

Plan Year 2025 Individual & Family Markets Products

Below are links to Summaries of Benefits and Coverage, Outlines of Coverage and Plan Comparison Charts for Blue Cross and Blue Shield of Illinois qualified health plans in the individual and family ACA market.

Comparison Charts and Medical Guide	Links to Charts
Plan Comparison Charts Combined	English • Spanish
Gold Plan Comparison Chart	English • Spanish
Silver Plan Comparison Chart	English • Spanish
Bronze Plan Comparison Chart	English • Spanish
Medical Plan Guide	English • Spanish

Key

	Off-exchange plans
	On-exchange “base” plans with no cost-sharing reductions (CSRs)
	On-exchange plans with CSRs:

AI/AN Zero and AI/AN Limited plans are available to eligible American Indians and Alaska Natives. Plans with actuarial values of 73%, 87% and 94% are available to eligible consumers meeting household income requirements.

Gold Plans

Plan Name	Plan Variance Description	Link to SBC Document	Link to OOC Document
Blue Precision Gold HMO SM 207	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Gold HMO SM 207	On-exchange “Base” Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Gold HMO SM 207	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Gold HMO SM 207	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Gold HMO SM 703	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Gold HMO SM 703	On-exchange “Base” Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Gold HMO SM 703	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Gold HMO SM 703	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Gold HMO SM Standard - Rx Copays	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Gold HMO SM Standard - Rx Copays	On-exchange “Base” Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Gold HMO SM Standard - Rx Copays	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage

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Gold Plans (continued)

Plan Name	Plan Variance Description	Link to SBC Document	Link to OOC Document
Blue Precision Gold HMO SM Standard - Rx Copays	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
BlueCare Direct Gold SM Standard - Rx Copays with Advocate	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
BlueCare Direct Gold SM Standard - Rx Copays with Advocate	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
BlueCare Direct Gold SM Standard - Rx Copays with Advocate	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
BlueCare Direct Gold SM Standard - Rx Copays with Advocate	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Gold PPO SM 204	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Gold PPO SM 204	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Gold PPO SM 204	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Gold PPO SM 204	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Gold PPO SM Standard - Rx Copays	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Gold PPO SM Standard - Rx Copays	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Gold PPO SM Standard - Rx Copays	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Gold PPO SM Standard - Rx Copays	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Gold PPO SM 901	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Gold PPO SM 901	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Gold PPO SM 901	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Gold PPO SM 901	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
MyBlue Plus Gold SM 910	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
MyBlue Plus Gold SM 910	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
MyBlue Plus Gold SM 910	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
MyBlue Plus Gold SM 910	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage

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Gold Plans (continued)

Plan Name	Plan Variance Description	Link to SBC Document	Link to OOC Document
MyBlue Plus Gold SM 909	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
MyBlue Plus Gold SM 909	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
MyBlue Plus Gold SM 909	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
MyBlue Plus Gold SM 909	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
MyBlue Plus Gold SM Standard - Rx Copays	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
MyBlue Plus Gold SM Standard - Rx Copays	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
MyBlue Plus Gold SM Standard - Rx Copays	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
MyBlue Plus Gold SM Standard - Rx Copays	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage

Silver Plans

Plan Name	Plan Variance Description	Link to SBC Document	Link to OOC Document
Blue Precision Silver HMO SM 206	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Silver HMO SM 206	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Silver HMO SM 206	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Silver HMO SM 206	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Silver HMO SM 206	On-exchange 73% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Silver HMO SM 206	On-exchange 87% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Silver HMO SM 206	On-exchange 94% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Silver HMO SM 306	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Silver HMO SM 704	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Silver HMO SM 704	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Silver HMO SM 704	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Silver HMO SM 704	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Silver HMO SM 704	On-exchange 73% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Silver HMO SM 704	On-exchange 87% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Silver HMO SM 704	On-exchange 94% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Silver HMO SM Standard - Select Rx Copays	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Silver HMO SM Standard - Select Rx Copays	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Silver HMO SM Standard - Select Rx Copays	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Silver HMO SM Standard - Select Rx Copays	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Silver HMO SM Standard - Select Rx Copays	On-exchange 73% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Silver HMO SM Standard - Select Rx Copays	On-exchange 87% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Silver HMO SM Standard - Select Rx Copays	On-exchange 94% AV CSR Plan	Summary of Benefits	Outlines of Coverage

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Silver Plans (continued)

Plan Name	Plan Variance Description	Link to SBC Document	Link to OOC Document
BlueCare Direct Silver SM Standard - Select Rx Copays with Advocate	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
BlueCare Direct Silver SM Standard - Select Rx Copays with Advocate	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
BlueCare Direct Silver SM Standard - Select Rx Copays with Advocate	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
BlueCare Direct Silver SM Standard - Select Rx Copays with Advocate	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
BlueCare Direct Silver SM Standard - Select Rx Copays with Advocate	On-exchange 73% AV CSR Plan	Summary of Benefits	Outlines of Coverage
BlueCare Direct Silver SM Standard - Select Rx Copays with Advocate	On-exchange 87% AV CSR Plan	Summary of Benefits	Outlines of Coverage
BlueCare Direct Silver SM Standard - Select Rx Copays with Advocate	On-exchange 94% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Silver PPO SM 203	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Silver PPO SM 203	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Silver PPO SM 203	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Silver PPO SM 203	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Silver PPO SM 203	On-exchange 73% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Silver PPO SM 203	On-exchange 87% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Silver PPO SM 203	On-exchange 94% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Silver PPO SM 303	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Silver PPO SM Standard - Select Rx Copays	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Silver PPO SM Standard - Select Rx Copays	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Silver PPO SM Standard - Select Rx Copays	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Silver PPO SM Standard - Select Rx Copays	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage

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

Silver Plans (continued)

Plan Name	Plan Variance Description	Link to SBC Document	Link to OOC Document
Blue Choice Preferred Silver PPO SM Standard - Select Rx Copays	On-exchange 73% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Silver PPO SM Standard - Select Rx Copays	On-exchange 87% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Silver PPO SM Standard - Select Rx Copays	On-exchange 94% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Silver PPO SM 801	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Silver PPO SM 801	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Silver PPO SM 801	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Silver PPO SM 801	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Silver PPO SM 801	On-exchange 73% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Silver PPO SM 801	On-exchange 87% AV CSR Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Silver PPO SM 801	On-exchange 94% AV CSR Plan	Summary of Benefits	Outlines of Coverage
MyBlue Plus Silver SM 907	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
MyBlue Plus Silver SM 906	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
MyBlue Plus Silver SM 906	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
MyBlue Plus Silver SM 906	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
MyBlue Plus Silver SM 906	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
MyBlue Plus Silver SM 906	On-exchange 73% AV CSR Plan	Summary of Benefits	Outlines of Coverage
MyBlue Plus Silver SM 906	On-exchange 87% AV CSR Plan	Summary of Benefits	Outlines of Coverage
MyBlue Plus Silver SM 906	On-exchange 94% AV CSR Plan	Summary of Benefits	Outlines of Coverage
MyBlue Plus Silver SM 905	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
MyBlue Plus Silver SM 905	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
MyBlue Plus Silver SM 905	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
MyBlue Plus Silver SM 905	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
MyBlue Plus Silver SM 905	On-exchange 73% AV CSR Plan	Summary of Benefits	Outlines of Coverage
MyBlue Plus Silver SM 905	On-exchange 87% AV CSR Plan	Summary of Benefits	Outlines of Coverage

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

Silver Plans (continued)

Plan Name	Plan Variance Description	Link to SBC Document	Link to OOC Document
MyBlue Plus Silver SM 905	On-exchange 94% AV CSR Plan	Summary of Benefits	Outlines of Coverage
MyBlue Plus Silver SM Standard - Select Rx Copays	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
MyBlue Plus Silver SM Standard - Select Rx Copays	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
MyBlue Plus Silver SM Standard - Select Rx Copays	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
MyBlue Plus Silver SM Standard - Select Rx Copays	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
MyBlue Plus Silver SM Standard - Select Rx Copays	On-exchange 73% AV CSR Plan	Summary of Benefits	Outlines of Coverage
MyBlue Plus Silver SM Standard - Select Rx Copays	On-exchange 87% AV CSR Plan	Summary of Benefits	Outlines of Coverage
MyBlue Plus Silver SM Standard - Select Rx Copays	On-exchange 94% AV CSR Plan	Summary of Benefits	Outlines of Coverage

Bronze Plans

Plan Name	Plan Variance Description	Link to SBC Document	Link to OOC Document
Blue Precision Bronze HMO SM 205	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Bronze HMO SM 205	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Bronze HMO SM 205	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Bronze HMO SM 205	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Bronze HMO SM 701	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Bronze HMO SM 701	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Bronze HMO SM 701	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Bronze HMO SM 701	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Bronze HMO SM Standard - Select Rx Copays	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Bronze HMO SM Standard - Select Rx Copays	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Bronze HMO SM Standard - Select Rx Copays	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Precision Bronze HMO SM Standard - Select Rx Copays	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
BlueCare Direct Bronze SM Standard - Select Rx Copays with Advocate	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
BlueCare Direct Bronze SM Standard - Select Rx Copays with Advocate	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
BlueCare Direct Bronze SM Standard - Select Rx Copays with Advocate	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
BlueCare Direct Bronze SM Standard - Select Rx Copays with Advocate	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Bronze PPO SM 202	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Bronze PPO SM 201	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Bronze PPO SM 201	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Bronze PPO SM 201	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage

Bronze Plans (continued)

Plan Name	Plan Variance Description	Link to SBC Document	Link to OOC Document
Blue Choice Preferred Bronze PPO SM 201	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Bronze PPO SM 701	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Bronze PPO SM 701	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Bronze PPO SM 701	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Bronze PPO SM 701	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Bronze PPO SM Standard - Select Rx Copays	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Bronze PPO SM Standard - Select Rx Copays	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Bronze PPO SM Standard - Select Rx Copays	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Bronze PPO SM Standard - Select Rx Copays	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
MyBlue Plus Bronze SM 903	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
MyBlue Plus Bronze SM 903	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
MyBlue Plus Bronze SM 903	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
MyBlue Plus Bronze SM 903	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
MyBlue Plus Bronze SM 912	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
MyBlue Plus Bronze SM 912	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
MyBlue Plus Bronze SM 912	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
MyBlue Plus Bronze SM 912	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage
MyBlue Plus Bronze SM Standard - Select Rx Copays	On-exchange AI/AN Limited Plan	Summary of Benefits	Outlines of Coverage
MyBlue Plus Bronze SM Standard - Select Rx Copays	On-exchange AI/AN Zero Plan	Summary of Benefits	Outlines of Coverage
MyBlue Plus Bronze SM Standard - Select Rx Copays	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
MyBlue Plus Bronze SM Standard - Select Rx Copays	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage

Catastrophic Plans

Plan Name	Plan Variance Description	Link to SBC Document	Link to OOC Document
Blue Choice Preferred Security PPO SM 200	Off-exchange Plan	Summary of Benefits	Outlines of Coverage
Blue Choice Preferred Security PPO SM 200	On-exchange "Base" Plan	Summary of Benefits	Outlines of Coverage

We link to a plan's policy booklet in every SBC document. On the first page of an SBC, it's the first link at the top. On the next several pages of an SBC, the link to the policy booklet is located in the footer.

Page 1 of 7