



Out-of-Network Medical Coverage for non-Hawaii Associates

BCBSIL	PPO Plus Plan Out-of-Network	PPO Plan Out-of-Network	HSA Plan Out-of-Network
Deductible (annual) Per Person Per Family	\$900 \$2,700	\$2,500 \$6,000	\$4,000 \$10,000 *non-embedded
Coinsurance (associate %)	30% after deductible	50% after deductible	40% after deductible
Out-of-Pocket Max Per Person Per Year Per Family Per Year	\$5,000 \$15,000	\$6,000 \$18,000	\$10,000 \$20,000
Primary Care Visit	30% coinsurance after deductible	50% coinsurance after deductible	40% coinsurance after deductible
Specialist Visit	30% coinsurance after deductible	50% coinsurance after deductible	40% coinsurance after deductible
Preventive Care	30% coinsurance after deductible	50% coinsurance after deductible	40% coinsurance after deductible
Virtual care (First Stop Health, Hinge Health)**	\$0	\$0	\$0
Inpatient Hospital	Additional \$350 deductible; then 30% coinsurance	Additional \$350 deductible; then 50% coinsurance	40% coinsurance after deductible
Outpatient Hospital	Additional \$175 deductible; then 30% coinsurance	Additional \$175 deductible; then 50% coinsurance	40% coinsurance after deductible
Emergency Room	\$200 copay	\$200 copay	20% coinsurance after deductible
Urgent Care	\$75 copay	\$75 copay	40% coinsurance after deductible
Prescription Drug Coverage through Prime Therapeutics			
Generic	Not covered	Not covered	Not covered
Formulary	Not covered	Not covered	Not covered
Non-formulary	Not covered	Not covered	Not covered
GLP-1 & weight loss medications	Not covered	Not covered	Not covered

*With a non-embedded deductible, there is only one deductible for the entire family. This means that all medical expenses paid by any family member count toward the same family deductible. Once the total family deductible is met, the health plan begins to cover costs for everyone in the family, using the plan's usual coinsurance.

**First Stop Health and Hinge Health are separate providers that offer free virtual care to associates enrolled in an Ulta Beauty medical plan through BCBS. These services are separate from any telehealth or virtual care options offered by your doctor. Click [here](#) for more information.