BlueCross BlueShield of Illinois

2026 Individual Plan Portfolio

BlueCare Direct℠
In Collaboration with Advocate Health Care

- **Cook, DuPage, Kane and Lake Counties**

Blue Choice Preferred PPO℠

- **Statewide**

Blue Precision HMO℠

- **Chicago area, Rockford and Peoria**

MyBlue Plus℠

- **Cook, DuPage, Kane, Kankakee, and Will Counties**

What's new

- Get Covered Illinois, Illinois' state-based health insurance marketplace under ACA. Designed to increase access to affordable, comprehensive health care coverage.
- Bronze and Catastrophic on-exchange policies will be HSA eligible.*

Why Choose Us?

Access

- Health plans on and off exchange in every county
- Comprehensive, year-round coverage
- High-quality, efficient networks with focus on preventive care
- Member access to covered benefits through providers with telehealth services

Stability

- Serving Illinois communities for over 85 years
- In the 13 years of ACA open enrollment, Blue Cross and Blue Shield of Illinois has been proud to offer multiple qualified health plans in every county across Illinois

* To the extent on-exchange and off-exchange bronze plans are on the same SCID, both plans will be HSA eligible.

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

851505.0925

NOT FOR DISTRIBUTION TO BENEFICIARIES, MEMBERS, OR PROSPECTS

Illinois Plans

Health

BlueCare Direct: 1 Bronze, 1 Silver, 1 Gold

- Network: BlueCare Direct℠
- Approximately 13 hospitals, 5,578 providers[1]
- In collaboration with Advocate Health Care[2]
- Call today, be seen today by primary care doctors

Blue Choice Preferred PPO: 4 Bronze, 4 Silver, 3 Gold

- Network: Blue Choice Preferred PPO℠
- Approximately 219 hospitals, 90,270 providers[1]
- Greater flexibility and array of product options
- Available in all counties
- Virtual Visits powered by MDLIVE® available via phone, video or mobile app

Blue Precision HMO: 3 Bronze, 4 Silver, 3 Gold

- Network: Blue Precision HMO℠
- Approximately 182 hospitals, 28,686 providers[1]
- Personalized with a medical group that coordinates health care
- Flexibility to change medical group

MyBlue Plus: 3 Bronze, 4 Silver, 3 Gold

- Network: MyBlue Plus℠
- Approximately 12 hospitals, 20,817 providers[1]
- Providers include The University of Chicago Medicine, Advent Health, Endeavor, Ascension
- Chicago metro coverage in 5 counties
- Lower-cost Point of Service plan

Dental

BlueCare Dental℠

- Coverage for cleanings, preventive services and much more
- Preventive dental services deductible waived
- Pediatric and family plans available
- Lower individual deductibles on all dental plans

Prescription and Pharmacy

- Most plans have six prescription drug payment level tiers: preferred generic; non-preferred generic; preferred brand; non-preferred brand; specialty, preferred brand and some generics; and specialty, non-preferred brand and some generics
- Standardized plans have four prescription drug payment level tiers: generic; preferred brand; non-preferred brand; and specialty, brands and some generics
- PPO includes a Preferred Pharmacy Network.[3] 90-day supply is available at several participating preferred pharmacies, including: Walgreens, Walmart, Albertsons, Sam's Club and select independent pharmacies. HMO & POS plans include an open network. Most pharmacies participate in the extended supply network where 90-day supply is available.
- MedsYourWay® program that works with your plan benefits to automatically find lower costs for eligible medications at participating pharmacies.

Helpful Resources 24/7

- Virtual Visits for members with **Blue Choice Preferred PPO** and **MyBlue Plus POS** — Existing MDLIVE® partnership expanded to allow members to select MDLIVE Virtual Primary Care Providers as their PCP. Dermatology added as a service on top of urgent care and behavioral health.
- Virtual Primary Care Providers can send electronic prescriptions directly to your pharmacy if a prescription is medically appropriate
- Cost Estimator Tool on Blue Access for Members℠

Mobile App

- Easy to use — Find a doctor, see payment options, access electronic member ID card and more

Blue365®

- Blue365 member discount program — Members save on health club and gym memberships, weight loss programs, dental products and much more

Contacts for Retail Producers

Presale Support

Product information and sales assistance

866-446-4353

9 a.m. to 5 p.m. CT, Mon.- Thurs.
9 a.m. to 4:30 p.m. CT, Fri.

Postsale Support*

Application status, billing and payments, Retail Producer Portal, policy changes, and renewing/transitioning clients

888-313-5526

9 a.m. to 5 p.m. CT, Mon.- Thurs.
9 a.m. to 4:30 p.m. CT, Fri.

* Some issues can be addressed by Producer Services only if the member gave authorization to the producer of record.

Producer Sales Consultants

Jason Black • jason_black@bcbsil.com
Manny Gelabert • manuel_gelabert@bcbsil.com
Danielle Kurz • dani_kurz@bcbsil.com

1. Estimates as of 9/25/25
2. An independently contracted provider.
3. A "preferred" or "participating" pharmacy has a contract with BCBSIL's pharmacy benefit manager (Prime Therapeutics) to provide pharmacy services at a negotiated rate. A pharmacy benefit manager administers prescription drug benefits for a health plan. The terms "preferred" and "participating" should not be construed as a recommendation, referral or any other statement as to the ability or quality of such pharmacy.

Blue365 is a discount program only for BCBSIL members. This is NOT insurance. BCBSIL does not guarantee or make any claims or recommendations about the program's services or products. BCBSIL reserves the right to stop or change this program at any time without notice. The relationship between the Blue365 vendors and BCBSIL is that of independent contractors.

MedsYourWay is not insurance. It is a drug discount card program that compares the drug discount card price for an eligible medication at participating in-network retail pharmacies to the member's benefit plan cost share amount and then applies the lower available price. MedsYourWay is administered by Prime Therapeutics, LLC. Not all retail pharmacies may participate with MedsYourWay pricing.

Virtual Visits may be limited by plan. For providers licensed in New Mexico and the District of Columbia, Urgent Care service is limited to interactive online video; Behavioral Health service requires video for the initial visit but may use video or audio for follow-up visits, based on the provider's clinical judgment. Behavioral Health is not available on all plans.

MDLIVE is a separate company that operates and administers Virtual Visits for Blue Cross and Blue Shield of Illinois. MDLIVE is solely responsible for its operations and for those of its contracted providers. MDLIVE and the MDLIVE logo are registered trademarks of MDLIVE, Inc., and may not be used without permission.