

Summary of Healthcare Program Changes

1. **The Chicago Lives Healthy Wellness Plan** will no longer impose the \$50 per person, per month penalty for those who fail to complete either the online Real Age Test or the health screenings. Members who are assigned to a Health Improvement Program (HIP) will receive additional information about participation.
2. The Blue Cross Centers of Excellence program will be extended, starting January 1, 2021, to include cardiac, knee, hip, and spine surgeries.
3. The HMO plan will have copayments of \$100 per day for each of the first 5 days of any hospitalization.
4. Outpatient surgery copayments will increase in the HMO to \$100. The Emergency Room copayments will increase to \$200.
5. The PPO Plan allows members to save when they use providers and facilities that are in Tier 1. **The number of providers and facilities that are in Tier 1 has greatly expanded and now includes the entire Advocate network of hospitals and providers (including Christ Hospital, Lutheran General Hospital, and many others), as well as Northwestern Memorial Hospital and its network of providers, among others.**
6. Also, for the PPO, the current offering of free (no co-pay) MRIs and CT scans for use of free-standing, non-hospital centers will continue. Starting January 1, 2021, there will be a \$100 co-pay for MRIs and CT scans that are performed in hospitals or non-free-standing facilities.
7. **For both the HMO and the PPO**, prescription medications copayments will increase by \$1 at both retail and mail.

Please note – These changes, along with the program for application of drug manufacturer rebates that began last year, may realize savings for the plan totaling about \$6.7 million.