



**BlueCross BlueShield** of Illinois



# The City of Chicago 2026 Enrollment Guide

Blue Choice Options<sup>SM</sup>  
Blue Advantage HMO<sup>SM</sup>

Effective Jan. 1, 2026, to Dec. 31, 2026

Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company,  
an Independent Licensee of the Blue Cross and Blue Shield Association



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More Illinois residents get their health care benefits from Blue Cross and Blue Shield of Illinois than from any other health insurer in the state.

**Customer Service**

Blue Choice Options  
800-772-6895

Blue Advantage HMO  
800-730-8504

BlueCare Dental HMO<sup>SM</sup>  
BlueCare Dental PPO<sup>SM</sup>  
855-557-5487

**Weekdays 8 a.m. – 6 p.m. CT**



# Blue Choice Options – Tiers I, II & III

## Benefits Overview

### Blue Choice Options – Broad Access, Personal Choice, Cost Savings

**You have access to a plan that is designed for members who want the benefits of a PPO and the flexibility to use a large network when the need arises — all at a price lower than our traditional PPO plan.** Blue Choice Options offers the same range of health care benefits and member services as the larger PPO network, but may save you money over other PPO health plans.

You have a choice of providers in the Chicago metropolitan area and Illinois\*

#### Tier I

- Over 103,000 providers
- 254 hospitals
- Pay the lowest out-of-pocket expenses by using a participating provider in the Blue Choice Options network

#### Tier II

- Over 112,000 providers
- 285 hospitals
- Available in all counties in the state
- Pay additional out-of-pocket costs by choosing a participating provider in the larger PPO network

#### Tier III

- Out-of-network providers
- Pay the highest out-of-pocket costs by selecting an out-of-network provider

**Members who choose the Blue Choice Options plan also get access to BlueCard® when traveling outside the state. This national network of independently contracted providers includes more than 95% of hospitals and physicians nationwide.**

### How It All Works: Blue Choice Options – Tiers I, II & III

To receive the highest level of benefits, you and your covered dependents should use the independently contracted doctors and hospitals within the Blue Choice Options network (Tier I). You can receive care from a provider within the larger PPO network (Tier II), but may pay higher out-of-pocket costs. You will pay the highest out-of-pocket cost by choosing an out-of-network provider (Tier III) and may have to pay those fees up front.

\* As of June 2025; report compiled by BCBSIL Provider Data Analytics & Reporting

# Blue Choice Options – Tiers I, II & III

## Benefits Overview

With a PPO-based plan, you have a range of benefits and flexibility to choose your doctor or hospital when you need care. This plan includes an annual deductible that you must satisfy. Qualified medical expenses are applied toward your deductible.

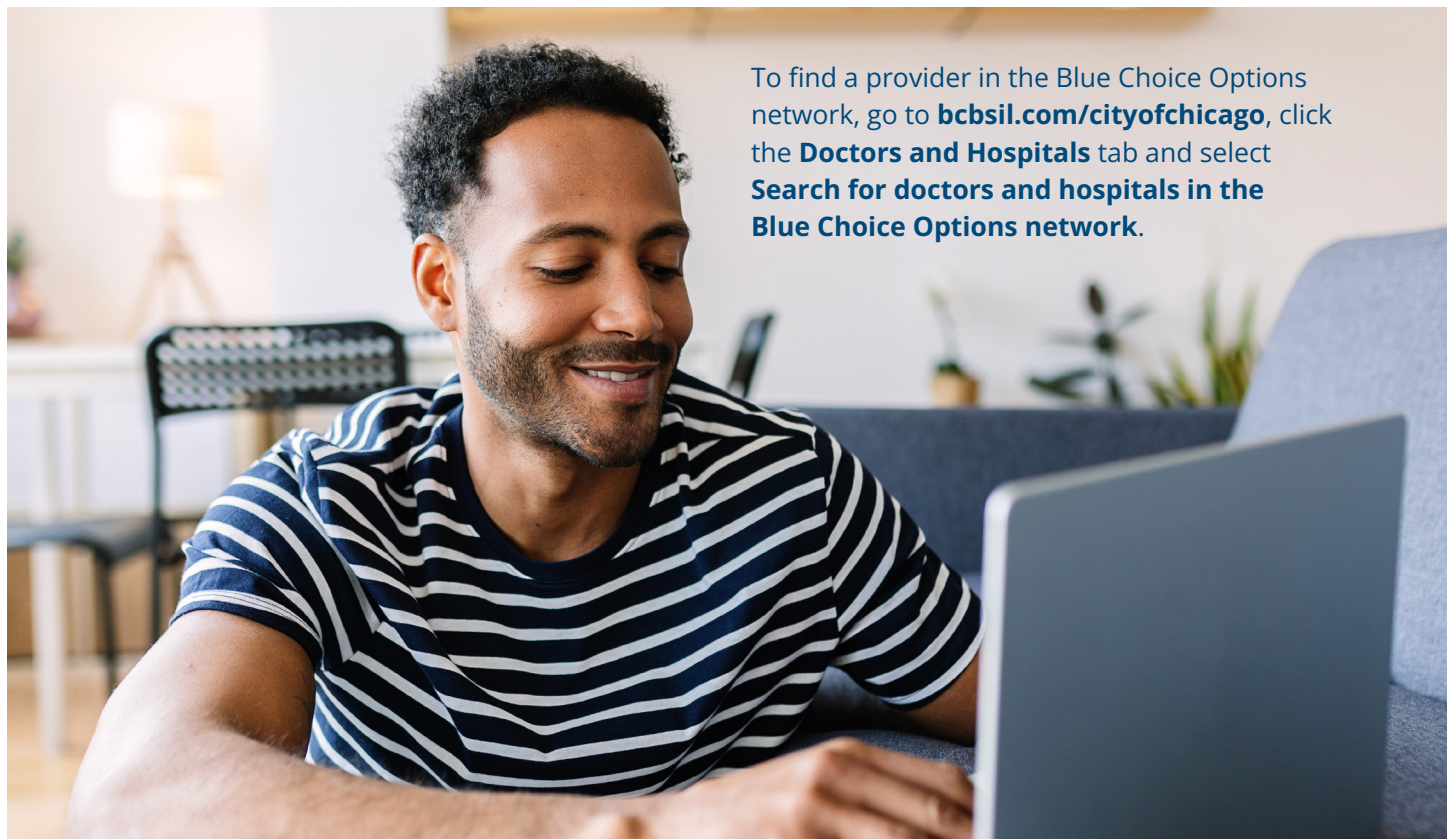
The tiered benefit plan design helps you control your care.

Network access is one of many reasons to choose a PPO-based plan. The networks within BCBSIL include independently contracted hospitals, physicians, therapists, behavioral health professionals and complementary/alternative medicine practitioners.

### Medical Care

Your benefits may include coverage for:\*

- Physician office visits
- Breast cancer screenings
- Cervical cancer screenings
- Inpatient hospital services
- Muscle manipulation services
- Outpatient hospital services
- Physical, speech and occupational therapies
- Outpatient surgery and diagnostic tests
- Infertility treatment
- Maternity care
- Behavioral health and substance use disorder treatment
- Hospital emergency medical and accident treatment



To find a provider in the Blue Choice Options network, go to **[bcbsil.com/cityofchicago](https://bcbsil.com/cityofchicago)**, click the **Doctors and Hospitals** tab and select **Search for doctors and hospitals in the Blue Choice Options network**.

\* Coverage levels vary by health plan, so refer to your plan documents for details.



# Blue Choice Options – Tiers I, II & III

## Benefits Overview

### Preventive Care

Your benefits include preventive care for children and adults, such as physical exams, diagnostic tests and immunizations. Check your group plan for the specific coverage.

### Emergency Care

If you need to go to the emergency room of any hospital, your care will be covered subject to your plan's deductible and any applicable copayments or coinsurance. In an emergency, you should seek care from an ER or other similar facility.

Call **911** or other community emergency resources to obtain assistance in life-threatening situations.\* Your group plan may require that you, a family member or friend contact BCBSIL if you are admitted to the hospital.

### National Coverage

You have nationwide access to contracted providers in networks linked through the BlueCard program when you or your covered dependents live, work or travel anywhere in the country. The national network of independently contracted providers includes more than 80% of all physicians and hospitals in the country. Be sure to use a BlueCard network provider to receive the highest level of benefits.

With the BlueCard program, there are two ways to locate contracted doctors and hospitals:

- Visit [bcbsil.com/cityofchicago](https://bcbsil.com/cityofchicago) to find provider names and locations using Provider Finder, an online search tool. Maps and driving directions are also available.
- Call the toll-free number on your ID card.

\* For medical emergencies, call **911** or your local emergency services first. Talk to your doctor about any health questions or concerns.



Your health care benefit plan travels with you wherever you go — across the country or around the world.

## Blue Choice Options – Tiers I, II & III Practical and Smart

If you have questions about Blue Choice Options, visit [bcbsil.com/cityofchicago](https://bcbsil.com/cityofchicago) or call Customer Service at 800-772-6895.

# Blue Choice Options – Tiers I, II & III

## Benefits Overview

### Reconstructive Surgery Following Mastectomy

Federal and Illinois legislation require group health plans and health insurers to provide coverage for reconstructive surgery following a mastectomy. Specifically, these laws state that health plans that cover mastectomies must also provide coverage in a manner determined in consultation with the attending physician and patient for reconstruction of the breast on which the mastectomy has been performed, surgery and reconstruction of the other breast to produce a symmetrical appearance, and prostheses and treatment of physical complications for all stages of mastectomy, including lymphedema.

Your coverage may also include benefits for baseline and annual mammograms. Check your group plan documents for details.

### Dependent Age Eligibility Mandate

Under federal law, your dependents are eligible for health and/or dental coverage up to age 26 and may not be denied coverage due to marital, student or (in some cases) employment status.

Dependents who have previously served as an active or reserve member of the military are eligible to continue their coverage until age 30 if they are unmarried and live within the service area of the plan, as described in your benefit booklet. Please check with your employer for additional details regarding eligibility requirements.

### International Coverage

When you or your covered dependents travel outside the United States and need medical assistance services, call **800-810-2583** (toll-free) or **804-673-1177** (collect) for information. Blue Cross and Blue Shield has contracts with doctors and hospitals in more than 200 countries. An assistance coordinator, together with a medical professional, can arrange your doctor's appointment or hospitalization, if necessary.

In most cases, providers that participate in the **Blue Cross Blue Shield Global® Core program** will not require you to pay up front for inpatient care. You are responsible for out-of-pocket expenses, such as a deductible, copayment, coinsurance and services that are not covered by your plan. The doctor or hospital should submit your claim.

You also have coverage at non-contracting hospitals, but you will have to pay the doctor or hospital for care at the time of service, then submit an international claim form with the original bills. Call the toll-free number on your ID card for the address. You can get a claim form from your employer, from Customer Service or online at [bcbsil.com/cityofchicago](https://www.bcbsil.com/cityofchicago).





# Blue Advantage HMO

## Benefits Overview

Blue Advantage HMO provides the benefits, Customer Service and flexibility you expect from the trusted Blue Cross and Blue Shield of Illinois name.

When you join Blue Advantage HMO, you choose a contracting medical group within your network.\* You will also need to choose a family practitioner, internist or pediatrician from your chosen medical group to serve as your primary care physician. Your PCP provides or coordinates your health care, helps you make informed decisions and, when necessary, refers you to specialists who are usually within your medical group network. Each specialist referral is authorized for a specific number of visits or time frame (up to one year).

In addition to their PCP, female members also have the option of choosing a woman's principal health care provider to provide or coordinate their health care services. The WPHCP and PCP must be affiliated with or employed by your participating medical group. Physicians in the same medical group have a referral arrangement. You do not need a PCP referral to see your WPHCP.

If you have an HMO question, visit [bcbsil.com/cityofchicago](https://bcbsil.com/cityofchicago) or call Customer Service at **800-730-8504**.

### Blue Advantage HMO network

Blue Advantage HMO gives you access to a broad network of contracting health care providers in Illinois. In fact, your regular doctor may already be part of the network. It's tailored for members who prefer a more affordable health care plan.

\* Contracting medical groups/individual practice associations are independent contractors and are not employees or agents of Blue Cross and Blue Shield of Illinois. Doctors contract independently with the medical groups, which, in turn, contract with BCBSIL. BCBSIL contracts with medical groups to participate in the network, not with individual doctors. Your BCBSIL HMO is your health care benefits plan, not your health care provider.

HMOs offer valuable benefits with the security of predictable copayments.



# Blue Advantage HMO

## Benefits Overview

### Medical Care

A range of benefits includes coverage for:

- Physician office visits
- Outpatient surgery and diagnostic tests
- Screening for breast, cervical, colon and prostate cancer
- Inpatient hospital services
- Maternity care
- Outpatient hospital services
- Inpatient and outpatient mental health and substance use disorder treatment
- Rehabilitative therapy (such as physical, speech and occupational therapy)
- Inpatient and outpatient treatments

To find a medical group and PCP in the network, go to [bcbsil.com/cityofchicago](https://bcbsil.com/cityofchicago), click **Doctors & Hospitals**, then click the **Search for doctors and hospitals in the HMO network** link and select your other criteria. You can also request a printed directory by calling Customer Service at the number on your member ID card.

Each covered family member can choose a different medical group and PCP from the network. It's also easy to change your PCP or medical group for any reason. To select a different PCP within your existing medical group, just call the medical group. To change your medical group, call Customer Service or use the online form available in Blue Access for Members at [bcbsil.com/cityofchicago](https://bcbsil.com/cityofchicago). See your benefit booklet or call Customer Service for more information.

### Preventive Care

Another HMO benefit is coverage for preventive care and wellness services for children and adults, such as routine physicals, screenings, tests and immunizations, including childhood immunizations.

### Out-of-Area Coverage

You can access health care benefits when you or your covered dependents travel or temporarily live out of state.

### Guest Membership

If you or your covered dependents are out of the BCBSIL service area for at least 90 consecutive days, you can apply to become a guest member of participating Blue Cross and Blue Shield Plans. You must remain a permanent resident within your HMO service area to be eligible for guest membership.

To find out if a guest membership is available at your destination, or to sign up with Blue Cross and Blue Shield Plans in other states, call the toll-free number on your ID card before leaving home.





# Blue Advantage HMO

## Benefits Overview

### BlueCard

If you or your covered dependents are traveling outside of Illinois for short periods of time (less than 90 consecutive days) and need urgent or emergency care, you can use the BlueCard program.

In an emergency, go directly to the nearest hospital or call **911** (if it is available in your location). Notify your PCP or BCBSIL about your visit within 48 hours, if possible. For more information about your BlueCard benefits, please call the toll-free number on your ID card.

### Emergency Care

You have health care coverage for hospital ER care, inpatient hospital care directly resulting from any medical emergency and ER follow-up care. Emergency care benefits cover members who have a medical emergency that may occur at any time.

If possible, try to call your PCP before going to the hospital ER. Your PCP or another doctor in your contracting medical group may be able to treat you in the office, helping you avoid a hospital ER visit that could result in an additional expense to you.

However, if you think your condition is a medical emergency, you should go to the nearest hospital ER or dial **911** immediately. Notify your PCP of any emergency treatment received. Emergency care benefits are limited to the initial emergency treatment unless your PCP orders further treatment. Your PCP must provide or coordinate your follow-up care.

### Illinois Dependent Eligibility Mandate

Under federal and Illinois laws, you are allowed to keep your children on your coverage into young adulthood. Specifically, your children are eligible for coverage until they reach age 26 regardless of their residency, employment, student, marital or financial status and, in some cases, other available coverage.

Dependents who have previously served as an active or reserve member of the military are eligible to continue their coverage until age 30 if they are unmarried and live within the service area of the Plan, as described in your benefit booklet.

Please check with your employer for additional details regarding eligibility requirements.

### Reconstructive Surgery

Federal and Illinois legislation require that group health plans and health insurers provide coverage for reconstructive surgery following a mastectomy. These laws state that health plans that cover mastectomies must also provide coverage in a manner determined in consultation with the attending physician and patient for reconstruction of the breast on which the mastectomy has been performed, surgery and reconstruction of the other breast to produce a symmetrical appearance, and prostheses and treatment for physical complications for all stages of mastectomy care, including lymphedema.

Blue Advantage HMO covers these procedures and annual mammograms when ordered by a member's PCP or WPHCP, subject to the terms of the member's applicable health care benefit coverage. Visit [bcbsil.com/cityofchicago](https://www.bcbsil.com/cityofchicago) or call Customer Service for more information.

### Utilization Management

Blue Advantage HMO supports the belief that the best people to determine what medical care you need are you and your doctor. BCBSIL does not get involved in deciding your course of treatment. Your doctor is encouraged to listen to your concerns and discuss all treatment options with you to help you make informed decisions. Your network medical group may review certain referrals or procedures for appropriateness of care. Your HMO doesn't get involved unless you request an appeal from BCBSIL because you disagree with decisions made by your PCP or medical group.

### Substance Use Disorder Treatment

Treatment for substance use disorder (also known as substance abuse) is covered in your benefit plan. Please contact your PCP for a referral to a specialist.

# Provider Finder

## Looking for a Doctor?

Provider Finder is a convenient way to locate doctors and hospitals in your network. You can filter the search results by provider type, specialty, ZIP code, language and gender. Plus, get door-to-door directions with Google Maps™. It's now faster and simpler to do than ever before!


### Find a Doctor Online


Go to [bcbsil.com/cityofchicago](https://bcbsil.com/cityofchicago) and click the **Doctors and Hospitals** tab to get started.

### Using Provider Finder is an easy, fast and secure way to find:

- Family doctors
- Specialists
- Urgent care centers
- Hospitals
- Pharmacies
- Imaging centers
- Behavioral health professionals
- Labs

See how many ways there are to search for what you need!

 **BlueCross BlueShield**  
of Illinois

English 


Log In



Good Afternoon!

Browse or search to find the care you need.


Network  
Blue Options or Blue Choice O...


City, state or zip  
Chicago, IL — 60601


Search for Names and Specialties 


Common Searches: Primary Care  Urgent Care Behavioral Health  Hospital Durable Medical Equipment

**Browse by Category**  
Find results using these care categories

**Cost Estimates**   
Compare costs for any procedure, or find out what your copay is.

**Medical Care**   
Find general doctors, specialists, hospitals, urgent care centers, group practices, labs, an...

**Urgent Care Center**   
Treatment for a condition that is not life threatening, but requires prompt attention

**Behavioral Health**   
Treatment for Mental Health and Substance Use Disorders



# Blue Access for Members

## Your Online Resource

### Go Digital

Let us know how you want to communicate with us. Prefer texting? Sign up for claims and benefit information, health tips and other reminders. Prefer email? We'll send info to your favorite email inbox.

Go to **[mybam.bcbsil.com/account/preferences](https://mybam.bcbsil.com/account/preferences)**.

BCBSIL helps you get the most from your health care benefits with Blue Access for Members. You and all covered dependents age 18 and up can create an account. You can:

- Find care – search for in-network doctors, hospitals, pharmacies and other health care providers.
- Find Spanish-speaking providers.

- Request a new member ID card or get your digital ID card.
- Check the status or history of a claim.
- View or print Explanation of Benefits statements.
- Sign up for text or email alerts.

### It's Easy to Get Started

- 1 Go to **[bcbsil.com/cityofchicago](https://bcbsil.com/cityofchicago)**.
- 2 Click **Log In** and then **Register Now**.
- 3 Use the information on your member ID card to complete the registration process.

Stay connected with BCBSIL and access important health benefit information at any time.

Text **BCBSILAPP** to **33633** to get our app so you can use BAM<sup>SM</sup> wherever you are.\*



\* Message and data rates may apply. Terms, conditions and privacy policy can be found at <https://www.bcbsil.com/member/bcbsil-app>.

## Make Your Wellness Program Membership Work for You

### Experience Wellness Your Way

Well onTarget gives you the tools and resources to create your personal journey — no matter where you may be on your path to wellness.

Well onTarget can give you the support you need to make healthy choices — while rewarding you for your hard work.

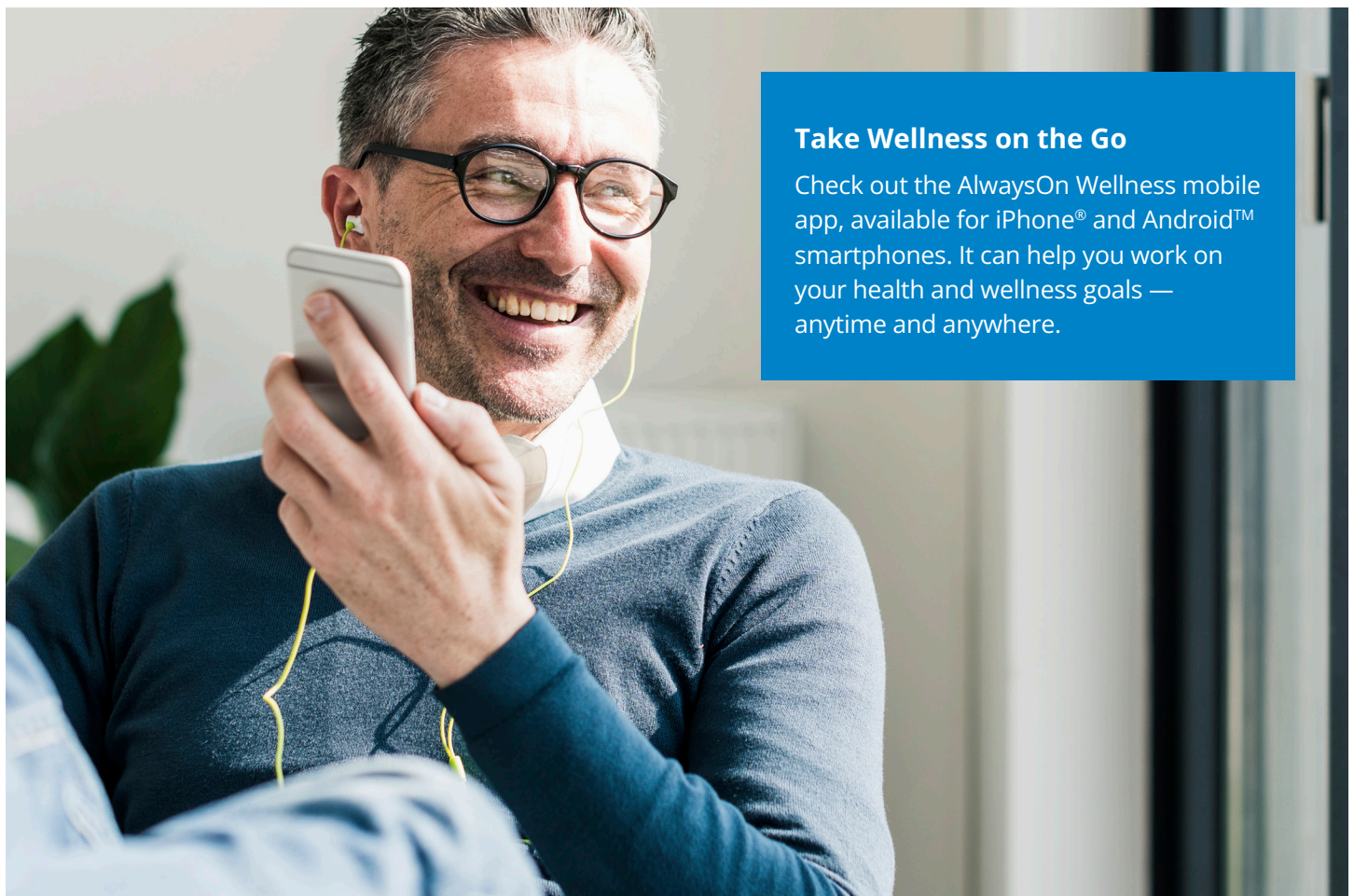
### Member Wellness Portal

The heart of Well onTarget is the member portal, available at [wellontarget.com](https://wellontarget.com). It links you to a suite of inviting programs and tools. Members can use their Blue Access for Members credentials to access the Well onTarget website.

**Health Assessment:** The Health Assessment presents a series of questions to learn more about you.<sup>1</sup> After you complete it, you will get a personal and confidential wellness report. The report offers you tips for living your healthiest life. Your answers will help tailor the Well onTarget portal with the programs that may help you reach your goals. If you choose, you can share this report with your health care provider.

**Self-management programs:** These programs let you work at your own pace to reach your health goals. Learn more about nutrition, fitness, losing weight, quitting smoking, managing stress and more. Track your progress as you make your way through each lesson. Reach your milestones and earn Blue Points<sup>SM, 2</sup>

**Start experiencing the wellness portal today. Go to [wellontarget.com](https://wellontarget.com).**



### Take Wellness on the Go

Check out the AlwaysOn Wellness mobile app, available for iPhone® and Android™ smartphones. It can help you work on your health and wellness goals — anytime and anywhere.



**Online wellness challenges:** Challenge yourself to meet your wellness goals.

**Tools and trackers:** These resources can help keep you on course while making wellness fun. Use symptom checkers and health trackers.

**Fitness tracking:** Track your fitness activity using popular fitness devices and mobile apps.

**Blue Points:** This program can help motivate you to maintain a healthy lifestyle. Earn points for participating in wellness activities. You can redeem points for gift cards.<sup>3</sup>

**Health and wellness content:** Reader-friendly articles about conditions and medicines.

## Fitness Program

Fitness can be easy, fun and affordable. The Fitness Program gives you a choice of gym networks to fit your budget and preferences.<sup>4</sup>

You can visit locations while you're on vacation or traveling for work.

### Other program perks include:

**No long-term contract:** Membership is month-to-month. Flexible plans from \$19 to \$239 per month and studio classes are available.<sup>4</sup>

**Blue Points:** Get 2,500 points for joining the Fitness Program. Earn additional points for weekly visits.

**Convenient payment:** Monthly fees are paid via automatic credit card or bank account withdrawals.

**Web resources:** You can go online to search for locations and track your visits.

**Complementary and alternative medicine:** Discounts through the WholeHealth Living Choices Program, a nationwide network of 40,000 health and wellbeing providers, such as acupuncturists, massage therapists and personal trainers. Register at [whlchoices.com](http://whlchoices.com).

## Join the Fitness Program

Just call the toll-free number **888-762-BLUE (2583)** Monday through Friday, between 7 a.m. and 7 p.m. CT. You may also sign up by logging in to BAM at [bcbsil.com/cityofchicago](http://bcbsil.com/cityofchicago). Select the **Wellness** tab at the top of the page, scroll down to the **Fitness Program** section, click **Learn More** and follow the prompts.

## Wellness Program Questions?

Call Well onTarget's Customer Service at **877-806-9380**.



1. Well onTarget is a voluntary wellness program. Completion of the Health Assessment is not required for participation in the program. Well onTarget is an informational resource provided to members and is not a substitute for the independent medical judgment of a health care provider. Members are instructed to consult with their health care provider before beginning their journey toward wellness.

2. Blue Points Program Rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal at [wellontarget.com](http://wellontarget.com) for further information.

3. Member agrees to comply with all applicable federal, state and local laws, including making all disclosures and paying all taxes with respect to their receipt of any reward.

4. Taxes apply. Individuals must be at least 18 years old to purchase a membership. Dependents, 16-17 years old, can join but must be accompanied to the location by a parent/guardian who is also a Fitness Program member. Check your preferred location to see their membership age policy. Underage dependents can log in and join through the primary member's account as an "additional member."

The Fitness Program is provided by Tivity Health™ Services, LLC, an independent contractor which administers the Prime® Network of fitness centers. The Prime Network is made up of independently-owned and managed fitness centers. Prime is a registered trademark of Tivity Health, Inc. Tivity Health is a trademark of Tivity Health, Inc.

AlwaysOn is owned and operated by Onlife Health Inc., an independent company that has contracted with Blue Cross and Blue Shield of Illinois to provide digital health management for members with coverage through BCBSIL.

The WholeHealth Living Choices program is administered by Tivity Health™ Services, LLC. This is NOT insurance. Some of the services offered through this program may be covered by a health plan. The relationship between these vendors and Blue Cross and Blue Shield of Illinois is that of independent contractors.

BCBSIL makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them

# Where You Go for Care Matters

Knowing Your Options May Save You Money

## Where to Go for Care



What do you do if your clutch player breaks an arm in the big game? Or you slice your finger chopping veggies? Or have stomach cramps after last night's sushi date? Often the choice is clear. If you have signs of a heart attack, it's best to go to the emergency room. But what if you have a sore throat? Or lower back pain?

Knowing where to go can make a big difference in the cost of your care — especially when you use in-network providers.

**We make it easy to find independently contracted, in-network providers near you:**

- Go to **bcbsil.com** and click **Find Care**.
- For personalized search results, log in or register at **bcbsil.com** and search in Blue Access for Members.
- Call Customer Service at the number on your ID card.

### Doctor

Is your blood pressure high? Are allergies making you miserable? Can't sleep? Your go-to provider is a good place to start. Some even offer telemedicine. If you need a specialist, your doctor will tell you.

**Good for:** health exams, shots, cough, sore throat

**Average Wait:** check with office

**Cost:** in network \$ out of network \$\$



### Retail Health Clinic

Need a flu shot? Feel queasy? Have an earache or rash? Many grocery stores and pharmacies have on-site medical clinics. Some may even see patients evenings, weekends and holidays.

**Good for:** headache, stomach ache, sinus pain

**Average Wait:** check with clinic

**Cost:** in network \$ out of network \$\$





## Urgent Care Center

Sprain your ankle? Have a monster migraine? Can't stop coughing? These centers offer non-emergency care when your doctor's office isn't open evenings, weekends or holidays. Some may offer online booking.

**Good for:** back pain, vomiting, animal bite, asthma

**Average Wait:** often less than ER

**Cost:** in network \$\$ out of network \$\$\$



## Hospital ER

Worried you may be having a heart attack? Did you black out after a nasty fall? ER doctors and staff treat serious and life-threatening health issues 24/7.

**Good for:** chest pain, bleeding, broken bones

**Average Wait:** varies

**Cost:** \$\$\$\$



## Know the Difference: Freestanding ER vs. Urgent Care Center

Freestanding ERs look a lot like urgent care centers, but may not be affiliated with an in-network hospital. That means you could end up with a hefty bill (or several bills). You might even be sent to a hospital ER for care! Here are ways to spot a freestanding ER:

1. Look for "Emergency" on the building exterior.
2. Check the hours. If it's open 24/7, it's a freestanding ER. Urgent care centers close at night.
3. Confirm it's not connected to a hospital.
4. Ask if it follows the copay, coinsurance and deductible payment model.

Members are strongly advised to search and verify the network status of any health care provider or facility before receiving care to avoid unexpected charges. Network participation may change, and it is the member's responsibility to review whether a provider is in network at the time of service.

Examples given for each care scenario are not intended as an exhaustive list. You may seek care and be treated for other conditions or illnesses other than those cited as examples.

Information provided in this flier is not intended as medical advice, nor meant to be a substitute for the individual medical judgment of a doctor or other health care professional. Please check with your doctor for individualized advice on the information provided. Coverage may vary depending on your specific benefit plan and use of network providers. For questions, please call the number on your member ID card.

**If you need emergency care, call 911 or seek help from any doctor or hospital immediately.**

**Note:** Many health care providers offer telehealth appointments. Ask your preferred provider if they do and if it is appropriate for your condition(s).



## A Discount Program for You



Blue365 is just one more advantage you have as a member of BCBSIL. With this program, you may save money on health and wellness products and services from top retailers that are not covered by insurance. There are no claims to file and no referrals or prior authorizations.

Sign up for Blue365 at [blue365deals.com/BCBSIL](https://blue365deals.com/BCBSIL). Weekly “Featured Deals” will be emailed to you. These deals offer special savings for a short period of time. Here are some of the ongoing deals offered through Blue365:

### [EyeMed](#) | [Davis Vision<sup>SM</sup>](#)

You can save on eye exams, eyeglasses, contact lenses and accessories. You have access to national and regional retail stores and local eye doctors. You may also enjoy possible savings on laser vision correction.

### [TruHearing<sup>®</sup>](#) | [Beltone<sup>™</sup>](#) | [Start Hearing](#)

You may get possible savings on hearing tests, evaluations and hearing aids. Discounts may also be available for your immediate family members.

### [Dental Solutions<sup>SM</sup>](#)

You may get dental savings with Dental Solutions. You may receive a dental discount card that provides access to discounts of up to 50% at more than 70,000 dentists and more than 254,000 locations.\*

### [Sun Basket](#) | [Nutrisystem<sup>®</sup>](#)

Help reach your weight loss goals with savings from leading programs. You may save on healthy meals, membership fees (where applicable), products and services.

### [Fitbit<sup>®</sup>](#)

You can customize your workout routine with Fitbit’s family of trackers and smartwatches that can be employed seamlessly with your lifestyle, your budget and your goals. You’ll get a 20% discount on Fitbit devices, plus free shipping.

### [SKECHERS<sup>®</sup>](#)

SKECHERS, an award-winning leader in the footwear industry, offers exclusive pricing on select men’s and women’s styles. You can get 30% off, plus free shipping for your online orders.

### [InVite<sup>®</sup> Health](#)

InVite Health offers quality vitamins and supplements, educational resources and a team of health care experts for guidance to select the correct product at the best value. Get 50% off the retail price of non-genetically modified microorganism (non-GMO) vitamins and supplements.

### [eMindful](#)

Get up to a 50% discount on any of eMindful’s live streaming or recorded premium courses. Apply mindfulness to your life including stress reduction, mindful eating, chronic pain management, yoga, Qigong movements and more.



See all the Blue365 deals and learn more at [blue365deals.com/BCBSIL](https://blue365deals.com/BCBSIL).



\* Dental Solutions requires a \$9.95 signup and \$6 monthly fee.

The relationship between these vendors and BCBSIL is that of independent contractors. BCBSIL makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

Blue365 is a discount program only for BCBSIL members. This is NOT insurance. Some of the services offered through this program may be covered under the health plan you choose to offer. Employees should check their benefit booklet or call the customer service number on their ID card for specific benefit facts.

Use of Blue365 does not change monthly payments, nor do costs of the services or products count toward any maximums and/or plan deductibles. Discounts are only given through vendors that take part in this program and may change at any time. BCBSIL does not guarantee or make any claims or recommendations about the program's services or products. Members should consult their doctor before using these services and products. BCBSIL reserves the right to stop or change this program at any time without notice.

# Important Information

## Know Your Rights and Responsibilities

BCBSIL respects and honors your rights. In return, we ask that you know your responsibilities. To learn more, visit our website at [bcbsil.com/member](https://bcbsil.com/member) and log in to view the "Member Rights and Responsibilities." Navigate to **Coverage > Coverage and Benefits**. The link is on the right-hand side. You can also find a summary of your rights and responsibilities in your benefit book. If you don't have your benefit book, please call the toll-free number on your ID card to ask for a copy.

<b>Health Care Coverage Is Important For Everyone</b>	
We do not discriminate on the basis of race, color, national origin (including limited English knowledge and first language), age, disability, or sex (as understood in the applicable regulation). We provide people with disabilities with reasonable modifications and free communication aids to allow for effective communication with us. We also provide free language assistance services to people whose first language is not English.	
To receive reasonable modifications, communication aids or language assistance free of charge, please call us at 855-710-6984.	
If you believe we have failed to provide a service, or think we have discriminated in another way, you can file a grievance with:	
Office of Civil Rights Coordinator Attn: Office of Civil Rights Coordinator 300 E. Randolph St., 35th Floor Chicago, IL 60601	Phone: 855-664-7270 (voicemail) TTY/TDD: 855-661-6965 Fax: 855-661-6960 Email: <a href="mailto:civilrightscoordinator@bcbsil.com">civilrightscoordinator@bcbsil.com</a>
You can file a grievance by mail, fax or email. If you need help filing a grievance, please call the toll-free phone number listed on the back of your ID card (TTY: 711).	
You may file a civil rights complaint with the US Department of Health and Human Services, Office for Civil Rights, at:	
US Dept of Health & Human Services 200 Independence Avenue SW Room 509F, HHH Building Washington, DC 20201	Phone: 800-368-1019 TTY/TDD: 800-537-7697 Complaint Portal: <a href="https://ocrportal.hhs.gov/ocr/smartscreen/main.jsf">ocrportal.hhs.gov/ocr/smartscreen/main.jsf</a> Complaint Forms: <a href="https://hhs.gov/civil-rights/filing-a-complaint/index.html">hhs.gov/civil-rights/filing-a-complaint/index.html</a>

This notice is available on our website at [bcbsil.com/legal-and-privacy/non-discrimination-notice](https://bcbsil.com/legal-and-privacy/non-discrimination-notice)

ATTENTION: If you speak another language, free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call 855-710-6984 (TTY: 711) or speak to your provider.

Español Spanish	ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También están disponibles de forma gratuita ayuda y servicios auxiliares apropiados para proporcionar información en formatos accesibles. Llame al 855-710-6984 (TTY: 711) o hable con su proveedor.
العربية Arabic	تنبيه: إذا كنت تتحدث اللغة العربية، فستتوفر لك خدمات المساعدة اللغوية المجانية. كما تتوفر وسائل مساعدة وخدمات مناسبة لتوفير المعلومات بتنسيقات يمكن الوصول إليها مجانًا. اتصل على الرقم 855-710-6984 (TTY: 711) أو تحدث إلى مقدم الخدمة.



中文 Chinese	注意：如果您说中文，我们将免费为您提供语言协助服务。我们还免费提供适当的辅助工具和服务，以无障碍格式提供信息。致电 855-710-6984（文本电话：711）或咨询您的服务提供商。
Français French	ATTENTION : Si vous parlez Français, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le 855-710-6984 (TTY : 711) ou parlez à votre fournisseur.
Deutsch German	ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistentendienste zur Verfügung. Entsprechende Hilfsmittel und Dienste zur Bereitstellung von Informationen in barrierefreien Formaten stehen ebenfalls kostenlos zur Verfügung. Rufen Sie 855-710-6984 (TTY: 711) an oder sprechen Sie mit Ihrem Provider.
ગુજરાતી Gujarati	ધ્યાન આપો: જો તમે ગુજરાતી બોલતા હો તો મફત ભાષાકીય સહાયતા સેવાઓ તમારા માટે ઉપલબ્ધ છે. યોગ્ય ઓફિસલરી સહાય અને એક્સેસિબલ ફોર્મેટમાં માહિતી પૂરી પાડવા માટેની સેવાઓ પણ વિના મૂલ્યે ઉપલબ્ધ છે. 855-710-6984 (TTY: 711) પર કોલ કરો અથવા તમારા પ્રદાતા સાથે વાત કરો.
हिंदी Hindi	ध्यान दें: यदि आप हिंदी बोलते हैं, तो आपके लिए निःशुल्क भाषा सहायता सेवाएं उपलब्ध होती हैं। सुलभ प्रारूपों में जानकारी प्रदान करने के लिए उपयुक्त सहायक साधन और सेवाएँ भी निःशुल्क उपलब्ध हैं। 855-710-6984 (TTY: 711) पर कॉल करें या अपने प्रदाता से बात करें।
Italiano Italian	ATTENZIONE: se parli Italiano, sono disponibili servizi di assistenza linguistica gratuiti. Sono inoltre disponibili gratuitamente ausili e servizi ausiliari adeguati per fornire informazioni in formati accessibili. Chiama l'855-710-6984 (tty: 711) o parla con il tuo fornitore.
한국어 Korean	주의: 한국어 를 사용하시는 경우 무료 언어 지원 서비스를 이용하실 수 있습니다. 이용 가능한 형식으로 정보를 제공하는 적절한 보조 기구 및 서비스도 무료로 제공됩니다. 855-710-6984(TTY: 711)번으로 전화하거나 서비스 제공업체에 문의하십시오.
Diné Navajo	SHOOH: Diné bee yáníłti'gogo, saad bee aná'awo' bee áka'anída'awo'ít'áá jiik'eh ná hólq. Bee ahil hane'go bee nida'anishí t'áá ákodaat'éhígíí dóó bee áka'anída'wo'í áko bee baa hane'í bee hadadilyaa bich'í' ahoot'í'ígíí éí t'áá jiik'eh hólq. Kohjį' 855-710-6984 (TTY: 711) hodíłnih doodago nika'análwo'í bich'í' hanidzihi.
فارسی Farsi	توجه: اگر فارسی صحبت می کنید، خدمات پشتیبانی زبانی رایگان در دسترس شما قرار دارد. همچنین کمک ها و خدمات پشتیبانی مناسب برای ارائه اطلاعات در قالب های قابل دسترس، به طور رایگان موجود می باشند. با شماره 855-710-6984 (تله تایپ: 711) تماس بگیرید یا با ارائه دهنده خود صحبت کنید.
Polski Polish	UWAGA: Osoby mówiące po polsku mogą skorzystać z bezpłatnej pomocy językowej. Dodatkowe pomoce i usługi zapewniające informacje w dostępnych formatach są również dostępne bezpłatnie. Zadzwoń pod numer 855-710-6984 (TTY: 711) lub porozmawiaj ze swoim dostawcą.
РУССКИЙ Russian	ВНИМАНИЕ: Если вы говорите на русский, вам доступны бесплатные услуги языковой поддержки. Соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах также предоставляются бесплатно. Позвоните по телефону 855-710-6984 (TTY: 711) или обратитесь к своему поставщику услуг.
Tagalog Tagalog	PAALALA: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga libreng serbisyong tulong sa wika. Magagamit din nang libre ang mga naaangkop na auxiliary na tulong at serbisyo upang magbigay ng impormasyon sa mga naa-access na format. Tumawag sa 855-710-6984 (TTY: 711) o makipag-usap sa iyong provider.
اردو Urdu	توجہ دیں: اگر آپ اردو بولتے ہیں، تو آپ کے لیے زبان کی مفت مدد کی خدمات دستیاب ہیں۔ قابل رسائی فارمیٹس میں معلومات فراہم کرنے کے لیے مناسب معاون امداد اور خدمات بھی مفت دستیاب ہیں۔ 855-710-6984 (TTY: 711) پر کال کریں یا اپنے فراہم کنندہ سے بات کریں۔
Việt Vietnamese	LƯU Ý: Nếu bạn nói tiếng Việt, chúng tôi cung cấp miễn phí các dịch vụ hỗ trợ ngôn ngữ. Các hỗ trợ dịch vụ phù hợp để cung cấp thông tin theo các định dạng dễ tiếp cận cũng được cung cấp miễn phí. Vui lòng gọi theo số 855-710-6984 (Người khuyết tật: 711) hoặc trao đổi với người cung cấp dịch vụ của bạn.



**BlueCross BlueShield** of Illinois

Promontory Point, a 40-acre, manmade peninsula at the south end of Burnham Park, is a lakefront park made entirely of landfill. The peninsula juts out into Lake Michigan and displays some of the best Chicago skyline views in the city. It also allows visitors to enjoy vibrant foliage with the lake as a spectacular backdrop.

Alfred Caldwell designed the landscaping, following the Prairie School style, which uses native plants and stone. An official Chicago Landmark, it opened to the public in 1937 and is named on the National Register of Historic Places.

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This document is for comparison purposes only and is a brief summary of benefits. For full benefit information, please refer to your contract or certificate (Health Care Benefit Program booklet).

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