



**OUTLINE OF COVERAGE**

1. **READ THE POLICY CAREFULLY.** – This outline of coverage provides a brief description of the important features of the Policy. This is not the insurance contract, and only the actual Policy provisions will control. The Policy itself sets forth in detail the rights and obligations of both you and your insurance company. It is, therefore, important that you **READ THE POLICY CAREFULLY!**
2. This coverage is designed to provide you with economic incentives for using designated health care providers. It provides, to persons insured, coverage for major Hospital, medical, and surgical expenses incurred as a result of a covered accident or sickness. Coverage is provided for daily Hospital room and board, miscellaneous Hospital services, surgical services,

**MAJOR MEDICAL EXPENSE COVERAGE**

**Blue Choice Preferred Gold PPO 204<sup>SM</sup>**

**Blue Choice Preferred PPO<sup>SM</sup> Network**

anesthesia services, In-Hospital medical services, and Out-of-Hospital care, subject to any Deductibles, Copayment provisions, or other limitations which may be set forth in the Policy. **Although you can go to the Hospitals and Physicians of your choice, your benefits under the Policy will be greater when you use the services of designated Hospitals and Physicians.**

3. Each benefit period a calendar year Deductible must be satisfied before benefits will begin, except for Preventive Care Services and other Covered Services not subject to a Deductible. Many of the expenses incurred for Covered Services will also be applied towards the calendar year Deductible, but some will not. Refer to the Policy for more information.

Changes in some state or federal law or regulations or interpretations thereof may change the terms and conditions of coverage.

<b>BASIC PROVISIONS</b>	<b>Blue Choice Preferred Gold PPO 204</b>
	<b>YOUR COST</b>
<p><b>Individual Deductible</b> Per individual, per calendar year. (If you have Family Coverage, each member of your family must satisfy his/her own individual deductible.)</p> <p>Not all expenses will apply to this Deductible</p>	<p>Participating Provider</p> <p>Preferred Participating Pharmacy, Participating Pharmacy and Preferred Specialty Pharmacy</p> <p style="text-align: right;"><b>\$750</b></p>
	<p>Non-Participating Provider</p> <p>Non-Participating Pharmacy and non-preferred Specialty Pharmacy</p> <p style="text-align: right;"><b>\$15,000</b></p>

<p><b>Family Deductible</b> If you have Family Coverage and your family has satisfied the family Deductible amount specified, it will not be necessary for anyone else in your family to meet a calendar year Deductible in the benefit period. That is, for the remainder of that benefit period, no other family members will be required to meet the calendar year Deductible before receiving benefits.</p> <p>Not all expenses will apply to this Deductible</p>	<p>Participating Provider Preferred Participating Pharmacy, Participating Pharmacy and Preferred Specialty Pharmacy</p> <p><b>\$2,250</b></p>
	<p>Non-Participating Provider Non-Participating Pharmacy and non-preferred Specialty Pharmacy</p> <p><b>\$45,000</b></p>
<p><b>Individual Out-of-Pocket Expense Limit</b> Not all costs count towards this limit</p>	<p>Participating Provider Preferred Participating Pharmacy, Participating Pharmacy and Preferred Specialty Pharmacy</p> <p><b>\$7,900</b></p>
	<p>Non-Participating Provider Non-Participating Pharmacy and non-preferred Specialty Pharmacy</p> <p><b>Unlimited</b></p>
<p><b>Family Out-of-Pocket Expense Limit</b> Not all costs count towards this limit</p>	<p>Participating Provider Preferred Participating Pharmacy, Participating Pharmacy and Preferred Specialty Pharmacy</p> <p><b>\$15,800</b></p>
	<p>Non-Participating Provider Non-Participating Pharmacy and non-preferred Specialty Pharmacy</p> <p><b>Unlimited</b></p>
<p><b>Inpatient Hospitals Benefits</b> Including, but not limited to Daily bed, board and general nursing care, and ancillary services (i.e., operating rooms, drugs, surgical dressings, and lab work).</p>	
	<b>YOUR COST</b>
<p><b>Inpatient Hospital Covered Services</b></p>	<p>Participating Provider</p> <p>30% of the Eligible Charge</p>
	<p>Non-Participating Provider</p> <p>50% of the Eligible Charge</p>

<b>Inpatient Hospital Copayment</b>	Participating Provider	\$850 per admission
	Non-Participating Provider	\$1,500 per admission
<b>Outpatient Hospital Benefits</b> Including, but not limited to Surgery, diagnostic services, radiation, therapy, chemotherapy, electroconvulsive therapy, renal dialysis treatments and continuous ambulatory peritoneal dialysis treatment, coordinated home care program, pre-admission testing, partial hospitalization treatment program, autism spectrum disorders, habilitative services, surgical implants, maternity services, and urgent care.		
<b>Outpatient Hospital Covered Services</b> (except for surgical sterilization procedures)	Participating Provider	30% of the Eligible Charge
	Non-Participating Provider	50% of the Eligible Charge
<b>Surgical sterilization procedures</b>	Participating Provider	None
	Non-Participating Provider	50% of the Eligible Charge
<b>Outpatient Diagnostic X-Ray Services from a Participating Provider</b>	Freestanding Facility	20% of the Eligible Charge
	Hospital	30% of the Eligible Charge
<b>Outpatient Diagnostic X-Ray Services from a Non-Participating Provider</b>	50% of the Eligible Charge	
<b>Outpatient Laboratory from a Participating Provider</b>	Freestanding Facility	20% of the Eligible Charge
	Hospital Setting	30% of the Eligible Charge
<b>Outpatient Laboratory Services from a Non-Participating Provider</b>	50% of the Eligible Charge	
<b>Outpatient Surgery from a Participating Provider</b>	Freestanding Facility	20% of the Eligible Charge
	Hospital	30% of the Eligible Charge
<b>Outpatient Surgery from a Non-Participating Provider</b>	\$1,500 Copayment, then 50% of the Eligible Charge	

<b>Certain Diagnostic Tests from a Participating Provider:</b> Computerized Tomography (CT Scan), Positron Emission Tomography (PET Scan), Magnetic Resonance Imaging (MRI)	Freestanding Facility	20% of the Eligible Charge
	Hospital	30% of the Eligible Charge
<b>Certain Diagnostic Tests from a Non-Participating Provider:</b> Computerized Tomography (CT Scan), Positron Emission Tomography (PET Scan), Magnetic Resonance Imaging (MRI)	50% of the Eligible Charge	
<b>Urgent Care Facility visits from a Participating Provider.</b>	\$50 per visit, no Deductible	
<b>Hospital Emergency Care</b>		
	<b>YOUR COST</b>	
<b>Emergency Accident Care from either a Participating or Non-Participating Provider</b>	30% of the Eligible Charge	
<b>Emergency Medical Care from either a Participating or Non-Participating Provider</b>	30% of the Eligible Charge	
<b>Emergency Room Copayment</b> (waived if admitted to the Hospital as an Inpatient immediately following emergency treatment)	\$1,000 per occurrence	
<b>Physician Benefits</b> Surgery, anesthesia, assistant surgeon, medical care, treatment of illness, consultations, mammograms, outpatient periodic health examinations, routine pediatric care, diagnostic services, injected medicines, amino acid-based elemental formulas, electroconvulsive therapy, radiation therapy, chemotherapy, cancer medications, outpatient rehabilitative therapy, autism spectrum disorders, habilitative services, rehabilitative services, outpatient respiratory therapy, chiropractic and osteopathic manipulation, hearing screening, diabetes self-management training and education, pediatric vision care, dental accident care, family planning services, outpatient contraceptive services, bone mass measurement and osteoporosis, investigational cancer treatment, infertility treatment, mastectomy related services, maternity services, and urgent care.		
	<b>YOUR COST</b>	
<b>Surgical/Medical Covered Services</b>	Participating Provider	30% of the Maximum Allowance
	Non-Participating Provider	50% of the Maximum Allowance

<b>Outpatient office visits</b>	Participating Provider	\$15 per visit, no Deductible
	Non-Participating Provider	50% of the Maximum Allowance
<b>Outpatient Specialist office visits</b>	Participating Provider	\$50 per visit, no Deductible
	Non-Participating Provider	50% of the Maximum Allowance
<b>Surgical sterilization procedures</b>	Participating Provider	None
	Non-Participating Provider	50% of the Maximum Allowance
<b>Outpatient Mental Illness and Substance Use Disorder Office Visit (Participating Providers)</b>	\$15 per visit, no Deductible	
<b>Chiropractic and Osteopathic Manipulation</b>	25 visit maximum per calendar year	
<b>Naprapathic Services</b>	15 visit maximum per calendar year	
<b>Emergency Accident Care from either a Participating or Non-Participating Provider</b>	30% of the Maximum Allowance	
<b>Emergency Medical Care from either a Participating or Non-Participating Provider</b>	30% of the Maximum Allowance	
<b>Other (Miscellaneous) Covered Services</b> Blood and blood components; Ambulance Transportation, medical and surgical dressings, supplies, casts and splints, prosthetic devices, orthotic devices and durable medical equipment.	30% of Eligible Charge, Ambulance Transportation Eligible Charge or Maximum Allowance	
<b>Preventive Care Services from a Participating Provider</b> Benefits will be provided for the following Covered Services and will not be subject to Coinsurance, Deductible, Copayment or dollar maximum (to be implemented in the quantities and within the time period allowed under the applicable law or regulatory guidance): Evidence-based items or services that have in effect a rating of "A" or "B" in the	None	

<p>current recommendations of the United States Preventive Services Task Force (USPSTF); immunizations recommended by the Advisory Committee on Immunization Practices of the Centers for Disease Control and prevention with respect to the individual involved; evidenced-informed preventive care and screenings provided for in the comprehensive guidelines supported by the Health Resources and Services Administration (HRSA) for infants, children, and adolescents; and additional preventive care and screenings provided for in comprehensive guidelines supported by the HRSA. For purposes of this benefit, the current recommendations of the USPSTF regarding breast cancer screening and mammography and prevention will be considered the most current (other than those issued in or around November 2009).</p>		
<p><b>Preventive Care Services from a Non-Participating Provider</b></p>	<p>50% of the Eligible Charge or Maximum Allowance</p>	
<p><b>Virtual Visits</b> Benefits will be provided for Covered Services described in the Policy for the diagnosis and treatment of non-emergency medical and behavioral health injuries or illnesses in situations when a Virtual Provider determines that such diagnosis and treatment can be conducted without an in-person primary care office visit, convenient care, urgent care, emergency room or behavioral health office visit.</p>	<p>\$15 per visit, no Deductible</p>	
<p><b>Outpatient Infusion Therapy Benefits for routine Maintenance Drugs from a Participating Provider</b></p>	<p>Home, Office or Infusion Suite</p>	<p>\$100 per visit, no Deductible</p>
	<p>Hospital</p>	<p>\$1,000 per visit, no Deductible</p>
<p><b>Non-Maintenance Drugs</b></p>	<p>Participating Provider</p>	<p>30% of the Eligible Charge or Maximum Allowance</p>
	<p>Non-Participating Provider</p>	<p>50% of the Eligible Charge or Maximum Allowance</p>

\*The calendar year Deductible, Copayment amount and out-of-pocket expense limit amounts may be subject to change or increase as permitted by applicable law or regulatory guidance.

## OUTPATIENT PRESCRIPTION DRUG PROGRAM BENEFITS

Please refer to the Outpatient Prescription Drug Program Section of your Policy for additional information regarding how payment is determined. However, you may receive coverage for up to a 12-month supply for dispensed contraceptives.

Benefits are available for contraceptive drugs and products shown on the *Contraceptive Coverage List* and will not be subject to any Deductible, Coinsurance Amount and/or Copayment Amount when received from a Participating Pharmacy Drug Provider. Your share of the cost for all other contraceptive drugs and products will be provided as shown below.

If you or your Provider requests a Brand Name Drug when a Generic Drug or therapeutic equivalent is available, you will be responsible for the Non-Preferred Brand Name Drug payment amount, plus the difference in cost between the Brand Name Drug and the generic or therapeutic equivalent, except as otherwise provided in the Policy.

<b>PREFERRED PARTICIPATING PHARMACY OUTPATIENT PRESCRIPTION DRUG PROGRAM</b>	
Tier 1	\$0 of the Eligible Charge per prescription
Tier 2	\$10 of the Eligible Charge per prescription
Tier 3	20% of the Eligible Charge per prescription
Tier 4	35% of the Eligible Charge per prescription

<b>PARTICIPATING PHARMACY OUTPATIENT PRESCRIPTION DRUG PROGRAM</b>	
Tier 1	\$10 of the Eligible Charge per prescription
Tier 2	\$20 of the Eligible Charge per prescription
Tier 3	30% of the Eligible Charge per prescription
Tier 4	40% of the Eligible Charge per prescription

<b>SPECIALTY PRESCRIPTION DRUG PROGRAM</b>	
Tier 5	45% of the Eligible Charge per prescription
Tier 6	50% of the Eligible Charge per prescription

<b>HOME DELIVERY PRESCRIPTION DRUG PROGRAM</b>	
Tier 1	\$0 of the Eligible Charge per prescription
Tier 2	\$30 of the Eligible Charge per prescription
Tier 3	20% of the Eligible Charge per prescription
Tier 4	35% of the Eligible Charge per prescription

**Certain contraceptive drugs may be available at no cost to you. Please see the Outpatient Prescription Drug Program Benefit Section of the Policy, for additional information.**

**NON-PARTICIPATING PHARMACY— OUTPATIENT PRESCRIPTION DRUG PROGRAM**

\*When Covered Drugs are obtained, including diabetic supplies from a Non-Participating Pharmacy or a non-Preferred Specialty Pharmacy Provider (other than a Participating Pharmacy), benefits will be provided at 50% of the amount that would have been received had the drugs been obtained from a Participating Pharmacy Provider minus the Deductible, if any. If an out-of-pocket expense limit is shown above for Non-Participating Providers, then only the Deductible, if any, Copayment Amount and Coinsurance Amount will apply towards the above out-of-pocket expense limit for Non-Participating Providers. However, no other expenses at such Non-Participating Pharmacy will apply towards the out-of-pocket expense limit.



**Schedule of Pediatric Vision Coverage  
For Covered Persons Under Age 19**

<p align="center"><b>Pediatric Vision Care Services</b></p>	<p align="center"><b>Covered person Cost or Discount when Covered Services are received from a Participating Vision Provider</b></p> <p align="center">(When a fixed-dollar Copayment is due from the covered person, the remainder is payable under the Policy up to the covered charge*)</p>	<p align="center"><b>Allowance when Covered Services are received from a Non-Participating Vision Provider</b></p> <p align="center">(Maximum amount payable under the Policy, not to exceed the retail costs)**</p>
<p><b>Exam</b> (with dilation as necessary; routine eye examinations do not include professional services for contact lenses):</p>	<p>No Copayment</p>	<p>Up to \$30</p>
<p><b>Frames:</b></p>		
<p>“Provider-Designated” frame</p> <p>Frames covered under the Policy are limited to the provider-designated frames which include a selection of frame sizes (including adult sizes) for children up to age 19. The Participating Vision Provider will show you the selection of frames covered under the Policy. If you select a frame that is not included in the provider-designated frames covered under the Policy, you are responsible for the difference in cost between the Participating Vision Provider reimbursement amount for covered frames and the retail price of the frame selected. If frames are provided by a Non-Participating Vision Provider, benefits are limited to the amount shown above. Any amount 1) paid to the Non-Participating Vision Provider for the difference in cost of a non-provider-designated frame or 2) that exceeds the maximum amount payable for a Non-Participating Vision Provider supplied frame will not apply to any applicable Deductible, Coinsurance, or out-of-pocket expense limit/out-of-pocket Coinsurance maximum.</p>	<p>No Copayment</p>	<p>Up to \$75</p>
<p><b>Frequency:</b></p> <p>Examination, Lenses or Contact Lenses</p> <p>Frame</p>	<p>Once every 12-month benefit period</p> <p>Once every 12-month benefit period</p>	
<p><b>Standard Plastic, Glass or Polycarbonate Spectacle Lenses:</b></p> <p>Single Vision</p>	<p>No Copayment</p>	<p>Up to \$25</p>

Bifocal	No Copayment	Up to \$40
Trifocal	No Copayment	Up to \$55
Lenticular	No Copayment	Up to \$55
Standard Progressive Lens	No Copayment	Up to \$55
<b>Lens Options (add to lens costs above):</b>		
UV Treatment	No Copayment	Up to \$12
Standard Plastic Scratch Coating	No Copayment	Up to \$12
Standard Polycarbonate -	No Copayment	Up to \$32
Photocromatic / Transitions Plastic	No Copayment	Up to \$57
<b>Contact Lenses:</b> (Contact lens allowance includes materials only)	100% coverage for provider-designated contact lenses	
Elective - Extended Wear Disposables	Up to 6 months supply of monthly or 2 week disposable, single vision spherical or toric contact lenses	Up to \$150
Daily Wear / Disposable	Up to 3 months supply of daily disposable, single vision spherical contact lenses	Up to \$150
Conventional	1 pair from selection of provider-designated contact lenses	Up to \$150
Medically Necessary contact lenses – Preauthorization is required to be considered for benefits (see details below)		Up to \$210

Contact lenses covered under the Policy are limited to the provider- designated contact lenses. The Participating Vision Provider will inform you of the contact lens selection covered under the Policy. If you select a lens that is not included in the pediatric lens selection covered under the Policy, you are responsible for the difference in cost between the Participating Vision Provider reimbursement amount for covered contact lenses and the retail price of the contact lenses selected. Any amount 1) paid to the Participating Vision Provider for the difference in cost of a non-provider-designated contact lens or 2) that exceeds the maximum amount payable for Non-Participating Vision Provider supplied contact lenses will not apply to any applicable Deductible, Coinsurance, or out-of-pocket expense limit/out-of-pocket limit/out-of-pocket coinsurance maximum.

Routine eye exams do not include professional services for contact lens evaluations. Any applicable fees are the responsibility of the patient.

**Value-added features:**

**Laser vision correction:** You will receive a discount for traditional LASIK and custom LASIK from Participating Physicians and contracted laser centers. You must obtain Preauthorization for this service in order to receive coverage. Prices/discounts may vary by state and are subject to change without notice.

**Additional Benefits**

**Medically Necessary contact lenses:** Contact lenses may be determined to be medically necessary and appropriate in the treatment of patients affected by certain conditions. In general, contact lenses may be medically necessary and appropriate when the use of contact lenses, in lieu of eyeglasses, will result in significantly better visual and/or improved binocular function, including avoidance of diplopia or suppression. Contact lenses may be determined to be medically necessary in the treatment of the following conditions:

keratoconus, pathological myopia, aphakia, anisometropia, aniseikonia, aniridia, corneal disorders, post-traumatic disorders, irregular astigmatism.

Medically necessary contact lenses are covered in lieu of other eyewear. Participating providers will obtain the necessary preauthorization for these services.

**Low Vision:** Low vision is a significant loss of vision but not total blindness. Ophthalmologists and optometrists specializing in low vision care can evaluate and prescribe optical devices, and provide training and instruction to maximize the remaining usable vision for our members with low vision.

With prior approval from Blue Cross and Blue Shield of Illinois, covered persons who required low-vision services and optical devices are entitled to the following coverage, with both Participating and Non-Participating Providers:

**Low Vision Evaluation:** One comprehensive evaluation every five years (Non-Participating Allowance of \$300). This examination, sometimes called a functional vision assessment, can determine distance and clarity of vision, the size of readable print, the existence of blind spots or tunnel vision, depth perception, eye-hand coordination, problems perceiving contrast and lighting requirements for optimum vision.

**Low Vision Aid:** Covered for one device per year such as high-power spectacles, magnifiers and telescopes (Non-Participating Allowance of \$600 per device and \$1200 lifetime). These devices are utilized to maximize use of available vision, reduce problems of glare or increase contrast perception, based on the individual's vision goals and lifestyle needs.

**Follow-up care:** Four visits in any five-year period (Non-Participating Allowance of \$100 per visit).

**Warranty:** Warranty limitations may apply to Provider or retailer supplied frames and/or eyeglass lenses. Please ask your Provider for details of the warranty that is available to you.

\* The "covered charge" is the rate negotiated with Participating Vision Providers for a particular Covered Service.

**\*\* THE PLAN PAYS THE LESSER OF THE ALLOWANCE NOTED OR THE RETAIL COST. RETAIL PRICES VARY BY LOCATION.**

## **EXCLUSIONS AND LIMITATIONS:**

Hospitalization. services and supplies which are not Medically Necessary.

Services or supplies that are not specifically mentioned in the Policy.

Services or supplies for any illness or injury arising out of or in the course of employment for which benefits are available under any Workers' Compensation Law or other similar laws whether or not you make a claim for such compensation or receive such benefits. However, this exclusion shall not apply if you are a corporate officer of any domestic or foreign corporation and are employed by the corporation and elect to withdraw yourself from the operation of the Illinois Workers' Compensation Act according to the provisions of the Act.

Services or supplies that are furnished to you by the local, state or federal government and for any services or supplies to the extent payment or benefits are provided or available from the local, state or federal government (for example, Medicare) whether or not that payment or benefits are received, (except in the case of Medicare), except however, this exclusion shall not be applicable to medical assistance benefits under Article V, VI or VII of the Illinois Public Aid Code (Ill. Rev. Stat. ch. 23 §1-1 et seq.) or similar legislation of any state, benefits provided in compliance with the Tax Equity and Fiscal Responsibility Act or as otherwise provided by law.

Services and supplies for any illness or injury occurring on or after your Coverage Date as a result of war or an act of war.

Services or supplies that do not meet accepted standards of medical and/or dental practice.

Experimental/Investigational Services and Supplies and all related services and supplies, except as may be provided under the Policy for a) Routine Patient Costs associated with Experimental/Investigational cancer treatment, if you are a qualified individual participating in a qualified clinical cancer trial, if those services or supplies would otherwise be covered under the Policy if not provided in connection with a qualified cancer trial program and b) applied behavior analysis used for the treatment of Autism Spectrum Disorder(s).

Custodial Care Service.

Long Term Care Service.

Respite Care Service, except as specifically mentioned under the Hospice Care Program section of the Policy.

Inpatient Private Duty Nursing.

Services or supplies received during an Inpatient stay when the stay is solely related to behavioral, social maladjustment, lack of discipline or other antisocial actions which are not specifically the result of Mental Illness. This does not include services or supplies provided for the treatment of an injury resulting from an act of domestic violence or a medical condition (including both physical and mental health conditions.).

Cosmetic Surgery and related services and supplies, except for the correction of congenital deformities or for conditions resulting from accidental injuries, scars, tumors or diseases.

Services or supplies for which you are not required to make payment or would have no legal obligation to pay if you did not have this or similar coverage.

Charges for failure to keep a scheduled visit or charges for completion of a Claim form.

Personal hygiene, comfort or convenience items commonly used for other than medical purposes, such as air conditioners, humidifiers, physical fitness equipment, televisions and telephones.

Special braces, specialized equipment, appliances, or ambulatory apparatus, except as specifically mentioned in the Policy.

Blood derivatives which are not classified as drugs in the official formularies.

Eyeglasses, contact lenses or cataract lenses and the examinations for prescribing or fitting of glasses or contact lenses or for determining the refractive state of the eye which are not Medically Necessary, except as specifically mentioned in the Policy. This is exclusion is not applicable to children as described in the Policy.

Treatment of flat foot conditions and the prescription of supportive devices for such conditions and the treatment of subluxations of the foot or routine foot care.

Routine foot care, except for persons diagnosed with diabetes.

Immunizations, unless otherwise specified in the Policy.

Maintenance Occupational Therapy, Maintenance Physical Therapy and Maintenance Speech Therapy, except as specifically mentioned in the Policy.

Acupuncture, whether for medical or anesthesia purposes.

Maintenance Care.

Hearing aids, except for bone anchored hearing aids (osseointegrated auditory implants), or examinations for the prescription or fitting of hearing aids, unless otherwise specified in the Policy. This exclusion is not applicable to children as described in the Policy.

Diagnostic Service as part of determination of the refractive errors of the eyes, auditory problems, surveys, case finding, research studies, screening, or similar procedures and studies, or tests which are Experimental/Investigational, unless otherwise specified in the Policy.

Procurement or use of prosthetic devices, special appliances and surgical implants which are for cosmetic purposes, for the comfort and convenience of the patient, or unrelated to the treatment of a disease or injury.

Wigs (also referred to as cranial prostheses), unless otherwise specified in the Policy.

Services and supplies rendered or provided for human organ or tissue transplants other than those specifically mentioned in the Policy.

Reversals of vasectomies.

Any drugs and medicines, except as may be provided under Outpatient Prescription Drug Program Benefits, that are:

- Dispensed by a Pharmacy and received by you while covered under the Policy,
- Dispensed in a Provider's office or during confinement in a Hospital or other acute care institution or facility and received by you for use on an Outpatient basis,
- Over-the-counter drugs and medicines; or drugs for which no charge is made,

- Prescription antiseptic or fluoride mouthwashes, mouth rinses or topical oral solutions or preparations.

Abortions including related services and supplies, except when the life of the mother would be endangered if the fetus were carried to term, or when the pregnancy is the result of an act of rape or incest.

Repair and replacement for appliances and/or devices due to misuse or loss, except as specifically mentioned in the Policy.

Habilitative Services that are solely educational in nature or otherwise paid under State or Federal law for purely educational services.

Notwithstanding any provision in the Policy to the contrary, any services and/or supplies provided to you outside the United States, unless you receive Emergency Accident Care or Emergency Medical Care.

- Benefits will not be provided for any self-administered drugs dispensed by a Physician.
- Services and supplies from more than one Provider on the same day(s) to the extent benefits are duplicated.
- Behavioral health services provided at behavioral modification facilities, boot camps, emotional group academies, military schools, therapeutic boarding schools, wilderness programs, halfway houses and group homes, except for Covered Services provided by appropriate Providers as defined in this Policy.
- Any of the following applied behavior analysis (ABA) related services;
  - Services with a primary diagnosis that is not Autism Spectrum Disorder;
  - Services that are facilitated by a Provider that is not properly credentialed. Please see the definition of "Qualified ABA Provider" in the DEFINITIONS SECTION of this Policy;
  - Activities primarily of an educational nature;
  - Shadow or companion services; or
  - Any other services not provided by an appropriately licensed Provider in accordance with nationally accepted treatment standards.

## **GUARANTEEDRENEWABILITY**

Coverage under the Policy will be terminated for nonpayment of premiums, as described below. Blue Cross and Blue Shield may terminate or refuse to renew the Policy for any of the following reasons:

1. If Blue Cross and Blue Shield ceases to offer a particular type of coverage in the individual market. If this should occur:
  - a. You at least 90 days prior written notice, or such other notice, if any, permitted by applicable law or regulatory guidance.
  - b. You may convert to any other individual policy offered by Blue Cross and Blue Shield; and
  - c. If Blue Cross and Blue Shield should terminate or refuse to terminate the Policy, it must do so uniformly without regard to any health status-related factor of covered individuals or dependents of covered individuals who may become eligible for coverage.
2. If Blue Cross and Blue Shield discontinue all health care coverage and does not renew all health insurance Policies it issues or delivers for issuance in the individual market in the state of Illinois. If this should occur, you will receive at least 180 days prior written notice, if any, permitted by applicable law or regulatory guidance.
3. You no longer reside, live or work in the Blue Cross and Blue Shield's service area.
4. Failure to pay your premium after your grace period, if any. When you renew Blue Cross and Blue Shield coverage or reenroll by selecting a new product (as defined by applicable law), you will need to be current on your premium payments. Any past due premium payments for coverage we provided must be paid no later than your Coverage Date for the new year, in addition to initial premium charges. New coverage will not be effective until all such payments are made.
5. Other reasons described in the Policy.
6. You are no longer eligible for coverage in a QHP offered through the Exchange.
7. This Policy is terminated or is decertified as a QHP.
8. Your coverage has been rescinded as described under the Rescission provision of this Policy.
9. You change from this QHP to another during an annual open enrollment period or special enrollment period.
10. In the event of fraud or intentional misrepresentation of material fact under the terms of this Policy. In this case, Blue Cross and Blue Shield will give you at least 30 days prior written notice or such other notice, if any, permitted by applicable law, or regulatory guidance.
11. Your association membership ceases, if applicable.

**THIS POLICY WILL NOT BE TERMINATED OR BE REFUSED TO BE RENEWED BECAUSE OF THE CONDITION OF YOUR HEALTH.**