

## IMPORTANT MEDICAL PLAN PROVISIONS

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### Preferred Provider Network

### BlueCross BlueShield (BCBS)

The BlueCross BlueShield (BCBS) Preferred Provider (PPO) network is available to all participants. This is a very large national network of providers, which means greater doctor and hospital accessibility and choice for participants and their families. There are a number of ways for you to find a medical service provider, including the internet or the BCBS toll-free number listed below. Information about providers in the BCBS PPO network is available to you without charge.

**BCBS (Provider Finder)**  
**www.BCBSIL.com**  
**(800) 810-2583**

You have the right to see the provider of your choice. However, if you choose preferred providers for covered services, you will receive the maximum benefits allowable.

### Pre-Certification

### Välenz Health

The Plan requires pre-certification of certain services by Välenz Health. Pre-certification means that certain services your physician recommends must be approved by Välenz Health before you receive the services. Hospital admissions must be pre-certified by Välenz Health prior to an elective admission and within two working days of an emergency inpatient admission. (For BCBS PPO inpatient stays, the provider is required to obtain pre-certification.) However, it is ultimately your responsibility to ensure that pre-certification is obtained. Pre-certification by Välenz Health does not guarantee payment of benefits. The Plan's normal coverage rules and limitations apply.

**Välenz Health**  
**Toll-Free Number: (800) 367-1934**

The following services require pre-certification under the Plan:

- All hospital admissions including pre-scheduled 23-hour or overnight observations in a hospital;
- Surgical or other outpatient procedures performed in a hospital, network ambulatory surgical facility or surgical suite in a clinic;
- Speech therapy;
- Physical and occupational therapy for children under the age of 12, unless therapy immediately follows a related surgical procedure;
- Physical and occupational therapy following related surgical procedure that exceeds 24 therapies;
- Physical and occupational therapy, ages 13 and up that exceeds 12 therapies per medical condition that is non-surgical related;
- Intravenous (IV) therapy or injectable drugs administered in a physician's office;
- Home health or hospice services;
- Durable medical equipment; prosthetics;
- Foot orthotics *in excess* of one pair every three calendar years;
- Applied Behavioral Analysis therapy "ABA Therapy";
- Genetic Testing as allowed.