

# Product Comparison Chart

(Participating Provider Coverage Shown<sup>1</sup>)



**BlueCross BlueShield of Illinois**  
Experience. Wellness. Everywhere.®

	SelectBlue®	SelectBlue Advantage <sup>SM</sup>	BlueChoice <sup>SM</sup> Select	BlueValue <sup>SM</sup>	BlueValue Advantage <sup>SM</sup>	BlueChoice <sup>SM</sup> Value	BlueEdge <sup>SM</sup> Individual HSA <sup>3</sup>	BlueEdge <sup>SM</sup> Individual HSA 5000 <sup>3</sup>
<b>Participating Providers</b>	PPO Network: 90% of Illinois doctors; more than 200 participating hospitals		BlueChoice <sup>®</sup> Network <sup>2</sup>	PPO Network: 90% of Illinois doctors; more than 200 participating hospitals		BlueChoice <sup>®</sup> Network <sup>2</sup>	PPO Network: 90% of Illinois doctors; more than 200 participating hospitals	
<b>Individual Deductible</b>	\$0, \$250, \$500, \$1,000, \$2,500 or \$5,000	\$250, \$500, \$1,000, \$1,750, \$2,500 or \$5,000		\$250, \$500, \$1,000, \$2,500 or \$5,000	\$250, \$500, \$1,000, \$1,750, \$2,500 or \$5,000		\$1,200, \$1,750, \$2,600 or \$3,500	\$5,000
<b>Coinsurance (after deductible is met)</b>	Choice of 100% or 80%	80%		Choice of 100% or 80%	80%		Choice of 100% or 80%	100%
<b>Individual Out-Of-Pocket Expense Limit</b>	\$1,000	\$3,000		\$1,000	\$3,000		Annual deductible plus \$3,000 <sup>4</sup>	Annual deductible
<b>Outpatient Physician Medical Services</b>	100% after you pay \$20 doctor office visit copayment	100% after you pay \$30 doctor office visit copayment		100% or 80%	80%		100% or 80%	100%
<b>Outpatient Physician Surgical Services</b>	100% or 80%	80%		100% or 80%	80%		100% or 80%	100%
<b>Preventive Care Services</b> (benefits covered as defined by national guidelines)	100%			100%			100%	
<b>Inpatient Physician Medical/Surgical Services</b>	100% or 80%	80%		100% or 80%	80%		100% or 80%	100%
<b>Outpatient Hospital Services</b> (includes surgery)	100% or 80%	80%		100% or 80%	80%		100% or 80%	100%
<b>Outpatient Hospital Diagnostic Testing</b>	100% or 80%	80%		100% or 80%	80%		100% or 80%	100%
<b>Inpatient Hospital Services and Diagnostic Testing</b>	100% or 80%	80%		100% or 80%	80%		100% or 80%	100%
<b>Outpatient Emergency Care</b> (Physician and Hospital)	100%	80% after you pay \$75 copayment		100%	80% after you pay \$75 copayment		100% or 80%	100%
<b>Mental Illness Treatment and Substance Abuse Rehabilitation Treatment</b>								
• <b>Inpatient Hospital Care</b>	60% first 14 days 50% thereafter	60% first 14 days 50% thereafter		60% first 14 days 50% thereafter	60% first 14 days 50% thereafter		60% first 14 days 50% thereafter	100%
• <b>Inpatient Physician Care</b>	100% or 80%	80%		100% or 80%	80%		100% or 80%	
• <b>Outpatient Hospital/Physician Care</b>	50%	50%		50%	50%		50%	
<b>Optional Maternity Coverage</b> When elected, maternity benefits will begin 365 days after the effective date of the maternity coverage.	100% or 80%	80%		100% or 80%	80%		100% or 80%	100%
<b>Outpatient Prescription Drugs</b>	\$0, \$250 and \$500 Deductible Plans Drug Card ONLY: w/\$10 copayment for generics	\$250 and \$500 Deductible Plans Drug Card ONLY: w/\$10 copayment for generics			80%		100% or 80%	100%
	\$1,000, \$2,500 and \$5,000 Deductible Plans ONLY: 80%	\$1,000, \$1,750, \$2,500 and \$5,000 Deductible Plans ONLY: 80%						

<sup>1</sup> Benefits reduced when non-participating providers are used. This is a summary of highlights only. Please refer to the Outline of Coverage for each plan for additional details.  
<sup>2</sup> BlueChoice provides you with access to contracting providers.

<sup>3</sup> Please be reminded that Health Savings Accounts (HSA) have tax and legal ramifications. Blue Cross and Blue Shield of Illinois does not provide legal or tax advice and nothing herein should be construed as legal or tax advice. These materials, and any tax-related statements in them, are not intended or written to be used, and cannot be used or relied on for the purpose of avoiding tax penalties. Tax-related statements, if any, may have been written in connection with the promotion or marketing of the transaction(s) or matter(s) addressed by these materials. You should seek advice based on your particular circumstances from an independent tax advisor regarding tax consequences of specific health insurance plans or products.

<sup>4</sup> The individual out-of-pocket expense plus individual deductible can not exceed \$5,000.