

# **BENEFIT PLAN SELECTION (BPS)**

(To Be Used for Mid-Market Group Accounts)

### Please complete & return this form in its entirety, including the required signatures

Section 1 - Account Information:							
Employer Name:							
Account #:		Effective Date:		Anniversary Date:			

### Health Products / Mid-Market Medical and/or Dental Plan Selection:

### Section 2 - Renewing Groups Only: (\*If New Business, skip to Section 3)

Please list current plan(s) below	Retaining Plan(s):		Replacing Plan(s):
			Please list replacement plan in space below.
1.	□ Yes	🗆 No	1.
2.	□ Yes	🗆 No	2.
3.	□ Yes	🗆 No	3.
4.	□ Yes	🗆 No	4.
5.	□ Yes	🗆 No	5.
6.	□ Yes	🗆 No	6.
7.	□ Yes	🗆 No	7.
8.	□ Yes	🗆 No	8.

## Section 2b - Renewing Groups Only: (\*If New Business, skip to Section 3)

Adding Plan (Medical and/or Dental): Please list new plan(s) below	
Please list new plan(s) below	
1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	

Life and Disability insurance is underwritten by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148. Dearborn Life Insurance Company is an independent Blue Cross and Blue Shield licensee. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

### Section 3 – New Business:

- 1. Blue Directions (Private Exchange) Purchased? Yes 🗆 No 🗔
  - a. (If yes, the Blue Directions Addendum is attached and made a part of the policy.)
- 2. Please select plan designs (Up to a maximum of 6 plans)

A. Blue Advantage HMO <sup>®-1</sup>							
2024 Plan ID	Deductible In Network	Coins In-Network	OPX In-Network	OV/SPC	ER Copay	Non-Preferred Pharmacy	Preferred Pharmacy
□MIBAH2000	\$0	100%	\$1500	\$40/\$60	\$350	\$0/\$10/\$35/\$75/\$150/\$250	\$0/\$10/\$35/\$75/\$150/\$250
□MIBAH2010	\$0	100%	\$1500	\$30/\$50	\$250	\$0/\$10/\$50/\$100/\$150/\$250	\$0/\$10/\$50/\$100/\$150/\$250
□MIBAH2020	\$0	100%	\$1500	\$20/\$40	\$250	\$0/\$10/\$50/\$100/\$150/\$250	\$0/\$10/\$50/\$100/\$150/\$250

\*1 Pharmacy benefits based on the Performance Drug List at HMO Network pharmacies.

B. Blue Advanta	B. Blue Advantage HMO <sup>®</sup> Value Choice <sup>1</sup>							
2024 Plan ID	Deductible In Network	Coins In Network	OPX In- Network	OV/SPC	ER Copay	Non-Preferred Pharmacy	Preferred Pharmacy	
□ MIBAV2110	\$0	100%	\$3,000	\$40/\$60	\$350	\$0/\$10/\$35/\$75/\$150/\$250	\$0/\$10/\$35/\$75/\$150/\$250	
□ MIBAV2120	\$0	100%	\$3,000	\$50/\$70	\$400	\$0/\$10/\$35/\$75/\$150/\$250	\$0/\$10/\$35/\$75/\$150/\$250	
□ MIBAV4014**	\$0	80%	\$6,500	\$20/\$40	\$400	\$0/\$10/\$50/\$100/\$150/\$250	\$0/\$10/\$50/\$100/\$150/\$250	
□ MIBAV2130**	\$1000	80%	\$3,000	\$50/\$70	\$250**	\$0/\$10/\$50/\$100/\$150/\$250	\$0/\$10/\$50/\$100/\$150/\$250	
□ MIBAV2140**	\$1500	80%	\$4,500	\$50/\$70	\$400**	\$0/\$10/\$50/\$100/\$150/\$250	\$0/\$10/\$50/\$100/\$150/\$250	
□ MIBAV2152**	\$3000	80%	\$8,700	\$20/\$40	\$400**	\$0/\$10/\$50/\$100/\$150/\$250	\$0/\$10/\$50/\$100/\$150/\$250	

\*1 Pharmacy benefits based on the Performance Drug List at HMO Network pharmacies.

\*\*MIBAV2130, MIBAV2140, MIBAV2152 and MIBAV4014 have a Per Occurrence Deductible (POD) on ER, IP & OP Surg. Calendar Year Deductible and Coinsurance applies after POD.

C. BlueEdge SM	Select HSA*2*3						
2024 Plan ID	Deductible In/Out	Coins In/Out	OPX In/Out	OV/SPC	ER Coins.	Non-Preferred Pharmacy	Preferred Pharmacy
□ MIESA2122	\$2500/\$5000	100%/100%	\$2500/\$5000	100%/100%	100%	100%	100%
□ MIESA3113	\$2500/\$5000	80%/50%	\$5000/\$15000	80%/80%	80%	80%/80%/70%/60%/60%50%	90%/90%/80%/70%/60%50%
□ MIESE3153	\$3500/\$7000	80%/50%	\$7000/\$21000	80%/80%	80%	80%/80%/70%/60%/60%50%	90%/90%/80%/70%/60%50%
□ MIESE2052	\$4000/\$8000	100%/80%	\$4000/\$24000	100%/100%	100%	100%	100%
□ MIESE4014	\$5000/\$10000	100%/100%	\$5000/\$10000	100%/100%	100%	100%	100%
□ MIESE3073	\$5000/\$10000	80%/50%	\$7000/\$21000	80%/80%	80%	80%/80%/70%/60%/60%50%	90%/90%/80%/70%/60%50%
□ MIESE3183	\$6000/\$12000	100%/100%	\$6000/\$12000	100%/100%	100%	100%	100%
□ MIESE4024	\$7500/\$15000	100%/100%	\$7500/\$15000	100%/100%		100%	100%

Plans are HSA compatible. The 5th character in the Plan # indicates (A) for Aggregate or (E) for Embedded deductible and OPX.

\*For Pharmacy services, coinsurance applies after Deductible has been met.

\*2 Pharmacy benefits based on the Performance Drug List at Preferred Network pharmacies

\*3 Select HDHP-HSA preventive prescription drugs will be covered with no member cost share.

D. Blue Edge SM	HSA <sup>*2*3</sup>						
2024 Plan ID	Deductible In/Out	Coins In/Out	OPX In/Out	OV/SPC	ER Coins	Non-Preferred Pharmacy	Preferred Pharmacy
□ MIEEA3003	\$1600/\$1600	100%/80%	\$3200/\$3200	100%/100%	100%	80%/80%/70%/60%/60%/50%	90%/90%/80%/70%/60%/50%
□ MIEEA3013	\$1600/\$3200	80%/60%	\$3200/\$9600	80%/80%	80%	80%/80%/70%/60%/60%/50%	90%/90%/80%/70%/60%/50%
□ MIEEA2020	\$2500/\$2500	100%80%	\$5000/\$5000	100%/100%	100%	100%	100%
□ MIEEA3033	\$2500/\$5000	80%/60%	\$5000/\$15000	80%/80%	80%	80%/80%/70%/60%/60%/50%	90%/90%/80%/70%/60%/50%
	\$3200/\$6400	100%/100%	\$3200/\$6400	100%/100%	100%	100%	100%
	\$3200/\$6400	80%/60%	\$6200/\$18600	80%/80%	80%	80%/80%/70%/60%/60%/50%	90%/90%/80%/70%/60%/50%
□ MIEEA3093	\$3500/\$7000	80%/60%	\$5800/\$17400	80%/80%	80%	80%/80%/70%/60%/60%/50%	90%/90%/80%/70%/60%/50%
□ MIEEE3053	\$3500/\$7000	80%/60%	\$7000/\$21000	80%/80%	80%	80%/80%/70%/60%/60%/50%	90%/90%/80%/70%/60%/50%
□ MIEEE2052	\$4000/\$8000	100%/80%	\$4000/\$24000	100%/100%	100%	100%	100%
□ MIEEE4014	\$5000/\$10000	100%/100%	\$5000/\$10000	100%/100%	100%	100%	100%
□ MIEEE3073	\$5000/\$10000	80%/60%	\$7000/\$21000	80%/80%	80%	80%/80%/70%/60%/60%/50%	90%/90%/80%/70%/60%/50%
□ MIEEE3083	\$6000/\$12000	100%/100%	\$6000/\$12000	100%/100%	100%	100%	100%
□ MIEEE4024	\$7500/\$15000	100%/100%	\$7500/\$15000	100%/100%	100%	100%	100%

Plans are HSA compatible. The 5th character in the Plan # indicates (A) for Aggregate or (E) for Embedded deductible and OPX.

\*For Pharmacy services, coinsurance applies after Deductible has been met.

\*2 Pharmacy benefits based on the Performance Drug List at Preferred Network pharmacies.

\*3 Select HDHP-HSA preventive prescription drugs will be covered with no member cost share.

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® A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association GA-10-9-MM BPSF HCSC Rev.04/1/2024

E. Blue Choice S	Select PPO <sup>SM *2</sup>						
2024 Plan ID	Deductible In/Out	Coins In/Out	OPX In/Out	OV/SPC	ER Copay	Non-Preferred Pharmacy	Preferred Pharmacy
□ MIBCS2010	\$250/\$500	80%/50%	\$1250/\$3750	\$20/\$20	\$200	\$10/\$20/\$55/\$95/\$150/\$250	\$0/\$10/\$35/\$75/\$150/\$250
	\$500/\$1000	90%/60%	\$1500/\$4500	\$20/\$20	\$200	\$10/\$20/\$70/\$120/\$150/\$250	\$0/\$10/\$50/\$100/\$150/\$250
□ MIBCS2030	\$500/\$1000	80%/50%	\$2500/\$7500	\$20/\$20	\$200	\$10/\$20/\$70/\$120/\$150/\$250	\$0/\$10/\$50/\$100/\$150/\$250
□ MIBCS2040	\$1000/\$2000	90%/60%	\$2000/\$6000	\$20/\$20	\$200	\$10/\$20/\$70/\$120/\$150/\$250	\$0/\$10/\$50/\$100/\$150/\$250
□ MIBCS2050	\$1000/\$2000	80%/50%	\$3000/\$9000	\$30/\$30	\$200	\$10/\$20/\$55/\$95/\$150/\$250	\$0/\$10/\$35/\$75/\$150/\$250
□ MIBCS2070	\$1500/\$3000	80%/50%	\$3500/\$10500	\$30/\$30	\$200	\$10/\$20/\$55/\$95/\$150/\$250	\$0/\$10/\$35/\$75/\$150/\$250
	\$1500/\$3000	80%/50%	\$4500/\$13500	\$30/\$50	\$200	\$10/\$20/\$55/\$95/\$150/\$250	\$0/\$10/\$35/\$75/\$150/\$250
	\$2000/\$4000	80%/50%	\$4000/\$12000	\$30/\$30	\$200	\$10/\$20/\$55/\$95/\$150/\$250	\$0/\$10/\$35/\$75/\$150/\$250
□ MIBCS2120	\$2500/\$5000	80%/50%	\$4500/\$13500	\$30/\$30	\$200	\$10/\$20/\$70/\$120/\$150/\$250	\$0/\$10/\$50/\$100/\$150/\$250
MIBCS1124	\$3000/\$6000	80%/50%	\$6000/\$18000	\$30/\$50	\$200	\$10/\$20/\$70/\$120/\$150/\$250	\$0/\$10/\$50/\$100/\$150/\$250
□ MIBCS2144	\$3500/\$7000	80%/50%	\$5500/\$16500	\$20/\$40	\$200	\$10/\$20/\$55/\$95/\$150/\$250	\$0/\$10/\$35/\$75/\$150/\$250
□ MIBCS2160	\$4000/\$8000	80%/50%	\$5500/\$16500	\$30/\$30	\$200	\$10/\$20/\$55/\$95/\$150/\$250	\$0/\$10/\$35/\$75/\$150/\$250
□ MIBCS2174	\$5000/\$10000	80%/50%	\$5600/\$16800	\$40/\$60	\$200	\$10/\$20/\$55/\$95/\$150/\$250	\$0/\$10/\$35/\$75/\$150/\$250
□ MIBCS1174	\$5000/\$10000	80%/50%	\$8550/\$25650	\$40/\$60	\$200	\$10/\$20/\$55/\$95/\$150/\$250	\$0/\$10/\$35/\$75/\$150/\$250

\*2 Pharmacy benefits based on the Performance Drug List at Preferred Network pharmacies.

F. Blue Choice C	F. Blue Choice Options SM *2*3 HSA - Tiered Network (Blue Choice OPT PPO – BCO / PPO – PPO / Out of Network - OON)							
2024 Plan ID	Deductible (BCO/ PPO/ OON)	Coins (BCO/ PPO/ OON)	OPX (BCO/ PPO/ OON)	OV/SPC (BCO/ PPO)	ER Coins (BCO / PPO)	Non-Preferred Pharmacy	Preferred Pharmacy	
	\$3200/ \$4600/ \$9200	100%/ 80%/ 60%	\$3200/ \$6550/ \$19650	100%/ 80%	100%	100%	100%	
	\$4000/ \$5700/ \$12000	100%/ 80%/ 60%	\$4000/ \$7500 \$22500	100%/ 80%	100%	100%	100%	
	\$3500/ \$5000/ \$10000	80%/ 60%/ 50%	\$5500/ \$7000/ \$21000	80%/ 60%	80%	80%/80%/70%/60%/60%/50%	90%/90%/80%/70%/60%/50%	
	\$5000/ \$6000/ \$12000	80%/ 60%/ 50%	\$6000/ \$7000/ \$21000	80%/ 60%	80%	80%/80%/70%/60%/60%/50%	90%/90%/80%/70%/60%/50%	
	\$6000/ \$7000/ \$14000	80%/ 60%/ 50%	\$7000/ \$7500/ \$22500	80%/ 60%	80%	80%/80%/70%/60%/60%/50%	90%/90%/80%/70%/60%/50%	

Plans are HSA compatible. The 5th character in the Plan # indicates (A) for Aggregate or (E) for Embedded deductible and OPX.

\*For Pharmacy services, coinsurance applies after Deductible has been met. \*2 Pharmacy benefits based on the Performance Drug List at Preferred Network pharmacies.

\*3 Select HDHP-HSA preventive prescription drugs will be covered with no member cost share.

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G. Blue Choice O	ptions <sup>SM</sup> - Tie	ered Netwo	ork (Blue Ch	oice OPT PPO –	BCO/ PPO – PPO	/ Out of Network - OON)		
	Deductible	Coins	OPX					
2024 Plan ID	(BCO/	(BCO/	(BCO/	OV/SPC	ER Copay**	Non-Preferred Pharmacy	Preferred Pharmacy	
	PPO/	PPO/	PPO/	(BCO//PPO)	(BCO/ PPO)	i toin i foionoù i hannaoy	i folorioù i fiamaoy	
	OON)	OON)	OON					
	\$250/	90%/	\$750/	\$20/\$40//				
	\$1000/	70%/	\$1250/	\$40/\$80	\$400/\$400	\$10/\$20/\$55/\$95/\$150/\$250	\$0/\$10/35/\$75/\$150/\$250	
	\$2000	50%	\$2500	φ+0/ψ00				
	\$500/	100%/	\$500/	\$20/\$50//				
	\$1500/	70%/	\$3000/	\$40/\$100	\$400/\$400	\$10/\$20/\$55/\$95/\$150/\$250	\$0/\$10/35/\$75/\$150/\$250	
	\$3000	50%	\$9000	+, +				
	\$500/	90%/	\$4000/	\$20/\$50//	\$ 400 \\$ 400			
	\$1500/	70%/	\$5600/	\$40/\$100	\$400/\$400	\$10/\$20/\$55/\$95/\$150/\$250	\$0/\$10/35/\$75/\$150/\$250	
	\$3000 \$1000/	50% 90%/	\$16800 \$2500/					
	\$1000/ \$2500/	90%/ 70%/	\$2500/ \$5500/	\$25/\$50//	\$400/\$400	\$10/\$20/\$55/\$95/\$150/\$250	\$0/\$10/\$35/\$75/\$150/\$250	
	\$5000	70 %/ 50%	\$3500/ \$16500	\$50/\$100	\$400/\$400	\$10,\$20,\$33,\$33,\$130,\$230	φ0/φ10/φ33/φ13/φ130/φ230	
	\$1500/	90%/	\$3000/					
	\$3500/	70%/	\$5500/	\$30/\$50//	\$400/\$400	\$10/\$20/\$55/\$95/\$150/\$250	\$0/\$10/\$35/\$75/\$150/\$250	
	\$7000	50%	\$16500	\$50/\$100	φ100/φ100	\$10,\$20,\$00,\$00,\$100,\$200	\$6,\$10,\$00,\$10,\$100,\$200	
	\$2500/	80%/	\$4500/	000/ /000/ //				
	\$4000/	60%/	\$5500/	80%/60%//	80%/80%	\$10/\$20/\$70/\$120/\$150/\$250	\$0/\$10/\$50/\$100/\$150/\$250	
	\$8000	50%	\$16500	80%/60%				
	\$4000/	80%/	\$5600/	\$35/\$60//				
	\$5000/	60%/	\$5600/	\$35/\$60// \$55/\$120	\$500/\$500	\$10/\$20/\$55/\$95/\$150/\$250	\$0/\$10/\$35/\$75/\$150/\$250	
	\$10000	50%	\$16800	φ00/φ120				
	\$5000/	80%/	\$6600/	\$40/\$65//				
	\$6000/	60%/	\$7600/	\$60/\$120	\$500/\$500	\$10/\$20/\$55/\$95/\$150/\$250	\$0/\$10/\$35/\$75/\$150/\$250	
	\$18000	50%	\$22800	ψ00,ψ120				

\*2 Pharmacy benefits based on the Performance Drug List at Preferred Network pharmacies. \*\* Denotes Per Occurrence Deductible on service. Calendar Year Deductible and Coinsurance applies after POD.

H. Blue Print <sup>®</sup> PPO							
2024 Plan ID	Deductible In/Out	Coins In/Out	OPX In/Out	OV/SPC	ER Copay	Non-Preferred Pharmacy	Preferred Pharmacy
□ MIBPP2000 <sup>*2</sup>	\$0/\$0	90%/70%	\$1000/\$3000	\$20/\$40	\$150	\$10/\$20/\$70/\$120/\$150/\$250	\$0/\$10/\$50/\$100/\$150/\$250
□ MIBPP2010*2	\$250/\$500	80%/60%	\$1250/\$3750	\$20/\$40	\$150	\$10/\$20/\$55/\$95/\$150/\$250	\$0/\$10/\$35/\$75/\$150/\$250
	\$500/\$1000	90%/70%	\$1500/\$4500	\$20/\$40	\$150	\$10/\$20/\$70/\$120/\$150/\$250	\$0/\$10/\$50/\$100/\$150/\$250
□ MIBPP2030 <sup>*2</sup>	\$500/\$1000	80%/60%	\$2500/\$7500	\$20/\$40	\$150	\$10/\$20/\$70/\$120/\$150/\$250	\$0/\$10/\$50/\$100/\$150/\$250
□ MIBPP1031*2	\$500/\$1000	80%/60%	\$6000/\$18000	\$20/\$40	\$150	\$10/\$20/\$70/\$120/\$150/\$250	\$0/\$10/\$50/\$100/\$150/\$250
□ MIBPP2040 <sup>*2</sup>	\$1000/\$2000	90%/70%	\$2000/\$6000	\$20/\$40	\$150	\$10/\$20/\$70/\$120/\$150/\$250	\$0/\$10/\$50/\$100/\$150/\$250
□ MIBPP2050 <sup>*2</sup>	\$1000/\$2000	80%/60%	\$3000/\$9000	\$30/\$50	\$150	\$10/\$20/\$70/\$120/\$150/\$250	\$0/\$10/\$50/\$100/\$150/\$250
□ MIBPP2060*2	\$1000/\$2000	80%/60%	\$4000/\$12000	\$30/\$50	\$150	\$10/\$20/\$70/\$120/\$150/\$250	\$0/\$10/\$50/\$100/\$150/\$250
□ MIBPP2070*2	\$1500/\$3000	80%/60%	\$3500/\$10500	\$30/\$50	\$150	\$10/\$20/\$70/\$120/\$150/\$250	\$0/\$10/\$50/\$100/\$150/\$250
□ MIBPP2080*2	\$1500/\$3000	80%/60%	\$4500/\$13500	\$30/\$50	\$150	\$10/\$20/\$55/\$95/\$150/\$250	\$0/\$10/\$35/\$75/\$150/\$250
□ MIBPP2090*2	\$2000/\$4000	80%/60%	\$4000/\$12000	\$30/\$50	\$150	\$10/\$20/\$55/\$95/\$150/\$250	\$0/\$10/\$35/\$75/\$150/\$250
□ MIBPP1091*2	\$2000/\$4000	80%/60%	\$6000/\$18000	\$30/\$50	\$150	\$10/\$20/\$55/\$95/\$150/\$250	\$0/\$10/\$35/\$75/\$150/\$250
□ MIBPP2110 <sup>*2</sup>	\$2500/\$5000	90%/70%	\$3500/\$10500	\$20/\$40	\$150	\$10/\$20/\$70/\$120/\$150/\$250	\$0/\$10/\$50/\$100/\$150/\$250
□ MIBPP2120 <sup>*2</sup>	\$2500/\$5000	80%/60%	\$4500/\$13500	\$30/\$50	\$150	\$10/\$20/\$70/\$120/\$150/\$250	\$0/\$10/\$50/\$100/\$150/\$250
□ MIBPP2200 <sup>*2</sup>	\$2500/\$5000	80%/60%	\$4500/\$13500	80%/80%	80%	\$10/\$20/\$70/\$120/\$150/\$250	\$0/\$10/\$50/\$100/\$150/\$250
□ MIBPP2130 <sup>*2</sup>	\$2500/\$5000	80%/60%	\$5500/\$16500	\$30/\$50	\$150	\$10/\$20/\$70/\$120/\$150/\$250	\$0/\$10/\$50/\$100/\$150/\$250
□ MIBPP1121 <sup>*2</sup>	\$3000/\$6000	80%/60%	\$6000/\$18000	\$30/\$50	\$150	\$10/\$20/\$70/\$120/\$150/\$250	\$0/\$10/\$50/\$100/\$150/\$250
□ MIBPP2140 <sup>*2</sup>	\$3500/\$7000	80%/60%	\$5500/\$16500	\$20\$/40	\$150	\$10/\$20/\$70/\$120/\$150/\$250	\$0/\$10/\$50/\$100/\$150/\$250
□ MIBPP2160 <sup>*2</sup>	\$4000/\$8000	80%/60%	\$5500/\$16500	\$30/\$50	\$150	\$10/\$20/\$55/\$95/\$150/\$250	\$0/\$10/\$35/\$75/\$150/\$250
□ MIBPP2170 <sup>*2</sup>	\$5000/\$10000	80%/60%	\$5600/\$16800	\$40/\$60	\$250	\$10/\$20/\$70/\$120/\$150/\$250	\$0/\$10/\$50/\$100/\$150/\$250
□ MIBPP1171 <sup>*2</sup>	\$5000/\$10000	80%/60%	\$8550/\$25650	\$40/\$60	\$250	\$10/\$20/\$70/\$120/\$150/\$250	\$0/\$10/\$50/\$100/\$150/\$250

\*1 Pharmacy benefits based on the Enhanced Drug List at Advantage Network pharmacies.

\*2 Pharmacy benefits based on the Performance Drug List at Preferred Network pharmacies.

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## Section 4 – HSA / FSA / HRA Plans:

HCSC has preferred relationships with the vendors listed below. By selecting one of these vendors, employers agree to have the necessary data shared with the preferred vendor for the purposes of plan administration. A <u>vendor-specific setup form</u> is required to be submitted for first-time vendor integration.

Preferred HSA Vendor: * If HSA is selected, you have the option of selecting an HSA vendor with enrollment, Blue Access for Members Single Sign On (BAM-SSO), and claims integration. (If no selection is made, HSA Vendor will default to Other/None.)	Preferred FSA Vendor: * If FSA is selected, you have the option of selecting an FSA vendor with enrollment, Blue Access for Members Single Sign On (BAM-SSO) and claims integration. Clients who are renewing their FSA are required to resubmit employee elections with their renewal paperwork to continue the FSA plan. Note: Integration fe@ures vary for Flex. (If no selection is made, FSA Vendor will default to Other / None.)	Preferred HRA Vendor: * If HRA is selected, you have the option of selecting an HRA vendor with enrollment, Blue Access for Members Single Sign On (BAM-SSO), and claims integration. Clients who are renewing their HRA are required to resubmit employee elections with their renewal paperwork to continue the HRA plan. Note: Integration fe@ures vary for Flex. (If no selection is made, FSA Vendor will default to Other / None.)
□ Flex <sup>®</sup>	□ Flex <sup>®</sup>	□ Flex <sup>®</sup>
□ HealthEquity <sup>®</sup>	□ HealthEquity <sup>®</sup>	□ HealthEquity <sup>®</sup>
□ HSA Bank <sup>®</sup>	□ HSA Bank <sup>®</sup>	□ HSA Bank <sup>®</sup>
Other Non-Preferred HSA	Other Non-Preferred FSA	Other Non-Preferred HRA
Vendor/None (Select this option if using an HSA vendor other than above or are not offering an employer sponsored HSA vendor.)	Vendor/None (Select this option if using an FSA vendor other than above or are not offering an employer sponsored FSA vendor.)	Vendor/None (Select this option if using an FSA vendor other than above or are not offering an employer sponsored FSA vendor.)

Life and Disability insurance is underwritten by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148. Dearborn Life Insurance Company is an independent Blue Cross and Blue Shield licensee. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

#### DENTAL PPO GROUP NUMBER:

<b>Dental Products</b>
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Blue Care Dental PPO Contributory DPPO						Voluntary DPPO		
Plan Pairings (Groups 10+)					Pl			
Plan Pairings (Groups 10+)         High Allocation       Low Allocation         DINHR30       DINLR36         DINHR31       DINLR37         DINHR32       DINLM37         DINHR33       DINLM51         DINHR34       DINLR58         DINHR35       DINLR58         DINHR36       JINLR58         DINHR37       DINLR58         DINHR36       JINLR58         DINHM38       JINHM50         DINHR50       JINHM57         Any one of the above Contributory High Allocation DPPO plans can be paired with any one of the Contributory Low Allocation DPPO plans.					Plan Pairings (Groups 10+)           High Allocation         Low Allocation           DINHR43         DINLM49           DINHR45         DINLR54           DINHR45         DINLM55           DINHR46         DINLM56           DINHR52         DINLR60           DINHR53         DINLR60           Any one of the above Voluntary High Allocation DPPO plans can be paired with any one of the Voluntary Low Allocation DPPO plans.			
					Two High Voluntary plans that ca	n be paired are DINHM59 and DINH	IR43.	
Two High Contributory plans that can be paired are DINHM57 and DINHR33. DINHM42 can be freely paired with any Contributory High or Low Allocation Plan.					DINHM46 can be freely paired with any Voluntary High or Low Allocation Plan.			
Participation Requirements >70% Participation >50% Employer contribution					Participation Requirements >25% Participation <50% Employer contribution			
		Contributory D			Voluntary DHMO			
Any one Contributory DHMO plan can be paired with any one Contributory DPPO Allocation Plan.					Any one Voluntary DHMO plan can be paired with any one Voluntary DPPO Allocation Plan.			
Participation Requision Participation >70% Participation >50% Employer co					Participation Requirements >25% Participation			
				Constaller of	ory <sup>12</sup> DPPO			
		Doductible		Contribu				
IL Plan Code	Plan Type	Deductible In/Out (3x) Family	Annual Benefit Max	Out-of- Network Reimb.		urance Out-Of-Network (Class I/II/III/IV)	Ortho Life Maximum	
	Туре	In/Out	Benefit	Out-of- Network	Coins In-Network	Out-Of-Network		
High Allocation	Туре	In/Out (3x) Family	Benefit	Out-of- Network	Coins In-Network	Out-Of-Network		
High Allocation	Туре	In/Out (3x) Family Limit	Benefit Max	Out-of- Network Reimb.	Coins In-Network (Class I/II/III/IV)	Out-Of-Network (Class I/II/III/IV)	Maximum	
High Allocation DINHR30*5 DINHR31*5	Type       Passive	In/Out (3x) Family Limit \$25/\$25	Benefit Max \$5000	Out-of- Network Reimb. 90 <sup>th</sup> R&C	Coins In-Network (Class I/II/III/IV) 100%/80%/50%/50%	Out-Of-Network (Class I/II/III/IV) 100%/80%/50%/50%	Maximum \$2000	
High Allocation ☐ DINHR30 <sup>°5</sup> ☐ DINHR31 <sup>°5</sup> ☐ DINHR31 <sup>°5</sup> ☐ DINHR32 <sup>°5</sup>	Type       Passive       Passive	In/Out (3x) Family Limit \$25/\$25 \$25/\$25	Benefit Max \$5000 \$3000	Out-of- Network Reimb. 90 <sup>th</sup> R&C 90 <sup>th</sup> R&C	Coins In-Network (Class I/II/III/IV) 100%/80%/50%/50% 100%/80%/50%/50%	Out-Of-Network (Class I/II/III/IV) 100%/80%/50%/50% 100%/80%/50%/50%	Maximum \$2000 \$2000	
High Allocation DINHR30 <sup>°5</sup> DINHR31 <sup>°5</sup> DINHR32 <sup>°5</sup> DINHR32 <sup>°5</sup> DINHR33 <sup>°5</sup>	Type       Passive       Passive       Passive	In/Out (3x) Family Limit \$25/\$25 \$25/\$25 \$50/\$50	Benefit Max \$5000 \$3000 \$2000	Out-of- Network Reimb. 90 <sup>th</sup> R&C 90 <sup>th</sup> R&C 90 <sup>th</sup> R&C	Coins           In-Network (Class I/II/III/IV)           100%/80%/50%/50%           100%/80%/50%/50%           100%/80%/50%/50%	Out-Of-Network (Class I/II/III/IV) 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/50%	Maximum \$2000 \$2000 \$2000	
High Allocation DINHR30 <sup>*5</sup> DINHR31 <sup>*5</sup> DINHR32 <sup>*5</sup> DINHR33 <sup>*5</sup> DINHR33 <sup>*5</sup>	TypePassivePassivePassivePassive	In/Out (3x) Family Limit \$25/\$25 \$25/\$25 \$50/\$50 \$50/\$50	Benefit Max \$5000 \$3000 \$2000 \$1500	Out-of- Network Reimb. 90 <sup>th</sup> R&C 90 <sup>th</sup> R&C 90 <sup>th</sup> R&C 90 <sup>th</sup> R&C	Coins In-Network (Class I/II/III/IV) 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/50%	Out-Of-Network (Class I/II/II/IV) 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/50%	Maximum \$2000 \$2000 \$2000 \$1500	
IL Plan Code High Allocation DINHR30 <sup>'5</sup> DINHR31 <sup>'5</sup> DINHR32 <sup>'5</sup> DINHR33 <sup>'5</sup> DINHR34 <sup>'5</sup> DINHR35 <sup>'5</sup> DINHR35 <sup>'5</sup> DINHM38	Type Passive Passive Passive Passive Active	In/Out (3x) Family Limit \$25/\$25 \$25/\$25 \$50/\$50 \$50/\$50 \$50/\$75 \$0/\$0	Benefit Max \$5000 \$3000 \$2000 \$1500 \$1500	Out-of- Network Reimb.           90 <sup>th</sup> R&C	Coins In-Network (Class I/II/III/IV) 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/50%	Out-Of-Network (Class I/II/II/IV) 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/50% 80%/60%/50%/50%	Maximum \$2000 \$2000 \$1500 \$1000	
High Allocation DINHR30 <sup>15</sup> DINHR31 <sup>15</sup> DINHR32 <sup>15</sup> DINHR33 <sup>15</sup> DINHR33 <sup>15</sup> DINHR34 <sup>15</sup> DINHR34 <sup>15</sup> DINHR35 <sup>15</sup>	Type       Passive       Passive       Passive       Passive       Active       Active	In/Out (3x) Family Limit \$25/\$25 \$25/\$25 \$50/\$50 \$50/\$50 \$50/\$75	Benefit Max \$5000 \$3000 \$2000 \$1500 \$1500 \$1500 \$2000	Out-of- Network Reimb. 90 <sup>th</sup> R&C 90 <sup>th</sup> R&C 90 <sup>th</sup> R&C 90 <sup>th</sup> R&C 90 <sup>th</sup> R&C	Coins In-Network (Class I/II/III/IV) 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/50%	Out-Of-Network (Class I/II/III/IV) 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/50%	Maximum \$2000 \$2000 \$1500 \$1000 \$2000	
High Allocation DINHR30 <sup>15</sup> DINHR31 <sup>15</sup> DINHR32 <sup>15</sup> DINHR33 <sup>15</sup> DINHR34 <sup>15</sup> DINHR34 <sup>15</sup> DINHR35 <sup>15</sup> DINHR35 <sup>15</sup> DINHR35 <sup>15</sup>	TypePassivePassivePassivePassiveActiveActivePassive	In/Out (3x) Family Limit \$25/\$25 \$25/\$25 \$50/\$50 \$50/\$50 \$50/\$75 \$0/\$0 \$50/\$50	Benefit Max \$5000 \$3000 \$2000 \$1500 \$1500/\$1000 \$2000 \$1000	Out-of- Network Reimb. 90 <sup>th</sup> R&C 90 <sup>th</sup> R&C 90 <sup>th</sup> R&C 90 <sup>th</sup> R&C 90 <sup>th</sup> R&C 90 <sup>th</sup> R&C	Coins In-Network (Class I/II/III/IV) 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/50% 100%/90%/60%/50% 100%/80%/50%/50%	Out-Of-Network (Class I/II/III/IV)           100%/80%/50%/50%           100%/80%/50%/50%           100%/80%/50%/50%           100%/80%/50%/50%           100%/80%/50%/50%           100%/80%/50%/50%           100%/80%/50%/50%           100%/80%/50%/50%	Maximum \$2000 \$2000 \$2000 \$1500 \$1000 \$2000 \$1000	
High Allocation DINHR30 <sup>15</sup> DINHR32 <sup>15</sup> DINHR32 <sup>15</sup> DINHR33 <sup>15</sup> DINHR33 <sup>15</sup> DINHR34 <sup>15</sup> DINHR35 <sup>15</sup> DINHR35 <sup>15</sup> DINHM38 DINHM40 DINHM42	TypePassivePassivePassivePassiveActiveActivePassiveActive	In/Out (3x) Family Limit \$25/\$25 \$25/\$25 \$50/\$50 \$50/\$50 \$50/\$75 \$0/\$0 \$50/\$50	Benefit Max \$5000 \$3000 \$2000 \$1500 \$1500 \$1500 \$1000 \$1000 \$1500/\$1000	Out-of- Network Reimb. 90 <sup>th</sup> R&C 90 <sup>th</sup> R&C 90 <sup>th</sup> R&C 90 <sup>th</sup> R&C 90 <sup>th</sup> R&C 90 <sup>th</sup> R&C MAC MAC	Coins In-Network (Class I/II/III/IV) 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/NA	Out-Of-Network (Class I/II/III/IV) 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/50% 80%/60%/50%/50% 100%/80%/50%/50% 100%/80%/50%/50% 80%/60%/40%/NA	Maximum \$2000 \$2000 \$2000 \$1500 \$1000 \$2000 \$1000 \$1000 N/A	
High Allocation DINHR30 <sup>15</sup> DINHR31 <sup>25</sup> DINHR32 <sup>15</sup> DINHR32 <sup>15</sup> DINHR33 <sup>15</sup> DINHR34 <sup>15</sup> DINHR35 <sup>15</sup> DINHR38 DINHM40 DINHM42 DINHR50	TypePassivePassivePassivePassiveActiveActivePassiveActivePassiveActivePassive	In/Out (3x) Family Limit \$25/\$25 \$25/\$25 \$50/\$50 \$50/\$50 \$50/\$50 \$50/\$50 \$50/\$50 \$50/\$50 \$50/\$50	Benefit Max \$5000 \$3000 \$2000 \$1500 \$1500 \$1000 \$1000 \$1500/\$1000 \$750 \$1500	Out-of- Network Reimb. 90 <sup>th</sup> R&C 90 <sup>th</sup> R&C 90 <sup>th</sup> R&C 90 <sup>th</sup> R&C 90 <sup>th</sup> R&C 90 <sup>th</sup> R&C MAC MAC MAC	Coins In-Network (Class I/II/III/IV) 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/NA 100%/80%/50%/NA	Out-Of-Network (Class //II/II/IV) 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/50% 80%/60%/40%/NA 100%/80% <sup>-3</sup> /NA/NA	Maximum \$2000 \$2000 \$2000 \$1500 \$1000 \$2000 \$1000 N/A N/A N/A	
High Allocation DINHR30 <sup>15</sup> DINHR32 <sup>15</sup> DINHR32 <sup>15</sup> DINHR33 <sup>15</sup> DINHR33 <sup>15</sup> DINHR35 <sup>15</sup> DINHR35 <sup>15</sup> DINHM38 DINHM40 DINHM42 DINHR50 DINHM57 <sup>15</sup>	TypePassivePassivePassivePassiveActiveActivePassiveActivePassivePassivePassivePassivePassivePassive	In/Out (3x) Family Limit \$25/\$25 \$25/\$25 \$50/\$50 \$50/\$50 \$50/\$50 \$50/\$50 \$50/\$50 \$50/\$50 \$50/\$50	Benefit Max \$5000 \$3000 \$2000 \$1500 \$1500/\$1000 \$2000 \$1000 \$1500/\$1000 \$750	Out-of- Network Reimb. 90 <sup>th</sup> R&C 90 <sup>th</sup> R&C 90 <sup>th</sup> R&C 90 <sup>th</sup> R&C 90 <sup>th</sup> R&C 90 <sup>th</sup> R&C MAC MAC MAC 90 <sup>th</sup> R&C	Coins In-Network (Class I/II/III/IV) 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/NA 100%/80%'3/NA/NA 100%/80%/50%/NA	Out-Of-Network (Class //II/II/IV) 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/50% 80%/60%/50%/50% 100%/80%/50%/50% 80%/60%/40%/NA 100%/80%/3/NA/NA 100%/80%/50%/NA	Maximum \$2000 \$2000 \$2000 \$1500 \$1000 \$2000 \$1000 N/A N/A	
High Allocation DINHR30 <sup>15</sup> DINHR32 <sup>15</sup> DINHR32 <sup>15</sup> DINHR33 <sup>15</sup> DINHR33 <sup>15</sup> DINHR35 <sup>15</sup> DINHR35 <sup>15</sup> DINHM38 DINHM40 DINHM42 DINHM42 DINHM50 DINHM57 <sup>15</sup> Low Allocation	TypePassivePassivePassivePassiveActiveActivePassiveActivePassivePassivePassivePassivePassivePassive	In/Out (3x) Family Limit \$25/\$25 \$25/\$25 \$50/\$50 \$50/\$50 \$50/\$50 \$50/\$50 \$50/\$50 \$50/\$50 \$50/\$50	Benefit Max \$5000 \$3000 \$2000 \$1500 \$1500 \$1000 \$1000 \$1500/\$1000 \$750 \$1500	Out-of- Network Reimb. 90 <sup>th</sup> R&C 90 <sup>th</sup> R&C 90 <sup>th</sup> R&C 90 <sup>th</sup> R&C 90 <sup>th</sup> R&C 90 <sup>th</sup> R&C MAC MAC MAC 90 <sup>th</sup> R&C	Coins In-Network (Class I/II/III/IV) 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/NA 100%/80%'3/NA/NA 100%/80%/50%/NA	Out-Of-Network (Class //II/II/IV) 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/50% 80%/60%/50%/50% 100%/80%/50%/50% 80%/60%/40%/NA 100%/80%/3/NA/NA 100%/80%/50%/NA	Maximum \$2000 \$2000 \$2000 \$1500 \$1000 \$2000 \$1000 N/A N/A N/A	
High Allocation DINHR30 <sup>*5</sup> DINHR32 <sup>*5</sup> DINHR32 <sup>*5</sup> DINHR33 <sup>*5</sup> DINHR33 <sup>*5</sup> DINHR34 <sup>*5</sup> DINHR35 <sup>*5</sup> DINHM38 DINHM40 DINHM40 DINHM42 DINHM50 DINHM57 <sup>*5</sup> Low Allocation DINLR36	Type         Passive         Passive         Passive         Passive         Active         Passive         Active         Passive         Passive         Passive         Passive         Passive         Passive         Passive	In/Out (3x) Family Limit \$25/\$25 \$25/\$25 \$50/\$50 \$50/\$50 \$50/\$50 \$50/\$50 \$50/\$50 \$50/\$50 \$50/\$50 \$50/\$50	Benefit Max \$5000 \$3000 \$2000 \$1500 \$1500/\$1000 \$2000 \$1000 \$1500/\$1000 \$1500/\$1000 \$1500 \$1500	Out-of- Network Reimb. 90 <sup>th</sup> R&C 90 <sup>th</sup> R&C 90 <sup>th</sup> R&C 90 <sup>th</sup> R&C 90 <sup>th</sup> R&C 90 <sup>th</sup> R&C MAC MAC MAC 90 <sup>th</sup> R&C	Coins In-Network (Class I/II/III/IV) 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/NA 100%/80%/50%/NA 100%/80%/50%/NA	Out-Of-Network (Class //I//II//V) 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/50% 80%/60%/50%/50% 100%/80%/50%/50% 100%/80%/50%/50% 80%/60%/40%/NA 100%/80%/50%/NA 100%/80%/50%/NA	Maximum \$2000 \$2000 \$1500 \$1000 \$1000 \$1000 \$1000 N/A N/A N/A \$1500	
High Allocation DINHR30 <sup>'5</sup> DINHR31 <sup>'5</sup> DINHR32 <sup>'5</sup> DINHR34 <sup>'5</sup> DINHR34 <sup>'5</sup> DINHR35 <sup>'5</sup> DINHR38 DINHM40 DINHM40 DINHM42 DINHM50 DINHM50 DINHM57 <sup>'5</sup> Low Allocation DINLR36 DINLR37	Type       Passive       Passive       Passive       Passive       Active       Passive       Active       Passive	In/Out (3x) Family Limit \$25/\$25 \$50/\$50 \$50/\$50 \$50/\$75 \$0/\$0 \$50/\$50 \$50/\$50 \$50/\$50 \$50/\$50 \$50/\$50 \$50/\$50	Benefit Max \$5000 \$3000 \$2000 \$1500 \$1500 \$1000 \$1000 \$1500 \$1500 \$1500 \$1500 \$1500 \$1500 \$1500 \$1500 \$1500 \$1500	Out-of- Network Reimb. 90 <sup>th</sup> R&C 90 <sup>th</sup> R&C 90 <sup>th</sup> R&C 90 <sup>th</sup> R&C 90 <sup>th</sup> R&C MAC MAC MAC 90 <sup>th</sup> R&C 90 <sup>th</sup> R&C 90 <sup>th</sup> R&C	Coins In-Network (Class I/II/III/IV) 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/NA 100%/80%/50%/NA 100%/80%/50%/NA	Out-Of-Network (Class //II/II/IV) 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/50% 80%/60%/50%/50% 100%/80%/50%/50% 100%/80%/50%/NA 100%/80%/50%/NA 100%/80%/50%/NA	Maximum \$2000 \$2000 \$1500 \$1000 \$2000 \$1000 \$1000 N/A N/A N/A \$1500 N/A	
High Allocation DINHR30 <sup>15</sup> DINHR31 <sup>15</sup> DINHR32 <sup>15</sup> DINHR32 <sup>15</sup> DINHR33 <sup>15</sup> DINHR34 <sup>15</sup> DINHR35 <sup>15</sup> DINHR35 <sup>15</sup> DINHR35 <sup>15</sup> DINHM38 DINHM40	Type         Passive         Passive         Passive         Passive         Active         Passive         Active         Passive         Passive         Passive         Passive         Passive         Passive         Passive         Passive         Passive         Passive	In/Out (3x) Family Limit \$25/\$25 \$50/\$50 \$50/\$50 \$50/\$75 \$0/\$0 \$50/\$50 \$50/\$50 \$50/\$50 \$50/\$50 \$50/\$50 \$50/\$50 \$50/\$50	Benefit Max \$5000 \$3000 \$2000 \$1500 \$1500 \$1500 \$1000 \$1500 \$1000 \$1500 \$1000 \$1500 \$1000\$1000\$1000\$1000\$1000\$100\$1	Out-of- Network Reimb.           90 <sup>th</sup> R&C           MAC           MAC           90 <sup>th</sup> R&C           90 <sup>th</sup> R&C           90 <sup>th</sup> R&C           90 <sup>th</sup> R&C	Coins In-Network (Class I/II/III/IV) 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/NA 100%/80%/50%/NA 100%/80%/50%/NA	Out-Of-Network (Class //II/II/IV) 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/50% 100%/80%/50%/NA 100%/80%/50%/NA 100%/80%/50%/NA 100%/80%/50%/NA	Maximum \$2000 \$2000 \$1500 \$1000 \$2000 \$1000 \$1000 \$1000 N/A N/A N/A \$1500 N/A N/A	

Coinsurance Type - II: Fillings/Non-Surgical Periodontal/Non-Surgical Extractions (both High & Low), Endo/Perio/Oral Surgery (High).

Coinsurance Type - III: Inlays/Onlays/Crowns/Dentures (both High & Low), Endo/Perio/Oral Surgery (Low).

Coinsurance Type - IV: Ortho (both High & Low Coverage).

High Allocation refers to the placement of the miscellaneous preventive, Endodontic, Periodontic and Oral Surgery service categories. High allocation means that these services are covered in Type II.

Low Allocation refers to the placement of the miscellaneous preventive, Endodontic, Periodontic and Oral Surgery service categories. Low allocation means that these services are covered in Type III.

R&C: Reasonable & Customary, MAC: Maximum Allowable Charge.

\*1 Waiting Period 12 month applicable for Surgical Perio/Major Restorative/Prosthodontics/Misc Rest & Prosth Services.

\*2 Waived Deductible applies to all Class I services and plans include 3x Family Deductible Limit.

\*3 Only Basic Restorative Services are covered under Class II.

\*4 Preventive & Diagnostic Services do not count toward the Annual Benefit Max.

\*5 Implants are covered at the same percentage as prosthodontics.

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### **Dental Products**

Voluntary DPPO							
II. Dian Code	Plan	Deductible In/Out	Annual	Out-of-	Coins	Ortho Life	
IL Plan Code	Туре	(3x) Family Limit	Benefit Max	Network Reimb.	In-Network (Class I/II/III/IV)	Out-Of-Network (Class I/II/III/IV)	Maximum
High Allocation							
DINHR43 <sup>*1</sup>	Passive	\$50/\$50	\$1500	90 <sup>th</sup> R&C	100%/80%/50%/50%	100%/80%/50%/50%	\$1500
DINHM44 <sup>*1</sup>	Active	\$50/\$50	\$1500/\$1000	MAC	100%/80%/50%/NA	80%/60%/40%/NA	N/A
DINHR45 <sup>*1</sup>	Active	\$25/\$75	\$2000	90 <sup>th</sup> R&C	100%/90%/60%/50%	100%/80%/50%/50%	\$2000
DINHM46	Passive	\$25/\$75	\$750	MAC	100%/80% <sup>*3</sup> /NA/NA	100%/80% <sup>*3</sup> /NA/NA	N/A
DINHR52 <sup>*1</sup>	Passive	\$50/\$50	\$1000	90 <sup>th</sup> R&C	100%/80%/50%/50%	100%/80%/50%/50%	\$1000
DINHR53 <sup>*1</sup>	Passive	\$50/\$50	\$1500	90 <sup>th</sup> R&C	100%/80%/50%/NA	100%/80%/50%/NA	N/A
DINHM59 <sup>*1</sup>	Passive	\$50/\$50	\$1500	MAC	100%/100%/60%/50%	100%/100%/60%/50%	\$1500
Low Allocation							
DINLM49 <sup>*1</sup>	Passive	\$50/\$50	\$1000	MAC	100%/80%/50%/NA	100%/80%/50%/NA	N/A
DINLR54 <sup>*1</sup>	Passive	\$50/\$50	\$1000	90 <sup>th</sup> R&C	100%/80%/50%/NA	100%/80%/50%/NA	N/A
DINLM55 *1	Passive	\$50/\$50	\$1000	MAC	100%/80%/50%/50%	100%/80%/50%/50%	\$1000
DINLM56 <sup>*1</sup>	Active	\$50/\$100	\$750	MAC	100%/80%/50%/NA	100%/50%/50%/NA	N/A
DINLR60*1*4	Passive	\$50/\$50	\$1000	90 <sup>th</sup> R&C	100%/80%/50%/50%	100%/80%/50%/50%	\$1000
Contributory DH	IMO			•			
DNCAP710	N/A	N/A	N/A	N/A	Copay Schedule	Copay Schedule	N/A
DNCAP730	N/A	N/A	N/A	N/A	Copay Schedule	Copay Schedule	N/A
Voluntary DHMC	)						
DNCAP810	N/A	N/A	N/A	N/A	Copay Schedule	Copay Schedule	N/A
DNCAP830	N/A	N/A	N/A	N/A	Copay Schedule	Copay Schedule	N/A

Coinsurance Type - I: Exams/Cleanings/X-Rays (both High & Low Coverage).

Coinsurance Type - II: Fillings/Non-Surgical Periodontal/Non-Surgical Extractions (both High & Low), Endo/Perio/Oral Surgery (High).

Coinsurance Type - III: Inlays/Onlays/Crowns/Dentures (both High & Low), Endo/Perio/Oral Surgery (Low).

Coinsurance Type - IV: Ortho (both High & Low Coverage).

High Allocation refers to the placement of the miscellaneous preventive, Endodontic, Periodontic and Oral Surgery service categories. High allocation means that these services are covered in Type II.

Low Allocation refers to the placement of the miscellaneous preventive, Endodontic, Periodontic and Oral Surgery service categories. Low allocation means that these services are covered in Type III.

R&C: Reasonable & Customary, MAC: Maximum Allowable Charge.

\*1 Waiting Period 12 month applicable for Surgical Perio/Major Restorative/Prosthodontics/Misc Rest & Prosth Services.

\*2 Waived Deductible applies to all Class I services and plans include 3x Family Deductible Limit.

\*3 Only Basic Restorative Services are covered under Class II.

\*4 Preventive & Diagnostic Services do not count toward the Annual Benefit Max.

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### C. Life Products

## **GROUP NUMBER:**

If Life is a desired benefit, the Group Term Life product must be selected in order to also select Dependent Life and Short-Term Disability.

1. Group 7	Term Life / Ao	ccidental Death & I	Dismemberme					
🗆 Yes 🗆 No				Complete Item 4 below if Term Life benefits vary by class				
	Cho	oose a Benefit:			Choose a Reduction	Method:		
□ Flat Benefit of \$ per Employee				(Oi	nly available to groups with 10 or n	nore enrolled lives)		
				<ul> <li>35% of the original amount at age 65 / 50% of the original amount at age 70</li> <li>50% of the original amount at age 70</li> </ul>				
		I Salary (rounded to the r ly a multiple), up to a Max						
\$ per l					(Only applicable to groups with 2	2 - 9 enrolled lives)		
				□ 35% of th	ne original amount at age 65, 50%			
				□ 75% of t	he original amount at age 75, 85%	of the original amount at age 80		
Excess Amou	unts of Life Insu	rance:						
on the date Ev whichever is e	vidence of Insural earlier. Being Acti	bility is approved. Waiver vely at Work is a requirer	r of Premium, in the ment for coverage.	e event of total If an employee	\$ Such excess insurance disability, will terminate at age 65 e is not Actively at Work on the day ployee does not return to Active W	or when no longer disabled, y coverage would otherwise be		
2. Depend		5				·		
□ Yes □		Spouse	Children – age	e birth to 14	Children – age 14 days to	Children – age 6 months to		
			days	S	6 months	26 years / student 26		
Choose a	Option 1	\$10,000	\$100		\$100	\$5,000		
Plan:	Option 2	\$5,000	\$100		\$100	\$5,000		
	□ Option 3	\$5,000	\$100		100	\$2,000		
3. Short To	erm Disabilit	y (STD)						
□ Yes □		ete Item 4 below if Short t will not exceed 66 2/3%		enefits vary by class Salary and is payable for non-occupational disabilities only				
r			Ch	noose a Benef	it:			
□ Flat <b>\$</b>	weekly (not to							
□ Salary Bas	sed (select one) -		□ 50%		□ 66 2/3% of Basic Weekly Sala	ry up to a maximum of \$		
	Choose a Plan: Accident/Sickness/Duration							
□ 1/8/13 weeks □ 8/8/13 weeks □ 15/15/13 weeks					/ 13 weeks *Only available to grou	ups with 10 or more lives enrolled		
□ 1/8/26 weeks □ 8/8/26 weeks □ 15/15/26 weeks *□ 31/31/26 weeks								
4. Classes								
Please complete this chart if Term Life or Short-Term Disability benefits vary by class (3 Max 2 – 9 lives) (6 Max 10+ lives)								
Class Description				Т	erm Life / AD&D	Short Term Disability		

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# **Additional Provisions:**

Use this section to indicate if the account is retaining any plan(s) not shown above or need to indicate any other instruction or important information.

Section 6 – Signatures:		
Signatures		
Employer / Authorized Purchaser	Title	Date

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