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| BCBSIL - Black Left 2007 | | |  | | | |
| **BENEFIT PLAN SELECTION (BPS) - ACA SMALL GROUP** | | | | | | |
| **Please complete & return this form in its entirety, including the required signatures** | | | | | | |
| **Section 1- Account Information:** | | | | | | |
| 1. Employer Name: |  | | | | 1. SIC Code |  |
| 1. Account #: |  | 1. Effective Date: | |  | 1. Anniversary Date: |  |
| |  | | --- | | * Only Individual cost shares are listed out for each plan. * A group may select up to six health plan options. * A group may select one dental plan or two dental plans if 10 or more are enrolled. * For additional product detail, please utilize Summary of Benefits and Coverage (SBC) and Product Plan Grids | | | | | | | |
| **Billing Method Selection**  Please select one of the following billing methods.  (For Existing Accounts: If no selection is made, your plans will default to their current billing method.)  Composite Billing  Age Billing  **Section 2a- Renewing Groups Only:** (\*New Business update to Section 3)   |  |  |  |  | | --- | --- | --- | --- | | Current Plan:  Please list current plan(s) below | Retaining Plan: | Replacing Plan:  Please list replacement plan in space below. | | |  | **Yes**  **No** |  | | |  | **Yes**   **No** |  | | |  | **Yes**  **No** |  | | |  | **Yes**   **No** |  | | |  | **Yes**   **No** |  | | |  | **Yes**  **No** |  | | |  | **Yes**   **No** |  | | |  | **Yes**  **No** |  | | | **Section 2b- Renewing Groups Only:** (\*New Business update to Section 3) | | | | **Adding Plan** (Medical and/or Dental)**:**  Please list new plan(s) below | | | |  | | | |  | | | |  | | | |  | | | |  | | | |  | | | |  | | | |  | | |   **Section 3 - New Business Group Number:**  Please select plan designs (Up to a maximum of 6 plans) | | | | | | |
| |  |  |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | **A. Blue Choice Preferred** | | | | | | | | | | | | | | **2022 Plan ID** | | **Deductible (In/Out)** | | **Office Visit/**  **Specialist** | | **Coins**  **(In/Out)** | | **OPX**  **(In/Out)** | **ER**  **Copay\*1** | **Urgent Care**  **Copay** | **Non-Preferred Pharmacy\*\*** | | | **Platinum** | | | | | | | | | | | | | | P5E2BCE | | $250/$500 | | $30/$60 | | 80%/50% | | $1250/Unlimited | $400 | $60 | $10/$20/$55/$95/$150/$250 | | | P5E1BCE | | $500/$1000 | | $20/$40 | | 90%/60% | | $1500/Unlimited | $400 | $75 | $10/$20/$70/$120/$150/$250 | | | **Gold** | | | | | | | | | | | | | | G532BCE | | $1500/$3000 | | $40/$60 | | 80%/50% | | $5500/Unlimited | $400 | $75 | $15/$25/$70/$120/$250/$350 | | | G531BCE | | $2500/$5000 | | $20/$60 | | 80%/50% | | $5000/Unlimited | $400 | $75 | $10/$20/$55/$95/$150/$250 | | | G530BCE | | $3750/$7500 | | $35/$55 | | 100%/100% | | $3750/$7500 | $400 | $75 | $10/$20/$55/$95/$150/$250 | | | **Silver** | | | | | | | | | | | | | | S532BCE\*2 | | $3250/$6500 | | $50/$70 | | 60%/50% | | $8550/Unlimited | $500 | $75 | $10/$20/$70/$120/$150/$250 | | | S531BCE | | $4700/$9400 | | $45/$65 | | 80%/50% | | $8550/Unlimited | $500 | $75 | $10/$20/$70/$120/$150/$250 | | | S535BCE | | $7550/$15100 | | $30/$50 | | 100%/100% | | $7550/$15100 | $500 | $75 | $10/$20/$70/$120/$150/$250 | | | **Blue Choice Preferred HSA Plans** | | | | | | | | | | | | | | **2022 Plan ID** | **HSA**  **Contr.** | | **Deduct**  **(In/Out)** | | **Office Visit/**  **Specialist** | | **Coins**  **(In/Out)** | **OPX**  **(In/Out)** | **ER**  **Copay** | **Urgent Care**  **Copay** | | **Non-Preferred Pharmacy\*\*** | | **Gold** | | | | | | | | | | | | | | G533BCE\*3 | $50-$350 | | $2900/  $5800 | | 90%/90% | | 90%/  60% | $3600/Unlimited | DC/90% | DC/90% | | 80%/80%/70%/60%/60%/50% | | G535BCE | $350-$700 | | $2900/  $5800 | | 80%/80% | | 80%/  50% | $5250/Unlimited | DC/80% | DC/80% | | 80%/80%/70%/60%/60%/50% | | **Silver** | | | | | | | | | | | | | | S534BCE | $0-$115 | | $4800/  $9600 | | 100%/100% | | 100%/  100% | $4800/$9600 | NA | NA | | 100% | | S5J1BCE | $150-  $400 | | $6000/  $12000 | | 100%/100% | | 100%/  100% | $6000/$12000 | NA | NA | | 100% | | **Bronze** | | | | | | | | | | | | | | B536BCE | $0 | | $6650/  $13300 | | 80%/80% | | 80%/  50% | $6900/Unlimited | $250 | DC/80% | | 80%/80%/70%/60%/60%/50% | | B535BCE | $0 | | $6900/  $13800 | | 100%/100% | | 100%/  100% | $6900/$13800 | $250 | NA | | 100% | | All health plans are embedded with pediatric eye exams (and select pediatric hardware) and vision discounts.  Virtual Visits are available from a participating provider for certain non-emergency services  \*\*The prescription benefits outlined above are the non-preferred copays. If a member goes to a preferred pharmacy, then a lower copay may apply.  \*1 ER copays are per-occurrence deductibles, member is responsible for the listed copay amount and the rest of the billable charge is subject to deductible and coinsurance.  \*2 $500 copay on Imaging (CT/PET Scans, MRIs), deductible and coinsurance do not apply.  \*3 Select HDHP-HSA preventive prescription drugs will be covered with no member cost share | | | | | | | | | | | | |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | |  | | | | | | | | | **B. Blue Precision HMO** | | | | | | | | | **2022 Plan ID** | **Deductible (In)** | **Office Visit/**  **Specialist** | **Coins**  **(In)** | **OPX**  **(In)** | **ER**  **Copay\*1** | **Urgent Care Copay** | **Pharmacy** | | **Platinum** | | | | | | | | | P506PSN\*2 | $0 | $10/$45 | 100% | $1500 | $300 | $45 | $0/$10/$50/$100/$150/$250 | | P5J1PSN\*3 | $0 | $20/$30 | 100% | $2000 | $300 | $30 | $0/$10/$50/$100/$150/$250 | | P5E1PSN\*4 | $1000 | $25/$50 | 80% | $3000 | $400 | $50 | $0/$10/$50/$100/$150/$250 | | **Gold** | | | | | | | | | G5J2PSN\*5 | $0 | $50/$70 | 100% | $5000 | $500 | $70 | $10/$20/$50/$100/$250/$350 | | G532PSN\*4 | $2500 | $55/$75 | 70% | $8550 | $1000 | $75 | $10/$20/$50/$100/$250/$350 | | **Silver** | | | | | | | | | S531PSN\*6 | $3000 | $40/$60 | 80% | $8550 | $1000 | $60 | $10/$20/$50/$100/$250/$350 | | S530PSN\*7 | $7000 | $55/$75 | 70% | $7900 | $700 | $75 | $0/$10/$50/$100/$150/$250 | | All health plans are embedded with pediatric eye exams (and select pediatric hardware) and vision discounts.  \*1 - ER copays are per-occurrence deductibles, member is responsible for the listed copay amount and the rest of the billable charge is subject to deductible and  coinsurance.  \*2 - $250 copay and no deductible/coinsurance on Imaging (CT/PET Scans, MRIs). $45 copay and no deductible/coinsurance on capitated services: Rehabilitative Speech  Occupational/Physical Therapy, Laboratory services, X-rays and Diagnostic Imaging, Outpatient Surgery.  \*3 - $250 copay and no deductible/coinsurance on Imaging (CT/PET Scans, MRIs). $60 copay and no deductible/coinsurance on capitated services: Rehabilitative Speech  Occupational/Physical Therapy, Laboratory services, X-rays and Diagnostic Imaging, Outpatient Surgery.  \*4 - No deductible/coinsurance on capitated services: Imaging, Rehabilitative Speech/Occupational/Physical Therapy, Laboratory services, X-rays and Diagnostic Imaging,  Outpatient Surgery.  \*5 - $400 copay and no deductible/coinsurance on Imaging (CT/PET Scans, MRIs). $100 copay and no deductible/coinsurance on capitated services: Rehabilitative Speech  Occupational/Physical Therapy, Laboratory services, X-rays and Diagnostic Imaging, Outpatient Surgery.  \*6 - $750 copay on Imaging (CT/PET/MRI) $250 copay on other capitated services: Rehabilitative Speech/Occupational/Physical Therapy, Laboratory services, X-rays and  Diagnostic Imaging, Outpatient surgery.  \*7 - $400 copay on Imaging (CT/PET Scans, MRIs), deductible and coinsurance do not apply. $70 copay and no deductible/coinsurance on capitated services: Rehabilitative Speech/Occupational/Physical Therapy, Laboratory services, X-rays and Diagnostic Imaging, Outpatient Surgery | | | | | | | | |  | | | | | | | | | | | | | | |

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| **C.     Blue Options**  **Tiered Network (Blue Options – BCO / PPO – PPO / OON – Out of Network)** | | | | | | | | | | | |
| **2022 Plan ID** | **Deductible**  (BCO/  PPO/  OON | **PCP Copay** (BCO/  PPO) | **SPC**  **Copay**  (BCO/  PPO) | **Coins**  (BCO  /PPO/  OON) | **OPX**  (BCO/  PPO/  OON) | **ER**  **Copay\*1** | **Urgent Care Copay** | | | **Non-Preferred Pharmacy\*\*** | |
| **Gold** | | | | | | | | | | | |
| G506OPT | $750/  $1750/  $3500 | $40/$60 | $60/$100 | 80%/  70%/  50% | $6250/  $8000/  Unlimited | $600 | $75 | | $20/$30/$70/$120/$250/$350 | | |
| G508OPT | $1500/  $3250/  $6500 | $30/$55 | $45/$95 | 90%/  70%/  50% | $5250/  $7250/  Unlimited | $600 | $75 | | $20/$30/$70/$120/$250/$350 | | |
| G507OPT | $2000/  $3500/  $7000 | $35/$60 | $50/$100 | 90%/  70%  50% | $3750/  $6750/  Unlimited | $400 | $75 | | $20/$30/$70/$120/$250/$350 | | |
| **Silver** | | | | | | | | | | | |
| S506OPT | $4850/  $5850/  $11700 | $40/60 | $60/$100 | 80%/  60%/  50% | $7350/  $8700/  Unlimited | $600 | $75 | | $20/$30/$70/$120/$250/350 | | |
| **Blue Options HSA Plans** | | | | | | | | | | | |
| **2022 Plan ID** | **HSA**  **Cont.** | **Deductible**  (BCO/  PPO/  OON | **PCP Copay** (BCO/  PPO) | **SPC**  **Copay** (BCO/  PPO | **Coins**  (BCO  /PPO/  OON) | **OPX**  (BCO/  PPO/  OON) | **ER**  **Copay** | **Urgent Care Copay** | | | **Non-Preferred Pharmacy\*\*** |
| **Gold** | | | | | | | | | | | |
| G5K1OPT | $50-$325 | $2900/  $4600/  $9200 | 100%/80% | 100%/80% | 100%/  80%/  60% | $2900/  $6550/  Unlimited | NA | NA | | | 100% |
| **Silver** | | | | | | | | | | | |
| S507OPT | $0 | $4000/  $4750/  $9500 | 100%/80% | 100%/80% | 100%/  80%/  50% | $4000/  $6900/  Unlimited | NA | NA | | | 100% |
| All health plans are embedded with pediatric eye exams (and select pediatric hardware) and vision discounts.  Virtual Visits are available from a participating provider for certain non-emergency services.  \*\*The prescription benefits outlined above are the non-preferred copays. If a member goes to a preferred pharmacy, then a lower copay may apply  \*1 ER copays are per-occurrence deductibles, member is responsible for the listed copay amount and the rest of the billable charge is subject to deductible and coinsurance. | | | | | | | | | | | |

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| **D. PPO (Participating Provider Options)** |

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| **2022 Plan ID** | **Deductible**  **(In/Out)** | | **Office Visit/**  **Specialist** | | **Coins**  **(In/Out)** | | **OPX**  **(In/Out)** | | **ER**  **Copay\*1** | | **Urgent Care**  **Copay** | | **Non-Preferred Pharmacy\*\*** | |
| **Platinum** | | | | | | | | | | | | | | |
| P503PPO | $250/$500 | | $30/$60 | | 80%/50% | | $1250/Unlimited | | $400 | | $60 | | $10/$20/$55/$95/$150/$250 | |
| P5E1PPO | $500/$1000 | | $20/$40 | | 90%/60% | | $1500/Unlimited | | $400 | | $75 | | $10/$20/$70/$120/$150/$250 | |
| **Gold** | | | | | | | | | | | | | | |
| G534PPO | $1000/$2000 | | $50/$70 | | 80%/50% | | $6750/Unlimited | | $500 | | $75 | | $10/$20/$70/$120/$150/$250 | |
| G532PPO | $1500/$3000 | | $40/$60 | | 80%/50% | | $5500/Unlimited | | $400 | | $75 | | $15/$25/$70/$120/$250/$350 | |
| G536PPO | $2000/$4000 | | $45/$65 | | 90%/60% | | $5000/Unlimited | | $500 | | $75 | | $15/$25/$70/$120/$250/$350 | |
| G531PPO | $2500/$5000 | | $20/$60 | | 80%/50% | | $5000/Unlimited | | $400 | | $75 | | $10/$20/$55/$95/$150/$250 | |
| G537PPO | $2600/$5200 | | 100%/100% | | 100%/100% | | $2600/$5200 | | NA | | NA | | 100% | |
| G530PPO | $3750/$7500 | | $35/$55 | | 100%/100% | | $3750/$7500 | | $400 | | $75 | | $10/$20/$55/$95/$150/$250 | |
| **Silver** | | | | | | | | | | | | | | |
| S532PPO\*2 | $3250/$6500 | | $50/$70 | | 60%/50% | | $8550/Unlimited | | $500 | | $75 | | $10/$20/$70/$120/$150/$250 | |
| S531PPO | $4700/$9400 | | $45/$65 | | 80%/50% | | $8550/Unlimited | | $500 | | $75 | | $10/$20/$70/$120/$150/$250 | |
| S535PPO | $7550/$15100 | | $30/$50 | | 100%/100% | | $7550/$15100 | | $500 | | $75 | | $10/$20/$70/$120/$150/$250 | |
| **PPO HSA Plans** | | | | | | | | | | | | | | |
| **2022 Plan ID** | **HSA**  **Contr.** | **Deductible**  **(In/Out)** | | **Office Visit/**  **Specialist** | | **Coins**  **(In/Out)** | | **OPX**  **(In/Out)** | | **ER**  **Copay\*1** | | **Urgent Care**  **Copay** | | **Non-Preferred Pharmacy\*\*** |
| **Gold** | | | | | | | | | | | | | | |
| G533PPO\*3 | $50-$350 | $2900/  $5800 | | 90%/90% | | 90%/  60% | | $3600/Unlimited | | DC/90% | | DC/90% | | 80%/80%/70%/60%/60%/50% |
| G535PPO | $350-$700 | $2900/  $5800 | | 80%/80% | | 80%/  50% | | $5250/Unlimited | | DC/80% | | DC/80% | | 80%/80%/70%/60%/60%/50% |
| **Sliver** | | | | | | | | | | | | | | |
| S534PPO | $0-$115 | $4800/  $9600 | | 100%/100% | | 100%/  100% | | $4800/$9600 | | NA | | NA | | 100% |
| S5J1PPO | $150-$400 | $6000/  $12000 | | 100%/100% | | 100%/  100% | | $6000/$12000 | | NA | | NA | | 100% |
| **Bronze** | | | | | | | | | | | | | | |
| B536PPO | $0 | $6650/  $13300 | | 80%/80% | | 80%/  50% | | $6900/Unlimited | | $250 | | DC/80% | | 80%/80%/70%/60%/60%/50% |
| B535PPO | $0 | $6900/  $13800 | | 100%/100% | | 100%/  100% | | $6900/$13800 | | $250 | | NA | | 100% |
| All health plans are embedded with pediatric eye exams (and select pediatric hardware) and vision discounts.  Virtual Visits are available from a participating provider for certain non-emergency services.  \*\*The prescription benefits outlined above are the non-preferred copays. If a member goes to a preferred pharmacy, then a lower copay may apply  \*1 ER copays are per-occurrence deductibles, member is responsible for the listed copay amount and the rest of the billable charge is subject to deductible and coinsurance.  \*2 $500 copay on Imaging (CT/PET Scans, MRIs), deductible and coinsurance do not apply.  \*3 Select HDHP-HSA preventive prescription drugs will be covered with no member cost share | | | | | | | | | | | | | | |

**Section 4 – Consumer Directed Health Accounts**

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| **HSA Vendor:**    **\* If HSA is selected, you have the option of selecting an HSA vendor with integration.**  (If no selection is made, HSA Vendor will default to Other / None.) | **FSA Vendor:**  **\* Optional FSA vendor integration is available.**  (If no selection is made, FSA Vendor will default to Other / None.) |
| BenefitWallet  **Account Maintenance Fee:**  **Employer Paid**  **Employee Paid** | BenefitWallet |
| Flex  **Account Maintenance Fee:**  **Employer Paid**  **Employee Paid** | Flex |
| HealthEquity  **Account Maintenance Fee:**  **Employer Paid**  **Employee Paid** | HealthEquity |
| HSA Bank  **Account Maintenance Fee:**  **Employer Paid**  **Employee Paid** | HSA Bank |
| Other HSA Vendor / None  (Select this option if using an HSA vendor other than above or are not offering an employer sponsored HSA vendor.) | Other FSA Vendor / None  (Select this option if using an FSA vendor other than above or are not offering an employer sponsored FSA.) |

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| **Section 5- Ancillary Product** |

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| **A.      Dental Products** | | | | |  | | |  | |  |  | |  | | |  | |
| **Blue Care Dental** | | | | | | | | | | | | | | | | | |
| **Plan Pairings (Groups 10+ enrolled)** | | | | | | | | | | | **Participation Requirements** | | | | | | |
| **Contributory Group**  Any one contributory high option can be paired with any one contributory low option. Exceptions:  **DILHM57** can bepaired with **DILHR33**.  **DILHM42** can be paired with any contributory plan. | | | | **Voluntary**  Any one voluntary high option can be paired with any voluntary low option. Voluntary plans and contributory plans may not be offered together.  **DILHM59** can be paired with **DILHR43.**  **DILHM46** can be paired with any  voluntary plan. | | | | | | | **Contributory Group**  >70% Participation  >50% Employer contribution | | | | **Voluntary**  >25% Participation  Employers are not required to contribute to Voluntary Dental plans | | |
| **IL Plan ID** | **Plan Type** | **Deductible (In/Out)**  **(3x Family Limit)** | | **Annual Benefit Max** | | | | **Out-of-Network Reimb.** | **Coinsurance** | | | | | | **Ortho Life Maximum** | | **Allocation** |
| **In-Network**  **(Class I/ II/ III/ IV)** | | | **Out-of-Network**  **(Class I/ II/ III/ IV)** | | |
| **Contributory Group\*2** | | | | | | | | | | | | | | | | | |
| DILHR31 | Passive | $25/$25 | | $3000 | | | | 90th R&C | 100%/80%/50%/50% | | | 100%/80%/50%/50% | | | $2000 | | High |
| DILHR32 | Passive | $50/$50 | | $2000 | | | | 90th R&C | 100%/80%/50%/50% | | | 100%/80%/50%/50% | | | $2000 | | High |
| DILHR33 | Passive | $50/$50 | | $1500 | | | | 90th R&C | 100%/80%/50%/50% | | | 100%/80%/50%/50% | | | $1500 | | High |
| DILHR34 | Active | $50/$75 | | $1500/$1000 | | | | 90th R&C | 100%/80%/50%/50% | | | 80%/60%/50%/50% | | | $1000 | | High |
| DILLR36 | Passive | $50/$50 | | $1000 | | | | 90th R&C | 100%/80%/50%/NA | | | 100%/80%/50%/NA | | | NA | | Low |
| DILLR37 | Passive | $75/$75 | | $1000 | | | | 90th R&C | 90%/70%/50%/NA | | | 90%/70%/50%/NA | | | NA | | Low |
| DILHM38 | Passive | $50/$50 | | $1000 | | | | MAC | 100%/80%/50%/50% | | | 100%/80%/50%/50% | | | $1000 | | High |
| DILHM40 | Active | $50/$50 | | $1500/$1000 | | | | MAC | 100%/80%/50%/NA | | | 80%/60%/40%/NA | | | NA | | High |
| DILLM41 | Active | $75/$75 | | $1000 | | | | MAC | 90%/70%/50%/NA | | | 70%/50%/30%/NA | | | NA | | Low |
| DILHM42 | Passive | $25/$75 | | $750 | | | | MAC | 100%/80%\*3/NA/NA | | | 100%/80%\*3/NA/NA | | | NA | | High |
| DILHR50 | Passive | $50/$50 | | $1500 | | | | 90th R&C | 100%/80%/50%/NA | | | 100%/80%/50%/NA | | | NA | | High |
| DILLM51 | Passive | $50/$50 | | $1000 | | | | MAC | 100%/80%/50%/50% | | | 100%/80%/50%/50% | | | $1000 | | Low |
| DILHM57 | Passive | $50/$50 | | $1500 | | | | MAC | 100%/100%/60%/50% | | | 100%/100%/60%/50% | | | $1500 | | High |
| DILLR58 \*4 | Passive | $50/$50 | | $1000 | | | | 90th R&C | 100%/80%/50%/50% | | | 100%/80%/50%/50% | | | $1000 | | Low |
| **Voluntary\*2** | | | | | | | | | | | | | | | | | |
| DILHR43 \*1 | Passive | $50/$50 | | $1500 | | | | 90th R&C | 100%/80%/50%/50% | | | 100%/80%/50%/50% | | | $1500 | | High |
| DILHM44 \*1 | Active | $50/$50 | | $1500/$1000 | | | | MAC | 100%/80%/50%/NA | | | 80%/60%/40%/NA | | | NA | | High |
| DILHM46 | Passive | $25/$75 | | $750 | | | | MAC | 100%/80%\*3/NA/NA | | | 100%/80%\*3/NA/NA | | | NA | | High |
| DILHR52 \*1 | Passive | $50/$50 | | $1000 | | | | 90th R&C | 100%/80%/50%/50% | | | 100%/80%/50%/50% | | | $1000 | | High |
| DILHR53 \*1 | Passive | $50/$50 | | $1500 | | | | 90th R&C | 100%/80%/50%/NA | | | 100%/80%/50%/NA | | | NA | | High |
| DILLR54 \*1 | Passive | $50/$50 | | $1000 | | | | 90th R&C | 100%/80%/50%/NA | | | 100%/80%/50%/NA | | | NA | | Low |
| DILLM55\*1 | Passive | $50/$50 | | $1000 | | | | MAC | 100%/80%/50%/50% | | | 100%/80%/50%/50% | | | $1000 | | Low |
| DILLM56 \*1 | Active | $50/$100 | | $750 | | | | MAC | 100%/80%/50%/NA | | | 100%/50%/50%/NA | | | NA | | Low |
| DILHM59 \*1 | Passive | $50/$50 | | $1500 | | | | MAC | 100%/100%/60%/50% | | | 100%/100%/60%/50% | | | $1500 | | High |
| DILLR60\*1\*4 | Passive | $50/$50 | | $1000 | | | | 90th R&C | 100%/80%/50%/50% | | | 100%/80%/50%/50% | | | $1000 | | Low |
| Coinsurance Type - I: Exams/Cleanings/X-Rays (both High & Low Coverage).  Coinsurance Type - II: Fillings/Non-Surgical Perio/Non-Surgical Extractions (both High & Low), Endo/Perio/Oral Surgery (High).  Coinsurance Type - III: Inlays/Onlays/Crowns/Dentures (both High & Low), Endo/Perio/Oral Surgery (Low).  Coinsurance Type - IV: Ortho (both High & Low Coverage).  R&C: Reasonable & Customary - Out-of-pocket cost may be greater because Non-Contracting Dentists have not entered into a contract with BCBSIL to accept any Allowable Amount determination as payment in full for Eligible Dental Expenses  MAC: Out-of-pocket cost may be greater because Non-Contracting Dentists have not entered into a contract with BCBSIL to accept he maximum Allowable amount paid to Contracting Dentist as payment in full for Eligible Dental Expenses.  Passive: Plans have the same benefits In and Out of Network  Active: Plans have a richer In Network Benefit  \*1 Waiting Period 12 month applicable for Surgical Perio/Major Restorative/Prosthodontics/Misc Rest & Prosth Services.  \*2 Waived Deductible applies to all Class I services and plans include 3x Family Deductible Limit.  \*3 Only Basic Restorative Services are covered.  \*4 Preventive/Diagnostic services do not count toward annual max. | | | | | | | | | | | | | | | | | |
| **B.     Life Products** | | |  | | |  |  | | | | | | |  | | | |

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| If Life is a desired benefit, the Group Term Life product must be selected to also select Dependent Life and Short-Term Disability. | | | | | | | | | | | | | |
| **1. Group Term Life / Accidental Death & Dismemberment (AD&D)** | | | | | | | | | | | | | |
| **Yes**  **No** | | | | Complete Item 4 below if Term Life benefits vary by class | | | | | | | | | |
| **Choose a Benefit:** | | | | | | | | | | **Choose a Reduction Method:** | | | |
| Flat Benefit of **$** per Employee | | | | | | | | | | (Only available to groups with 10 or more enrolled lives)  35% of the original amount at age 65 / 50% of the original amount at age 70 | | | |
| times Basic Annual Salary (rounded to the next higher multiple of $1,000, if not already a multiple), up to a Maximum benefit of **$** per Employee | | | | | | | | | | 50% of the original amount at age 70 | | | |
|  | | | | | | | | | | (Only applicable to groups with 2 - 9 enrolled lives)  35% of the original amount at age 65, 50% of the original amount at age 70, 75% of the original amount at age 75, 85% of the original amount at age 80. | | | |
| **Excess Amounts of Life Insurance:**  Evidence of Insurability will be required for individual life insurance amounts in excess of **$**. Such excess insurance amounts shall become effective on the date Evidence of Insurability is approved. Waiver of Premium, in the event of total disability, will terminate at age 65 or when no longer disabled, whichever is earlier. Being Actively at Work is a requirement for coverage. If an employee is not Actively at Work on the day coverage would otherwise be effective, the effective date of coverage will be the date of return to Active Work. If an employee does not return to Active Work, he/she will not be covered | | | | | | | | | | | | | |
| **2. Dependent Life** | | | | | | | | | | | | | |
| **Yes**  **No** | | | | | **Spouse** | | | | **Children** – age birth to 14 days | | **Children** – age 14 days to 6 months | | **Children** – age 6 months to 26 years / students 26 |
| **Choose a Plan:** | Option1 | | | | $10,000 | | | | $100 | | $100 | | $5,000 |
|  | Option 2 | | | | $5,000 | | | | $100 | | $100 | | $5,000 |
|  | Option 3 | | | | $5,000 | | | | $100 | | $100 | | $2,000 |
| **3. Short Term Disability (STD)** | | | | | | | | | | | | | |
| **Yes**  **No** | | Complete Item 4 below if Short Term Disability benefits vary by class (3 Max 2 – 9 lives) (6 Max 10+ lives)  Benefit will not exceed 66 2/3% of Basic Weekly Salary and is payable for non-occupational disabilities only | | | | | | | | | | | |
| **Choose a Benefit:** | | | | | | | | | | | | | |
| Flat **$** weekly (not to exceed $250) | | | | | | | | | | | | | |
| Salary Based (select one) - | | | 50% | | | | 60% | 66 2/3% of Basic Weekly Salary up to a maximum of **$** | | | | | |
| **Choose a Plan: Accident/Sickness/Duration** | | | | | | | | | | | | | |
| 1 / 8 / 13 weeks  8 / 8 / 13 weeks  15 / 15 / 13 weeks | | | | | | | | | | **\***  31 / 31 / 13 weeks \*Only available to groups with 10 or more lives enrolled | | | |
| 1 / 8 / 26 weeks  8 / 8 / 26 weeks  15 / 15 / 26 weeks | | | | | | | | | | **\***  31 / 31 / 26 weeks | | | |
| **4. Classes** | | | | | | | | | | | | | |
| Please complete this chart if Term Life or Short Term Disability benefits vary by class **Classes** | | | | | | | | | | | | | |
| **Class Description** | | | | | | **Term Life / AD&D** | | | | | | **Short Term Disability** | |
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| **Section 6 - Additional Provisions:** | | |
| Use this section to indicate any other instruction or important information. | |
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| **Section 7 - Signature** | |
| **Signatures** | |
| Employer / Authorized Purchaser:  Title: | Date |
| Underwriter:  Title: | Date |