)
- Chiropractors
- Clinical Psychologist
- Durable Medical Equipment
- Home Infusion
- Independent Lab
- Licensed Clinical Nurse Specialist
- Licensed Clinical Professional Counselors (LCPC)
- Licensed Clinical Social Worker (LCSW)
- Licensed Marriage and Family Therapist
- Optometrists
- Orthotics
- Osteopaths
- Physicians
- Podiatrists
- Prosthetics
- Registered Nurse First Assistants (RNFAs)
- Registered Surgical Assistants (RSAs)
- Sleep Medicine
- Surgical Assistants Certified (SACs)
- Therapist (Physical, Speech, Occupational)

Facility Provider Network
The facility network that both Basic Option and Standard Option utilize are the PPO hospitals, mental health facilities, laboratories, and pharmacies.

PPO contracted facilities consist of the following network provider types:
- Hospitals
- Coordinated Home Care (CHC)
- Hospice
- Skilled Nursing Facility (SNF)
- Surgi-Centers
- Renal Facilities
- Free Standing Psychiatric and Chemical Dependency Facilities
Basic Option Health Insurance Card Identification

Enrollment Codes

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<thead>
<tr>
<th>Enrollment Code</th>
<th>Office Visit Co-Payments</th>
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<tr>
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<td>$25 – Primary Care Providers</td>
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<tr>
<td>112</td>
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Each Plan’s precertification procedures and phone numbers will be customized for members in their area (refer to back of ID card). Precertification is required by hospitals for inpatient admissions. Failure to do so will result in a $500 penalty.

Standard Option Health Insurance Card Identification

Enrollment Codes

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<tr>
<th>Enrollment Code</th>
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<td>105</td>
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Each Plan’s precertification procedures and phone numbers will be customized for members in their area (refer to back of ID card). Precertification is required by hospitals for inpatient admissions. Failure to do so will result in a $500 penalty.
Illinois Comprehensive Health Insurance Plan (ICHIP)

Description

The Illinois Comprehensive Health Insurance Plan (ICHIP) is offered to certain Illinois residents who have been denied major medical coverage by private insurers. Traditional ICHIP is offered to eligible residents who can afford insurance but are unable to find major medical insurance coverage in the private market due to a pre-existing health condition or disability. The Illinois Comprehensive Health Insurance Plan Board Office underwrites ICHIP policies. State appropriations subsidize the cost of the plan and BCBSIL administers the program.

ICHIP also offers coverage to Illinois residents who are considered federally eligible for coverage under HIPAA. These HIPAA eligible individuals have—for various reasons—lost their group insurance or exhausted COBRA benefits, and are guaranteed ICHIP coverage when they meet timely enrollment and eligibility requirements. The ICHIP Board Office also underwrites these policies, and funding is provided by health insurers and HMOs who do business in Illinois.

ICHIP Benefit Plans

- Traditional ICHIP coverage provides a PPO Plan for members who are not Medicare eligible. These members have a six-month pre-existing condition waiting period. ICHIP members who have the PPO Plan receive comprehensive benefits when they use PPO providers. If ICHIP PPO members use out-of-network providers there will be a reduction of benefits.

- ICHIP coverage provided to HIPAA eligible members is also a PPO plan. There is no pre-existing condition limitation for this coverage. These members receive comprehensive benefits when they use PPO providers. There is a reduction in benefits if out-of-network providers are used.

- ICHIP provides a Medicare carve out plan for persons who are under age 65 and who are also eligible for Medicare. This plan is somewhat unique in that ICHIP is always the payer of last resort (secondary payer to Medicare or other allowed coverage).

- ICHIP High Deductible Health Plans are available to persons who qualify for coverage under the Traditional ICHIP plan or the HIPAA eligible plan. All HDHPs are PPO plans. An important difference between the HDHP plans and the other HDHP plans is that in the HDHP plans all charges are subject to the deductible including prescription drugs, pre-admission testing and second surgical opinions.
**Professional Provider Network**

Providers must have a valid state license in Illinois, or in the state in which they render service to BCBSIL members, have signed the MPP contract and the PPO Plus Addendum contract. To confirm PPO participation in the PPO network use the Provider Finder® on our Web site at www.bcbsil.com. PPO network eligible providers are:

- Certified Nurse Midwives
- Certified Nurse Practitioners
- Certified Registered Nurse Anesthetist (CRNA)
- Certified Surgical Assistants (CSAs)
- Certified Surgical Technologists (CSTs)
- Chiropractors
- Clinical Psychologist
- Durable Medical Equipment
- Home Infusion
- Independent Lab
- Licensed Clinical Nurse Specialist
- Licensed Clinical Professional Counselors (LCPC)
- Licensed Clinical Social Worker (LCSW)
- Licensed Marriage and Family Therapist
- Optometrists
- Orthotics
- Osteopaths
- Physicians
- Podiatrists
- Prosthetics
- Registered Nurse First Assistants (RNFA)
- Registered Surgical Assistants (RSA)
- Sleep Medicine
- Surgical Assistants Certified (SACs)
- Therapist (Physical, Speech, Occupational)

**Facility Provider Network**

PPO contracted facilities consist of the following network provider types:

- Hospitals
- Coordinated Home Care (CHC)
- Hospice
- Skilled Nursing Facility (SNF)
- Surgi-Centers
- Renal Facilities
- Free Standing Psychiatric and Substance Abuse Facilities

**Precertification Requirements**

Medical Management will perform pre-admission review of confinement in a hospital or a skilled nursing facility. Either the member or physician can call the Medical Management Department at (800) 232-6179 for precertification. It is the member’s responsibility to assure that precertification is obtained. The member, the physician and the hospital will be sent written notice of any period of confinement that has been certified as medically appropriate. If a phone call is not made, the member’s benefits will be reduced by $500. Durable Medical Equipment (DME) exceeding $500 must also be pre-certified. If no call is made, then no benefits are payable for DME.

Additionally, precertification is required for Home Health Care, Human Organ Transplantation and Chemical Dependency. If these services are not precertified, benefits will not be paid.
Hospital Precertification Time Frames

Elective inpatient hospital stay: Within 7 days prior to admission
Emergency inpatient hospital stay: Within 48 hours after a weekday admission or, within 72 hours after an admission on a weekend or legal holiday

Referrals

When a referral for a covered member is necessary, the provider must make every effort to refer the member to in-network PPO providers, hospitals, and laboratories that are required by some contracts. Referrals to out-of-network providers could result in reduced benefits for the member. To confirm PPO participation use the Provider Finder® on our Web site at www.bcbsil.com.

For specific benefit information, providers can access NDAS Online or call the Provider Telecommunications Center (PTC) at (800) 972-8088.

Members with Prescription Coverage

<table>
<thead>
<tr>
<th>BlueCross BlueShield of Illinois</th>
<th>ICHIP</th>
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<tbody>
<tr>
<td>As Administrator for Illinois Comprehensive Health Insurance Plan</td>
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<tr>
<td>Doe, John M.</td>
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TO THE PARTICIPANT: Medical Precertification is required prior to hospitalization, skilled nursing facility, home health care, some durable medical equipment and private duty nursing services, or within two (2) business days of an admission for emergency or maternity care. WARNING: If you receive or are approved to receive other medical benefits through the State of Illinois, you may be ineligible for ICHIP. MEDICAL PRECERTIFICATION: 1-800-222-6179
MENTAL HEALTH/CHEMICAL DEPENDENCY: 1-800-851-7498
Failure To Contact Either Medical Precertification Or Mental Health Chemical Dependency Unit May Reduce your Available Benefits.
To find a participating PPO Provider call: 1-800-810-BLUE (2583).
To Hospitals/Physicians: Please file all claims with your local Blue Cross and Blue Shield Plan.
CUSTOMER SERVICE: 1-800-367-6410
Hearing Impaired: 1-800-545-2455
WHI Prescription Customer Care Center: 1-800-207-2568
This card is provided by Blue Cross and Blue Shield of Illinois, an Independent Licensee of the Blue Cross and Blue Shield Association. Blue Cross and Blue Shield of Illinois provides administrative services only.
A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association.

Members without Prescription Coverage

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<thead>
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Medicare Supplemental

Description

BCBSIL Medicare supplemental policies are available to Illinois residents age 65 and over who are covered under Medicare Parts A and B, and who either do not have individual Medicare Supplemental coverage, or are replacing an existing policy. The Medicare Supplemental coverage helps pay for medical expenses that are not covered by Medicare. For Part A alone, these expenses could total over $35,000.

“Standardization,” which began in 1992, requires that all insurers selling Medicare Supplemental coverage must sell only plans designed by the National Association of Insurance Commissioners (NAIC). There are ten standard plans that are designated A through L however, each insurer is not required to sell all ten plans. Insurers are allowed to name the plan they sell as long as one of the letters A through L is included in the name. This enables the consumer to identify and compare plans easily. A number of BCBSIL members, who were covered by plans designed prior to Standardization, have opted to retain their former coverage; therefore, the former plans will not contain the letters A through L.

BCBSIL Supplemental Plans

BCBSIL Standard Option Plans
- Ages 65-80+ - Plans A, B, C, D, E, F, High Deductible F, K, and L

BCBSIL Medicare Select Plans:
- Ages 65-80+ - Med-Select Plans B, C, D, E, F, K and L

Providers

For Standard Option Plans, members can choose their own doctors and hospitals for treatment.

For Med-Select Plans, members can choose their own doctors for treatment. In order to receive the benefit of having the Part A inpatient hospital deductible waived for Part A non-emergency hospital admissions, members must use the Med-Select hospital network. For emergency care inpatient admissions, the hospital deductible is waived at in-network hospitals and paid by BCBSIL at out-of-network hospitals.

2009 Medicare Supplement Benefit Matrices

Billing

Medicare providers are required by Federal law to file their Medicare claims with Medicare. For BCBSIL Medicare Supplemental, there are no claim forms to complete. In most cases claim filing is handled through the crossover system in which BCBSIL participates. Crossover is the automatic process in which Medicare, after claim adjudication, sends claim information to private insurers.

Professional Reimbursement

If a Medicare B provider accepts Medicare assignment, the provider agrees to charge the beneficiary/member no more than the Medicare approved amount. If a Medicare B provider does not accept Medicare assignment, the beneficiary/member is usually responsible for paying the difference between the Medicare approved amount and the billed amount. Due to Federal legislation, as of January 1, 1993, the Medicare B provider who does not accept assignment may only charge up to 15% (excess charge) above the Medicare approved amount. Plans F and Med-Select F will pay the excess charge.

BCBSIL Medicare Supplemental generally “follows Medicare’s suit.” If Medicare paid the provider directly, BCBSIL will also pay the provider directly. This usually occurs in cases where the doctor accepts Medicare assignment.

Facility Reimbursement

Reimbursement information for facilities is covered in the Billing and Reimbursement Section.

Member Services (800) 624-1723

Medicare supplemental group numbers for individual subscribers are:

- 69954-69999
- 32930-32937

Medicare supplemental alpha prefixes are:

- XOS Individual
- XON Group
- XOT Some older cards may have the XOT alpha prefix

If the employer group retains coverage for their retirees, the supplemental coverage ID card is often the same as a regular BCBSIL ID card.
Medicare Select

The Medicare Select product is a Medicare Supplemental benefit plan that is the same as BCBSIL’s standard Medicare Supplement benefit plans with one exception: The Part A inpatient hospital deductible normally covered under the standard supplemental plans will be waived when the member is admitted into a Medicare Select participating hospital. Medicare Select products are only available to individuals living within a 30-mile radius of a Medicare Select participating hospital. Even though a member must live within a 30-mile radius of a Medicare Select participating hospital, they may use any Medicare Select network hospital. Medicare Select members are identified by group numbers 69901-69952.

If the member is admitted to a non-network Medicare Select hospital, payment of the Part A deductible will be the member’s responsibility, with the following exceptions:

- Emergency admission
- If required covered services are not available through a Medicare Select network hospital
### Medicare Select Network Hospitals

<table>
<thead>
<tr>
<th>Hospital</th>
<th>City</th>
<th>Hospital</th>
<th>City</th>
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<tbody>
<tr>
<td>Advocate Bethany Hospital</td>
<td>Chicago</td>
<td>Palos Community Hospital</td>
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<tr>
<td>Adventist Hinsdale Hospital</td>
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<td>Pekin Hospital</td>
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<td>Advocate Christ Hospital Med. Ctr.</td>
<td>Oak Lawn</td>
<td>Provena - Covenant Medical Center</td>
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<td>Advocate Good Samaritan Hospital</td>
<td>Downers Grove</td>
<td>Provena - Mercy Center</td>
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<td>Advocate Good Shepherd Hospital</td>
<td>Barrington</td>
<td>Provena - St. Mary’s Hospital</td>
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<td>Advocate Illinois Masonic Med. Ctr.</td>
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<td>Provena - St. Joseph’s Hospital</td>
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<td>Hazel Crest</td>
<td>Provena - United Samaritan Hospital</td>
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<td>Provident Hospital</td>
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<td>Rehabilitation Institute of Chicago</td>
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<td>Alexian Brothers Medical Center</td>
<td>Elk Grove Village</td>
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<td>Riverside Medical Center</td>
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<td>Roseland Community Hospital</td>
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<td>Edward Hospital</td>
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<td>Rush Copley Medical Center</td>
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<td>Evanston Hospital</td>
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<td>Rush North Shore Medical Center</td>
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<td>Glenbrook Hospital</td>
<td>Glenview</td>
<td>Saint Joseph Health Ctr. &amp; Hospital</td>
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<td>Jackson Park Hospital</td>
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<td>St. James Hospital</td>
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<td>John H. Stroger Hosp. Cook County</td>
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<td>St. James Hospital</td>
<td>Pontiac</td>
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<td>Kenneth Hall Regional Hospital</td>
<td>E. St. Louis</td>
<td>St. James Hospital &amp; Med Ctr</td>
<td>Olympia Fields</td>
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<td>LaGrange Memorial Hospital</td>
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<td>St. John’s Medical Center</td>
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<td>Little Company Of Mary Hospital</td>
<td>Evergreen Park</td>
<td>St. Mary of Nazareth Hospital</td>
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<td>Louis A. Weiss Memorial Hospital</td>
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<td>St. Marys Medical Center</td>
<td>Galesburg</td>
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<td>Loyola University Medical Center</td>
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<td>MacNeal Hospital</td>
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<td>Marianjoy Rehabilitation Hospital</td>
<td>Wheaton</td>
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<td>Mercy Hospital &amp; Medical Center</td>
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<td>Touchette Regional Hospital</td>
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<td>Mount Sinai Hospital Medical Center</td>
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Medicare Select Identification Card

Group numbers for Medicare Select are:

- 69946-69950
Dental Insurance Card

The dental card is identified by a D prefix in the member’s ID number. The type of coverage is marked DENTS (single coverage) or DENTF (family coverage).

The group number on the dental card may differ from the one on the member’s health insurance card. The dental identification number should not be used when filing a claim for hospital or medical/surgical services.

TO THE DENTAL PROVIDER: All Dental providers should file claims in the usual manner to:

PreDent Plan for Dental Care
P.O. Box 2938
Chicago, Illinois 60690

Customer Service: 1-800-367-6401
BlueExtras Discount Program

Through the BlueExtras discount program, all BCBSIL group members are eligible to save money on value added health care products and services that help support healthy lifestyles. These discounts are for health care products and services not usually covered by the member's health benefits plan. There are no claims to file, no referrals and no pre-authorizations. And there is no additional fee to participate.

Prescription Program

Members save on many brand-name and generic prescription drugs purchased at participating pharmacies, including Osco Drug, Target, Kmart and hundreds more.

Dental Program

Members save on dental services, including exams, cleanings and X-rays.

Vision Program

The majority of the providers that participate in the Members First Vision Network are LensCrafters, Pearle Vision, Sears and JCPenney. Individual providers will be considered in areas where a network is needed.

Providers should note that presentation of this plastic card at your facility does not entitle the bearer to hospital or medical/surgical benefits.