BlueValue & BlueValue Advantage

DENIELT	BlueValue	BlueValue Advantage
BENEFIT	Participating Provider Coverage ¹	Participating Provider Coverage ¹
Provider Network	90% of Illinois doctors and more than 200 hospitals	
Lifetime Benefit	\$5,000,000	
Individual Deductible	\$250, \$500, \$1,000, \$2,500 or \$5,000 ²	\$250, \$500, \$1,000, \$1,750 \$2,500 or \$5,000 ²
Individual Out-of-Pocket Expense Limit	\$1,000	\$3,000
Office Visits and Outpatient Physician Services	100% or 80%	80%
Hospital Services Inpatient Physician Services 	100% or 80%	80%
• Outpatient Services Includes surgery and pre-admission testing	100% or 80%	80%
• Inpatient Services Includes semi-private room and board, pre-admission testing, prescription drugs and more	100% or 80%	80%
• Inpatient/Outpatient Diagnostic Testing Includes X-rays, lab tests, EKGs, ECGs, pathology services, pulmonary function studies and more	100% or 80%	80%
Well-Child Care To age 16. Includes immunizations, physical exams and routine diagnostic tests. (\$500 per calendar year maximum)	100% or 80%	80%
Outpatient Emergency Care Includes covered services received in a hospital or a physician's office	100% (Deductible does not apply)	80% after \$75 copayment per visit (Deductible does not apply)
Physical, Occupational or Speech Therapist (\$3,000 per therapy, per calendar year maximum)	100% or 80%²	80%²

	BlueValue	BlueValue Advantage
BENEFIT	Participating Provider Coverage ¹	Participating Provider Coverage ¹
Outpatient Prescription Drugs	80%	
Mental Illness Treatment and Substance Abuse Rehabilitation Treatment ³		
 Inpatient Care (30 Inpatient Hospital days per calendar year) Physician 	100% or 80%²	80%²
• Hospital — First 14 days	60 ^{%²}	
Thereafter	50% ²	
Outpatient Care (30 visits per calendar year combined annual maximum and 100 visits per lifetime maximum) • Physician and Hospital	50	% ²
Optional Maternity Coverage Inpatient/Outpatient Hospital Services and Physician Medical/Surgical Services When elected, maternity benefits will begin 365 days after the effective date of the maternity coverage	100% or 80%	80%

¹ Benefits are reduced when non-participating providers are used.

 $^{\scriptscriptstyle 2}$ Does not apply to out-of-pocket expense limit.

³ In order to receive benefits for Substance Abuse Care (other than alcoholism), the treatment program must be approved by Blue Cross and Blue Shield of Illinois. Contact the Mental Health Unit for additional details.

Maximizing Your Benefits Can Be Just a Phone Call Away!

Blue Cross and Blue Shield of Illinois wants to make sure you get the maximum coverage and the most appropriate care. That's why our health insurance plans include the services of two units of health professionals. They're called the Mental Health Unit and the Medical Services Advisory (MSA^{*}) . By calling one of these units whenever you need mental health and substance abuse services, or if you find yourself receiving treatment at an out-of-network hospital, you're assured of maximum benefits and the very best health care.