



BlueCross BlueShield
of Illinois

Renewal Tips



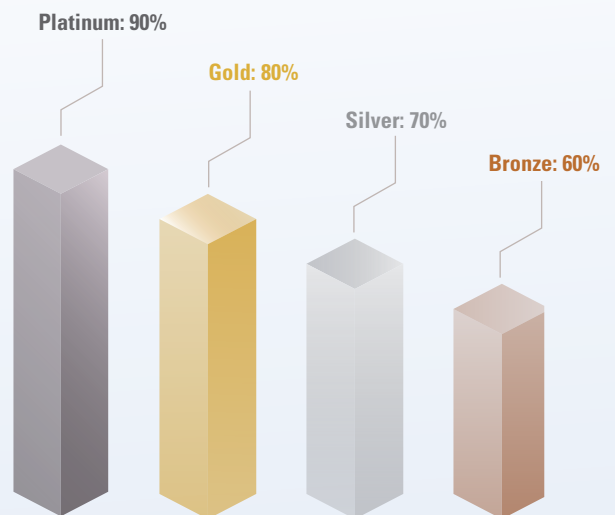
Even without special sales or coupons, there are still ways for groups to save money on health insurance. Just remember these simple words: *metallic-level* and *network*.

Metallic-level – Under the Affordable Care Act, small group plans are made up of four metallic-levels: Platinum, Gold, Silver and Bronze. The more precious the metallic-level, the richer the benefits your group receives.

Take a look at the metallic-level of your group's in-force plan. For example, if the group is on a Gold plan now, maybe moving to a Silver plan would save money on premium costs (but it could also make out-of-pocket costs higher).

Networks – Networks are made up of hospital facilities and providers who negotiate rates for the medical care of Blue Cross and Blue Shield of Illinois (BCBSIL) members. Some providers may agree to only one reimbursement rate while others may accept reimbursements at various levels. Their decisions ultimately impact which hospitals and providers make up networks.

Metallic-Level and Benefit Coverage



What is BlueCard®?

BlueCard national coverage is available to members traveling or living outside of their home plans throughout the 50 states, D.C. and Puerto Rico. BlueCard benefits are not available in all small group plans. Verify benefits before you select a plan.

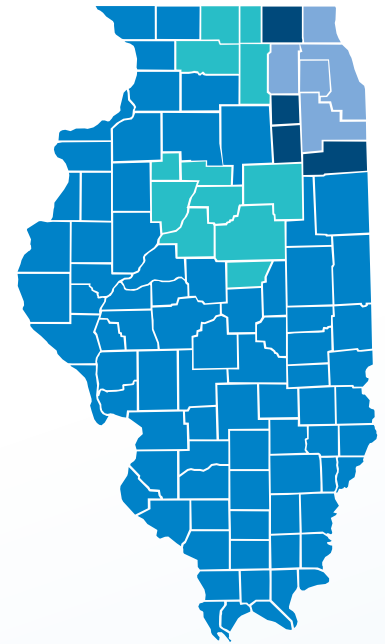
- **Over 1 million U.S. Providers**
- **92% of Doctors and 96% of Hospitals**



For BCBSIL small group plans, there are multiple network options to consider:

2018 Illinois Small Group (1-50) Networks by County

BCBSIL 2018 Small Group Product Portfolio						
Network	Plan Name	Plan ID	Network	Plan Name	Plan ID	
PPO	Blue PPO Platinum SM 119	P503PPO	Blue Choice Preferred PPO SM	Blue Choice Preferred Gold PPO SM 107	G532BCE	
	Blue PPO Gold SM 114	G534PPO		Blue Choice Preferred Gold PPO SM 102	G531BCE	
	Blue PPO Gold SM 107	G532PPO		Blue Choice Preferred Gold PPO SM 113	G533BCE	
	Blue PPO Gold SM 102	G531PPO		Blue Choice Preferred Gold PPO SM 115	G535BCE	
	Blue PPO Gold SM 116	G536PPO		Blue Choice Preferred Gold PPO SM 101	G530BCE	
	Blue PPO Gold SM 123	G537PPO		Blue Choice Preferred Silver PPO SM 120	S532BCE	
	Blue PPO Gold SM 113	G533PPO		Blue Choice Preferred Silver PPO SM 104	S531BCE	
	Blue PPO Gold SM 115	G535PPO		Blue Choice Preferred Silver PPO SM 133	S534BCE	
	Blue PPO Gold SM 101	G530PPO		Blue Choice Preferred Silver PPO SM 105	S535BCE	
	Blue PPO Silver SM 120	S532PPO		Blue Choice Preferred Bronze PPO SM 132	B536BCE	
	Blue PPO Silver SM 104	S531PPO		Blue Choice Preferred Bronze PPO SM 106	B535BCE	
	Blue PPO Silver SM 133	S534PPO		BlueCare Direct SM	BlueCare Direct Platinum SM 107	P506BCH
	Blue PPO Silver SM 105	S535PPO			BlueCare Direct Gold SM 101	G532BCH
	Blue PPO Bronze SM 132	B536PPO			BlueCare Direct Gold SM 109	G533BCH
	Blue PPO Bronze SM 106	B535PPO			BlueCare Direct Silver SM 106	S532BCH
		BlueCare Direct Silver SM 102	S530BCH			
Blue Precision HMO SM	Blue Precision Platinum HMO SM 107	P506PSN	Blue Options SM	Blue Options Gold PPO SM 101	G506OPT	
	Blue Precision Gold HMO SM 101	G532PSN		Blue Options Gold PPO SM 102	G507OPT	
	Blue Precision Gold HMO SM 109	G533PSN		Blue Options Gold PPO SM 106	G508OPT	
	Blue Precision Silver HMO SM 106	S531PSN		Blue Options Silver PPO SM 104	S506OPT	
	Blue Precision Silver HMO SM 102	S530PSN		Blue Options Silver PPO SM 107	S507OPT	



Network Name

Blue	PPO and Blue Choice Preferred PPO SM
Light Blue	PPO, Blue Choice Preferred PPO SM and Blue Precision HMO SM
Light Green	PPO, Blue Choice Preferred PPO SM , Blue Choice OPT PPO SM , Blue Precision HMO SM and BlueCare Direct SM
Dark Blue	PPO, Blue Choice Preferred PPO SM , Blue Precision HMO SM and Blue Choice OPT PPO SM

	Network Description	PCP Required?	Are Specialist Referrals Required?	Is Out-of-Network Coverage Available?	Are BlueCard Benefits Available?
PPO	Broad PPO	No	No	Yes	Yes
Blue Precision HMOSM	Narrow HMO	Yes	Yes	Only for emergencies	Only for emergencies
Blue Choice Preferred PPOSM	Narrow PPO	No	No	Yes	Yes
BlueCare DirectSM	Narrow HMO	Yes	Yes	Only for emergencies	Only for emergencies
Blue OptionsSM	Tiered PPO	No	No	Yes	Yes

Networks are subject to change at any time. Please refer to the BCBSIL Provider Finder for the most up-to-date listing of network providers.

Questions about your renewal?

Talk to your Broker or General Agent or call BCBSIL at **855-649-9653** to discuss your options.