



**BlueCross BlueShield** of Illinois



# 2026 Enrollment Guide

Effective July 1, 2026, to June 30, 2027

**Blue Choice Options<sup>SM</sup>**  
**Open Access Plan**  
**Tiers I, II & III**

**HMO Illinois<sup>®</sup>**

**Blue Advantage HMO<sup>SM</sup>**

---

State of Illinois

Local Government Health Plan

Teachers' Retirement  
Insurance Program

College Insurance Program

# Contents

Blue Choice Options – Open Access Plan Tiers I, II & III Benefits Overview.....	2
The HMOs of Illinois Benefits Overview .....	5
BCBSIL App .....	9
Plan Features (OAP Tiers I, II & III and the HMOs of Illinois):	
Provider Finder® .....	10
Where You Go For Care Matters.....	11
Blue Access for Members <sup>SM</sup> .....	13
Blue365® Discount Program .....	14
Well onTarget® .....	15
Important Information .....	17

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 – OAP Tiers I, II & III

**855-810-6537**

The HMOs of Illinois

**800-868-9520**

# Blue Choice Options – OAP Tiers I, II & III

## Benefits Overview

Enjoy broad access, personal choice and cost savings.

Blue Choice Options – OAP 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 Illinois.\*

#### Tier I

- Over 105,000 providers
- 254 hospitals
- Pay the lowest out-of-pocket costs with Blue Choice Options network providers

#### Tier II

- Over 115,000 providers
- 283 hospitals
- Available in all counties in the state
- Pay additional out-of-pocket costs with participating providers in the larger PPO network

#### Tier III

- Out-of-network providers
- Pay the highest out-of-pocket costs with out-of-network providers

**When traveling outside your state, OAP members also get access to BlueCard<sup>®</sup>, a national network of independently contracted providers that includes 97% of hospitals and 83% of physicians nationwide.**

### How OAP tiers work

OAP is designed for members who want the benefits of a PPO with the flexibility to use a large network when the need arises — all at a lower price than our traditional PPO plan.

To receive the highest level of benefits, use the independently contracted doctors and hospitals within the Blue Choice Options – OAP Tier I network. You can receive care from a provider within the larger PPO network (OAP Tier II), but will pay higher out-of-pocket costs. You pay the highest out-of-pocket costs when you choose an out-of-network provider. You may even have to pay those fees up front.

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

# Blue Choice Options – OAP Tiers I, II & III

## Benefits Overview

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

Network access is one of the many reasons to choose a PPO-based plan. The networks include independently contracted hospitals, physicians, therapists and behavioral health professionals, along with complementary and 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 treatment
- Hospital emergency medical and accident treatment

### Preventive care

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

**Tiered benefit plans help you control the cost of your care.**

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

### 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, seek care from an ER or other similar facility.

Call **911** or other 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

Your coverage includes nationwide access to independently contracted providers through the BlueCard program. You and your covered dependents can find BlueCard providers when you live, work or travel anywhere in the United States. The national network includes more than 95 percent 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/stateofillinois](https://bcbsil.com/stateofillinois) to see 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.

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

# Blue Choice Options – OAP 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.

### International coverage

When you travel outside the United States and need medical assistance services, call **800-810-BLUE (2583)** (toll-free) or **804-673-1177** (collect) for information.



Blue Cross and Blue Shield has contracts with doctors and hospitals in more than 190 countries. An assistance coordinator, in conjunction with a medical professional, can arrange your doctor's appointment or hospitalization, if necessary.

Providers that participate in the **Blue Cross Blue Shield Global® Core program**, in most cases, will not require up-front payment for inpatient care. You *are* responsible for out-of-pocket expenses, such as your 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 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. You can get a claim form from your employer, Customer Service or online at **bcbsil.com/stateofillinois**. Call the toll-free number on your ID card for the mailing address.

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

### Practical and Smart

If you have questions about OAP Tiers I, II & III:

- Visit **bcbsil.com/stateofillinois**.
- Call Customer Service at **855-810-6537**.



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

# The HMOs of Illinois

## Benefits Overview

Both Blue Advantage HMO and HMO Illinois provide the benefits, customer service and flexibility you expect from the trusted Blue Cross and Blue Shield name. HMOs also offer an array of benefits with the security of predictable copayments.

When you join one of the HMOs of BCBSIL, 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 can also choose 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.

### The networks

**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. Tailored for members who prefer a more affordable health care plan, Blue Advantage HMO has premiums that are typically lower than HMO Illinois premiums.

**HMO Illinois** gives you access to one of the largest contracting health care provider networks in Illinois. Many members do not need to change doctors when they join. However, HMO Illinois is typically available at a higher premium cost than Blue Advantage HMO.



\* 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 HMO from BCBSIL is your health care benefits plan, not your health care provider.

# The HMOs of Illinois

## Benefits Overview

### Medical care

The 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 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/stateofillinois](https://bcbsil.com/stateofillinois), click **Doctors and Hospitals**, click the HMO network search option of your choice and select your other criteria. You can also request a printed directory by calling Customer Service at **800-868-9520**.

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 forms available in Blue Access for Members at [bcbsil.com/stateofillinois](https://bcbsil.com/stateofillinois). See your benefit booklet or call Customer Service for more information.

**With nearly nine million members, BCBSIL is the largest health insurer in Illinois. We offer the largest HMO health care network in the state. Unlike other HMOs, our model lets doctors and patients decide what care is best. We reward providers with the best outcomes.**

### 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. Also, BCBSIL sends reminders to members to schedule flu shots, mammograms, pap tests and early childhood immunizations.

### Out-of-area coverage

The HMOs of BCBSIL give you access to health care benefits when you travel or temporarily live out of state.

### Guest membership

If you are out of the service area for at least 90 consecutive days, you can apply to become a guest member of another participating HMO plan from Blue Cross and Blue Shield. 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 an HMO in another state, call the toll-free number on your ID card before leaving home.



# The HMOs of Illinois

## Benefits Overview

### BlueCard

If you are traveling outside Illinois for short periods of time (less than 90 consecutive days), and you 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).<sup>\*</sup> 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

If you need to go to the emergency room of any hospital, your care will be covered. 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.

### Substance use disorder treatment

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

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

### 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.

The HMOs of BCBSIL cover 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/stateofillinois](https://www.bcbsil.com/stateofillinois) or call Customer Service for more information.

### Utilization management

The HMOs of BCBSIL support 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.

### Fraud hotline

You are encouraged to report any information about health care fraud. The BCBSIL Fraud Hotline is available 24 hours a day, seven days a week at **800-543-0867** (toll-free).

# The HMOs of Illinois

## Prescription Drug Card Program



Your HMO benefits also include prescription drug coverage. The outpatient prescription drug program is based on a tiered drug list that covers drugs for every major drug class.

It is regularly reviewed and is subject to changes throughout the year. While coverage may vary depending on your health care benefit plan, you usually pay less for covered preferred drugs than for covered non-preferred drugs.

The Performance Annual Drug List shows all covered drugs. Drugs that are not shown on this list are not covered. For drugs that are not covered, ask your doctor about therapeutic alternatives. Your doctor can also request a drug list coverage exception from BCBSIL (unless you have a benefit exclusion). Check the drug list at [bcbsil.com/stateofillinois](https://www.bcbsil.com/stateofillinois) and click **Coverage**.

### What is a prescription drug list?

Your prescription drug list is based on the Performance Annual Drug List. This is a list of drugs routinely reviewed and chosen based on the recommendations of a committee. The committee is composed of people from throughout the country who hold medical or pharmacy degrees. U.S. Food and Drug Administration-approved drugs are chosen based on their safety, cost and how well they work.

### Why should I use the drug list?

Your copayment or coinsurance amount is based on whether your drug is on the drug list and at what coverage tier. How much you pay out of pocket is often less if you choose a drug that is a lower tier. The drug list is a resource for your doctor when prescribing medicines. But it is solely up to you and your doctor to decide the medicine that is best for you.

### What are the advantages of using generic drugs?

Generics are recognized as safe and effective medicines. Generics often cost less than brand-name medicines. A generic can usually be substituted for a brand-name drug if it has the same active ingredients, has the same strength and dosage form and produces the same results. Talk to your doctor or pharmacist to find out if a generic drug is available and right for you.

### How do I know if a drug is on the drug list and what my cost will be?

To search the drug list, go to [bcbsil.com/stateofillinois](https://www.bcbsil.com/stateofillinois) and click **Coverage**. Or, call the number on your ID card.

How much you pay out of pocket will be based on your prescription drug benefit plan and what tier the drug is on the drug list. To find out what you will pay, visit [bcbsil.com/stateofillinois](https://www.bcbsil.com/stateofillinois) and log in to **Blue Access for Members** or call the number on your ID card.

### What are dispensing limits?

Based on FDA-approved dosing regimens and research by the manufacturer, certain drugs have dispensing limits. This means that these drugs have a limit on how much medicine can be filled per prescription or in a given time span. For example, coverage for the osteoporosis drug Actonel® (risedronate) can only be filled as 30 tablets per 30 days because the FDA-approved labeling states that the recommended dose is one 5 mg tablet taken daily by mouth.

### What if I have questions?

Call Customer Service at the number on your ID card weekdays between 8 a.m. and 6 p.m. CT or visit [bcbsil.com/stateofillinois](https://www.bcbsil.com/stateofillinois).

### Save money by choosing generic drugs instead of brand drugs.

# BCBSIL App

## Your Virtual Medicine Cabinet

### Access Your Benefits and Save on Prescriptions



The BCBSIL App lets you manage care across your benefits — all in one place.

#### How the app works.

With the BCBSIL App, you can find in-network care, share your member ID with your doctor's office or pharmacy, check coverage, view your claims status and history, and more. You'll also have access to a suite of pharmacy features that let you:\*

- Compare drug costs at different pharmacies.
- Find available lower-cost drug options.
- Access information about your prescription drugs, including medication details, pre-approvals and refills.
- Get reminders when it's time to refill a prescription.
- Search for and contact in-network pharmacies.
- Check on clinical review status and details.
- Chat with a pharmacy customer service representative.

\*Not all features are available for all plans.

Scan a QR code to download the free app.

Use your **Blue Access for Members** login or create an account to get started.



# Provider Finder

## Looking for a Doctor?

Our online tool 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/stateofillinois](http://bcbsil.com/stateofillinois) and click the **Doctors and Hospitals** tab to get started. Or scan the QR code to start your search.



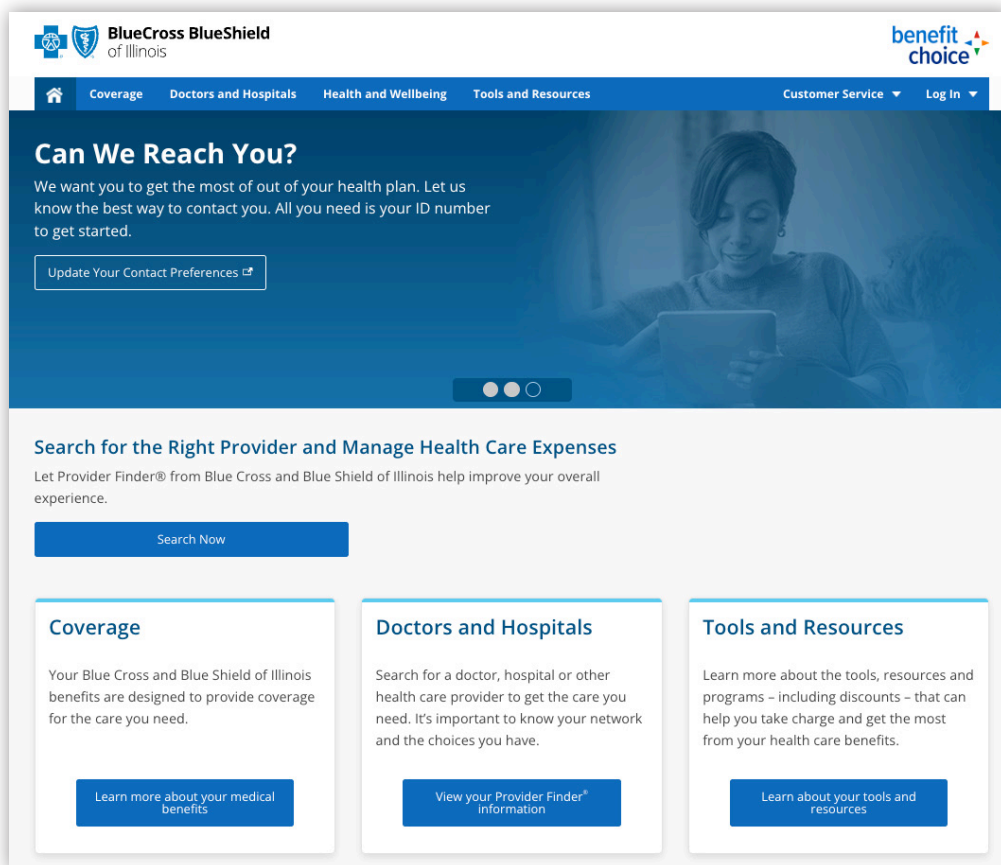
### Provider Finder is a fast, easy and secure way to find:

- Family doctors
- Specialists
- Urgent care centers
- Hospitals
- Pharmacies
- Imaging centers (X-rays, MRIs)
- Behavioral health professionals
- Labs
- And more

### Go digital.

Share 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 information to your preferred email address. Go to [bcbsil.com/preferences](http://bcbsil.com/preferences).

Provider Finder offers more ways to search than ever before.



The screenshot shows the BlueCross BlueShield of Illinois website. At the top, there are logos for BlueCross BlueShield of Illinois and benefit choice. A navigation bar includes links for Coverage, Doctors and Hospitals, Health and Wellbeing, Tools and Resources, Customer Service, and Log In. The main content area features a section titled "Can We Reach You?" with a sub-header "We want you to get the most out of your health plan. Let us know the best way to contact you. All you need is your ID number to get started." and a button labeled "Update Your Contact Preferences". Below this is a section titled "Search for the Right Provider and Manage Health Care Expenses" with a sub-header "Let Provider Finder® from Blue Cross and Blue Shield of Illinois help improve your overall experience." and a "Search Now" button. At the bottom, there are three columns: "Coverage" with a button "Learn more about your medical benefits", "Doctors and Hospitals" with a button "View your Provider Finder® information", and "Tools and Resources" with a button "Learn about your tools and resources".

# Where You Go for Care Matters

## Know 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/stateofillinois](https://bcbsil.com/stateofillinois) and click **Doctors and Hospitals**.
- For personalized search results, go to [bcbsil.com/stateofillinois](https://bcbsil.com/stateofillinois), click **Log In**, choose **Member Log In** or **Register Now** and search in Blue Access for Members.
- Call BCBSIL 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 \$\$



# Where You Go for Care Matters

## 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.

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).

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.

# Blue Access for Members

## Your Online Resource

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

You can:

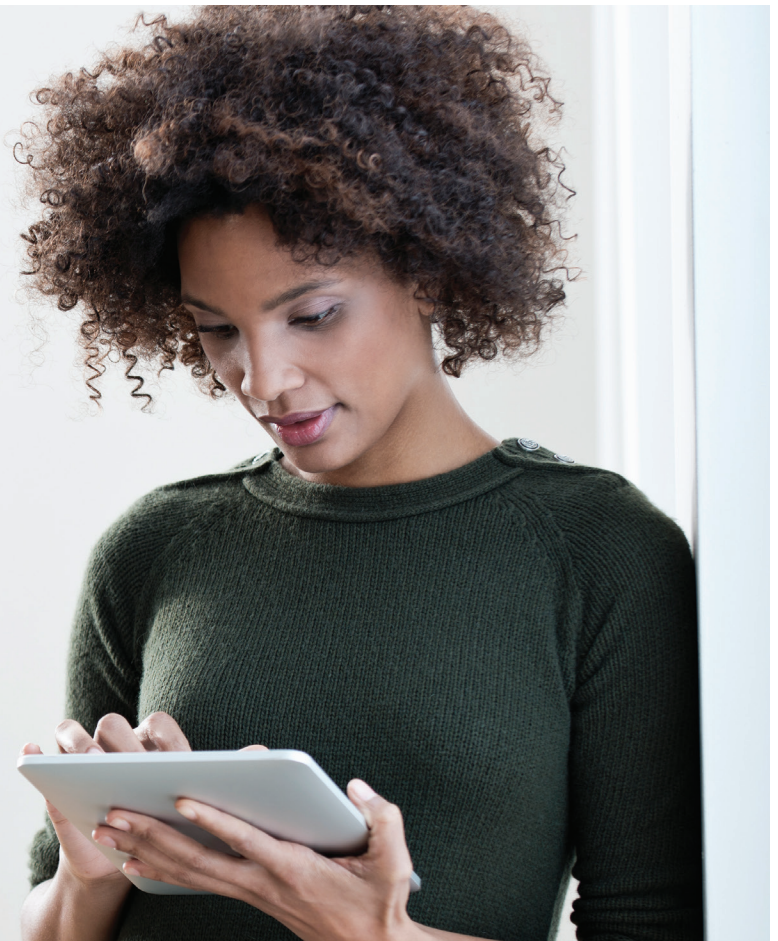
- Check the status or history of a claim.
- View or print Explanation of Benefits statements.
- Locate a doctor or other health care provider, hospital or pharmacy in your plan's network.
- Find Spanish-speaking providers.
- Request a new ID card — or print a temporary one.

### Get started.

- 1 Go to [bcbsil.com/stateofillinois](https://bcbsil.com/stateofillinois).
- 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 wherever you are.

Text **BCBSILAPP** to **33633** to get our app that lets you use Blue Access for Members while you're on the go.\*

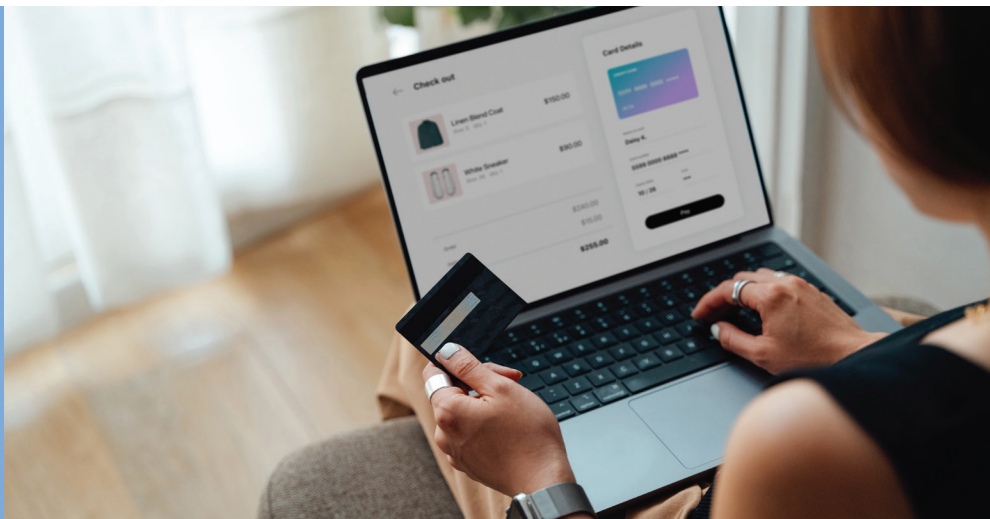


\* Message and data rates may apply. Terms, conditions and privacy policy can be found at [bcbsil.com/member/bcbsil-app](https://bcbsil.com/member/bcbsil-app).

# Blue365 Discount Program

## Enjoy Special Savings

Blue365 is just one more advantage you have as a BCBSIL member. With this discount 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.



Once you 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.

Below are some of the ongoing deals offered through Blue365.

### EyeMed® | Davis Vision®

You may 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 get possible savings on laser vision correction.

### TruHearing® | Great Hearing Benefits | Birdsong

You could 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%.\*

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

### Mom's Meals | Nutrisystem®

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

### Garmin

From your desk to the gym, from the golf course to the pool, your Garmin smartwatch is with you every step of the way, going places your smartphone won't. You'll get up to a 20% discount on Garmin devices plus free shipping.

### Allbirds | SKECHERS®

Allbirds redefines everyday comfort with sustainable style and thoughtful design. Allbirds creates shoes and apparel that feel as good as they look. With a focus on environmental responsibility and wear-all-day comfort, Allbirds makes it easy to live a better lifestyle. Get 16% off shoes and clothing. 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.

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

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 any products or services offered by the above-mentioned vendors.

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. 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.

# Well onTarget

## A New Way to Experience 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](http://wellontarget.com). It uses the latest technology to offer an enhanced online experience. Enjoy easy access to a variety of amenities.

**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</sup>.

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

**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.

**Health Assessment<sup>1</sup>:** The HA poses questions to learn more about you. After you take the HA, you will get a personal wellness report. This confidential 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. You can share this report with your health care provider.

**Blue Points<sup>SM</sup>:** This program can help motivate you to maintain a healthy lifestyle. Earn points for participating in wellness activities. You can redeem points for digital gift cards.<sup>2</sup> The program gives you points instantly, so you can use them right away.

1. Well onTarget is a voluntary wellness program. Completion of the Health Assessment is not required for participation in the program.

2. 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.

3. Individuals must be 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."

4. Taxes may apply. Individuals must be at least 18 years old to purchase a membership.

### Focus on fitness

The Fitness Program gives you flexible options to help you live a healthy lifestyle and gives you access to a nationwide network of fitness locations. Choose one location close to home and one near work, or visit locations while traveling.<sup>3</sup>

**Flexible gym network:** A choice of gym networks to fit your budget and preferences.

<b>Base</b>	\$19/mo	3,500+ standard gyms <sup>†</sup>
<b>Core</b>	\$29/mo	8,500+ standard gyms
<b>Power</b>	\$39/mo	13,000+ standard gyms
<b>Elite</b>	\$129/mo	Access to 1 luxury gym + all 13,000+ standard (luxury gyms differ by tier, 180+ available) <sup>†</sup>
<b>Pro</b>	\$159/mo	
<b>Signature</b>	\$199/mo	
<b>Premier</b>	\$239/mo	
Digital content only: Video and live stream (\$10/mo)		

<sup>†</sup> Represents possible network locations. Check local listings for exact network options as some locations may not participate. Network locations are subject to change without notice.

**Family friendly:** Expands gym network access to your covered dependents at a bundled price discount.

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

It's easy to sign up. Log in to Blue Access for Members, go to **My Health**, click **Wellness** and then go to **Fitness Program**.

Prefer to sign up by phone or have questions about the Fitness Program? Just call the toll-free number **888-762-2583** Monday through Friday from 7 a.m. to 7 p.m. CT.

### Features

**Mobile app:** Allows members to access location search, location check-in and activity history.

**Real-time data:** Provided to the mobile app and Well onTarget portals.

# Well onTarget

## A New Way to Experience Wellness

**Complementary and alternative medicine discounts on a variety of products and services through Choices by WholeHealth Living:** Save money through a nationwide network of 40,000 health and wellbeing providers, such as acupuncturists, massage therapists and personal trainers. You can access this program when you join the Well onTarget Fitness Program.

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

**Web resources:** You can go online to find fitness locations and track your visits.

### Digital fitness

Enjoy Prime Live workouts designed for all skill levels. With 24/7 access to on-demand videos, and new Live classes added each week, you have the flexibility to choose when and where to work out.<sup>1</sup>

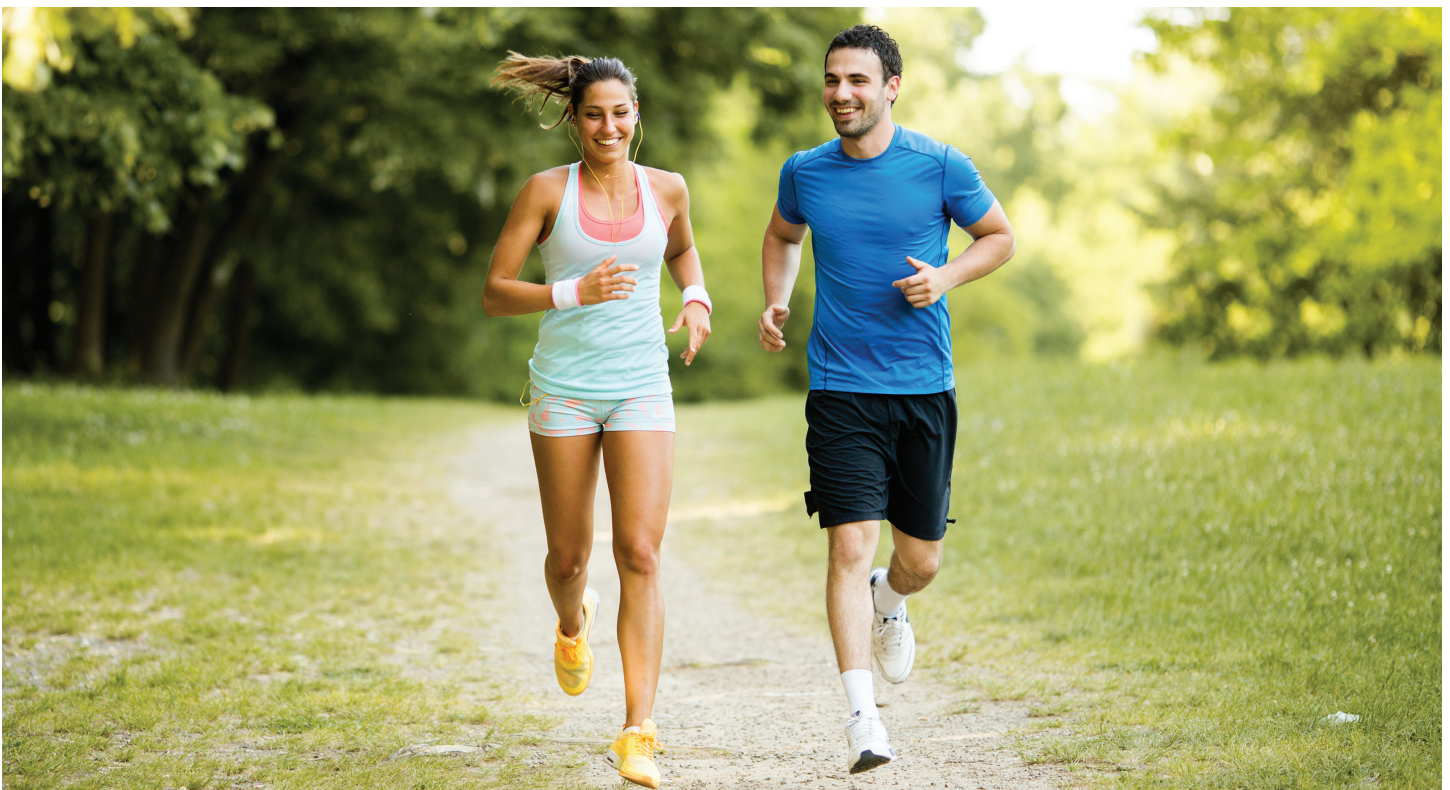
1. Fitness Program members must have internet service to access Burnalong services. Internet service charges are the responsibility of the Fitness Program member.

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.

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.

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. The Well onTarget member rewards redemption service is provided by an independent third party.

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



# Important Information

## Non-Discrimination Notice

### Health Care Coverage Is Important For Everyone

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="http://ocrportal.hhs.gov/ocr/smartscreen/main.jsf">ocrportal.hhs.gov/ocr/smartscreen/main.jsf</a> Complaint Forms: <a href="http://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](http://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.

**bcbsil.com**

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

IL1557\_ENG

250813

# Important Information

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 ઓફિસિયલ સહાય અને એક્સિસિબલ 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 jii'k'eh ná hóló. Bee ahił 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'gígíí éí t'áá jii'k'eh hóló. Kohjí' 855-710-6984 (TTY: 711) hodíilnih doodago nika'análwo'í bich'í' hanidziih.
Farsi فارسی	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 serbisyonang 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	توجه 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.

[bcbsil.com](http://bcbsil.com)

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

IL1557\_ENG

250813



BlueCross BlueShield of Illinois



[bcbsil.com/stateofillinois](https://bcbsil.com/stateofillinois)

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). Image(s) may have been created or enhanced using artificial intelligence tools.