



**BlueCross BlueShield
of Illinois**

**EHB Cost-Sharing Requirements Recap
Updated May 28, 2013**

Requirements	Details	Who must comply
No lifetime dollar limits ¹ on EHBs	<ul style="list-style-type: none"> • Now and in the future • Includes in-network and out-of-network covered expenses 	<ul style="list-style-type: none"> • Grandfathered • Non-grandfathered • All group and individual plans
No annual dollar limits ¹ on EHBs	<ul style="list-style-type: none"> • Now and in the future • Must cover EHBs without annual dollar limits • Begins on group plan 2014 renewal date • Includes in-network and out-of-network covered expenses • Restricted annual dollar limits allowed through plan year 12/31/2013 	<ul style="list-style-type: none"> • Grandfathered • Non-grandfathered • All group and most individual plans
Restricted annual dollar limits ¹ on EHBs	<ul style="list-style-type: none"> • Must provide at least \$2M in coverage for EHBs • Includes in-network and out-of-network covered expenses • BCBS has already removed annual dollar limits for group plans except for ASO/self-funded groups who have opted to set restricted annual dollar limits 	<ul style="list-style-type: none"> • Grandfathered • Non-grandfathered • All group and most individual plans
Must cap member out-of-pocket expenses for EHBs	<ul style="list-style-type: none"> • Begins on group plan 2014 renewal date • \$6,350 individual/\$12,700 family are the limits established by the IRS for 2014 • There are exceptions under a safe harbor • Includes EHB expenses from in-network providers 	<ul style="list-style-type: none"> • Non-grandfathered • All group sizes and individual plans
Deductible cap for EHBs	<ul style="list-style-type: none"> • Begins on group plan 2014 renewal date • \$2,000 individual/\$4,000 family • Includes EHB expenses from in-network providers 	<ul style="list-style-type: none"> • Non-grandfathered fully insured small group only for 2014

¹Groups can set visit and frequency limits on some EHBs

This information does not constitute legal or tax advice and it may be subject to change. Please consult your summary plan description (SPD)/benefit booklet for the specific terms and conditions of your coverage.