Employer Name:	Silver Birch Living
Employer State of Situs:	IL
Name of Issuer:	BlueCross BlueShield
Plan Marketing Name:	MIBPP2120
Plan Year:	8/1/24 - 8/1/25

Ten (10) Essential Health Benefit (EHB) Categories:

- Ambulatory patient services (outpatient care you get without being admitted to a hospital)
- Emergency services
- Hospitalization (like surgery and overnight stays)
- Laboratory services
- Mental health and substance use disorder (MH/SUD) services, including behavioral health treatment (this includes counseling and psychotherapy)
- Pediatric services, including oral and vision care (but adult dental and vision coverage aren't essential health benefits)
- Pregnancy, maternity, and newborn care (both before and after birth)
- Prescription drugs
- Preventive and wellness services and chronic disease management
- Rehabilitative and habilitative services and devices (services and devices to help people with injuries, disabilities, or chronic conditions gain or recover mental and physical skills)

	2020-2022 Illinois Essential I	Health Benefit (EHB) Listin		Employer Plan
Item	EHB Benefit	EHB Category	Benchmark Page # Reference	Covered Benefit
1	Accidental Injury Dental	Ambulatory	Pgs. 10 & 17	Yes
2	Allergy Injections and Testing	Ambulatory	Pg. 11	Yes
3	Bone anchored hearing aids	Ambulatory	Pgs. 17 & 35	Yes
4	Durable Medical Equipment	Ambulatory	Pg. 13	Yes
		•	Pg. 13	
	Hospice	Ambulatory		Yes
6	Infertility (Fertility) Treatment	Ambulatory	Pgs. 23 - 24 Pg. 21	Yes
	Outpatient Facility Fee (e.g., Ambulatory Surgery Center) Outpatient Surgery Physician/Surgical Services (Ambulatory Patient	Ambulatory		Yes
×	Services)	Ambulatory	Pgs. 15 - 16	Yes
9	Private-Duty Nursing	Ambulatory	Pgs. 17 & 34	Yes
10	Prosthetics/Orthotics	Ambulatory	Pg. 13	Yes
11	Sterilization (vasectomy men)	Ambulatory	Pg. 10	Yes
12	Temporomandibular Joint Disorder (TMJ)	Ambulatory	Pgs. 13 & 24	Yes
13	Emergency Room Services	Emergency services	Pg. 7	Yes
13	(Includes MH/SUD Emergency)	Emergency services	. 6. 7	163
14	Emergency Transportation/ Ambulance	Emergency services	Pgs. 4 & 17	Yes
15	Bariatric Surgery (Obesity)	Hospitalization	Pg. 21	Yes
16	Breast Reconstruction After Mastectomy	Hospitalization	Pgs. 24 - 25	Yes
17	Reconstructive Surgery	Hospitalization	Pgs. 25 - 26, & 35	Yes
18	Inpatient Hospital Services (e.g., Hospital Stay)	Hospitalization	Pg. 15	Yes
19	Skilled Nursing Facility	Hospitalization	Pg. 21	Yes
20	Transplants - Human Organ Transplants (Including transportation & lodging)	Hospitalization	Pgs. 18 & 31	Yes
21	Diagnostic Services	Laboratory services	Pgs. 6 & 12	Yes
22	Intranasal opioid reversal agent associated with opioid		Pg. 32	
22		MH/SUD		Yes
22	prescriptions Mental (Behavioral) Health Treatment (Including Inpatient	MH/SUD	-	Yes
23	Mental (Behavioral) Health Treatment (Including Inpatient Treatment)	MH/SUD	Pgs. 8 -9, 21	Yes
23	Mental (Behavioral) Health Treatment (Including Inpatient Treatment) Opioid Medically Assisted Treatment (MAT)	MH/SUD MH/SUD	Pgs. 8 -9, 21 Pg. 21	Yes Yes
23	Mental (Behavioral) Health Treatment (Including Inpatient Treatment)	MH/SUD	Pgs. 8 -9, 21	Yes
23 24 25	Mental (Behavioral) Health Treatment (Including Inpatient Treatment) Opioid Medically Assisted Treatment (MAT)	MH/SUD MH/SUD	Pgs. 8 -9, 21 Pg. 21	Yes Yes
23 24 25 26	Mental (Behavioral) Health Treatment (Including Inpatient Treatment) Opioid Medically Assisted Treatment (MAT) Substance Use Disorders (Including Inpatient Treatment)	MH/SUD MH/SUD MH/SUD	Pgs. 8 -9, 21 Pg. 21 Pgs. 9 & 21	Yes Yes Yes
23 24 25 26 27	Mental (Behavioral) Health Treatment (Including Inpatient Treatment) Opioid Medically Assisted Treatment (MAT) Substance Use Disorders (Including Inpatient Treatment) Tele-Psychiatry	MH/SUD MH/SUD MH/SUD MH/SUD	Pgs. 8 -9, 21 Pg. 21 Pgs. 9 & 21 Pgs. 11	Yes Yes Yes Yes
23 24 25 26 27 28	Mental (Behavioral) Health Treatment (Including Inpatient Treatment) Opioid Medically Assisted Treatment (MAT) Substance Use Disorders (Including Inpatient Treatment) Tele-Psychiatry Topical Anti-Inflammatory acute and chronic pain medication	MH/SUD MH/SUD MH/SUD MH/SUD MH/SUD	Pgs. 8 -9, 21 Pg. 21 Pgs. 9 & 21 Pg. 11 Pg. 32	Yes Yes Yes Yes Yes
23 24 25 26 27 28	Mental (Behavioral) Health Treatment (Including Inpatient Treatment) Opioid Medically Assisted Treatment (MAT) Substance Use Disorders (Including Inpatient Treatment) Tele-Psychiatry Topical Anti-Inflammatory acute and chronic pain medication Pediatric Dental Care	MH/SUD MH/SUD MH/SUD MH/SUD MH/SUD Pediatric Oral and Vision Care	Pgs. 8 -9, 21 Pg. 21 Pgs. 9 & 21 Pg. 11 Pg. 32 See AllKids Pediatric Dental Document	Yes Yes Yes Yes No
23 24 25 26 27 28 29	Mental (Behavioral) Health Treatment (Including Inpatient Treatment) Opioid Medically Assisted Treatment (MAT) Substance Use Disorders (Including Inpatient Treatment) Tele-Psychiatry Topical Anti-Inflammatory acute and chronic pain medication Pediatric Dental Care Pediatric Vision Coverage	MH/SUD MH/SUD MH/SUD MH/SUD MH/SUD Pediatric Oral and Vision Care	Pgs. 8 -9, 21 Pg. 21 Pgs. 9 & 21 Pg. 11 Pg. 32 See AllKids Pediatric Dental Document Pgs. 26 - 27	Yes Yes Yes Yes No
23 24 25 26 27 28 29	Mental (Behavioral) Health Treatment (Including Inpatient Treatment) Opioid Medically Assisted Treatment (MAT) Substance Use Disorders (Including Inpatient Treatment) Tele-Psychiatry Topical Anti-Inflammatory acute and chronic pain medication Pediatric Dental Care Pediatric Vision Coverage Maternity Service	MH/SUD MH/SUD MH/SUD MH/SUD MH/SUD Pediatric Oral and Vision Care Pediatric Oral and Vision Care	Pgs. 8 -9, 21 Pg. 21 Pgs. 9 & 21 Pg. 11 Pg. 32 See AllKids Pediatric Dental Document Pgs. 26 - 27 Pgs. 8 & 22	Yes Yes Yes Yes No No
22 23 24 25 26 27 28 29 30 31	Mental (Behavioral) Health Treatment (Including Inpatient Treatment) Opioid Medically Assisted Treatment (MAT) Substance Use Disorders (Including Inpatient Treatment) Tele-Psychiatry Topical Anti-Inflammatory acute and chronic pain medication Pediatric Dental Care Pediatric Vision Coverage Maternity Service Outpatient Prescription Drugs	MH/SUD MH/SUD MH/SUD MH/SUD MH/SUD Pediatric Oral and Vision Care Pediatric Oral and Vision Care Pregnancy, Maternity, and Newborn Care Prescription drugs	Pgs. 8 -9, 21 Pg. 21 Pgs. 9 & 21 Pg. 11 Pg. 32 See AllKids Pediatric Dental Document Pgs. 26 - 27 Pgs. 8 & 22 Pgs. 29 - 34	Yes Yes Yes Yes No No Yes
22 23 24 25 26 27 28 29 30 31 32	Mental (Behavioral) Health Treatment (Including Inpatient Treatment) Opioid Medically Assisted Treatment (MAT) Substance Use Disorders (Including Inpatient Treatment) Tele-Psychiatry Topical Anti-Inflammatory acute and chronic pain medication Pediatric Dental Care Pediatric Vision Coverage Maternity Service Outpatient Prescription Drugs Colorectal Cancer Examination and Screening	MH/SUD MH/SUD MH/SUD MH/SUD MH/SUD Pediatric Oral and Vision Care Pediatric Oral and Vision Care Pregnancy, Maternity, and Newborn Care Prescription drugs Preventive and Wellness Services	Pgs. 8 -9, 21 Pg. 21 Pgs. 9 & 21 Pg. 11 Pg. 32 See AllKids Pediatric Dental Document Pgs. 26 - 27 Pgs. 8 & 22 Pgs. 29 - 34 Pgs. 12 & 16	Yes Yes Yes Yes No No Yes Yes
22 23 24 25 26 27 28 29 30 31 32 33	Mental (Behavioral) Health Treatment (Including Inpatient Treatment) Opioid Medically Assisted Treatment (MAT) Substance Use Disorders (Including Inpatient Treatment) Tele-Psychiatry Topical Anti-Inflammatory acute and chronic pain medication Pediatric Dental Care Pediatric Vision Coverage Maternity Service Outpatient Prescription Drugs Colorectal Cancer Examination and Screening Contraceptive/Birth Control Services Diabetes Self-Management Training and Education	MH/SUD MH/SUD MH/SUD MH/SUD MH/SUD Pediatric Oral and Vision Care Pediatric Oral and Vision Care Pregnancy, Maternity, and Newborn Care Prescription drugs Preventive and Wellness Services Preventive and Wellness Services	Pgs. 8 -9, 21 Pgs. 9 & 21 Pgs. 9 & 21 Pg. 11 Pg. 32 See AllKids Pediatric Dental Document Pgs. 26 - 27 Pgs. 8 & 22 Pgs. 29 - 34 Pgs. 12 & 16 Pgs. 13 & 16 Pgs. 11 & 35	Yes Yes Yes Yes No No Yes Yes Yes Yes Yes Yes
22 23 24 25 26 27 28 29 30 31 32 33 34 35	Mental (Behavioral) Health Treatment (Including Inpatient Treatment) Opioid Medically Assisted Treatment (MAT) Substance Use Disorders (Including Inpatient Treatment) Tele-Psychiatry Topical Anti-Inflammatory acute and chronic pain medication Pediatric Dental Care Pediatric Vision Coverage Maternity Service Outpatient Prescription Drugs Colorectal Cancer Examination and Screening Contraceptive/Birth Control Services Diabetes Self-Management Training and Education Diabetic Supplies for Treatment of Diabetes	MH/SUD MH/SUD MH/SUD MH/SUD MH/SUD Pediatric Oral and Vision Care Pediatric Oral and Vision Care Pregnancy, Maternity, and Newborn Care Prescription drugs Preventive and Wellness Services Preventive and Wellness Services Preventive and Wellness Services Preventive and Wellness Services	Pgs. 8 -9, 21 Pgs. 9 & 21 Pgs. 9 & 21 Pg. 11 Pg. 32 See AllKids Pediatric Dental Document Pgs. 26 - 27 Pgs. 8 & 22 Pgs. 29 - 34 Pgs. 12 & 16 Pgs. 13 & 16 Pgs. 11 & 35 Pgs. 31 - 32	Yes Yes Yes Yes Yes No No Yes Yes Yes Yes Yes Yes Yes Yes
22 23 24 25 26 27 28 29 30 31 32 33 34 35 36	Mental (Behavioral) Health Treatment (Including Inpatient Treatment) Opioid Medically Assisted Treatment (MAT) Substance Use Disorders (Including Inpatient Treatment) Tele-Psychiatry Topical Anti-Inflammatory acute and chronic pain medication Pediatric Dental Care Pediatric Vision Coverage Maternity Service Outpatient Prescription Drugs Colorectal Cancer Examination and Screening Contraceptive/Birth Control Services Diabetes Self-Management Training and Education Diabetic Supplies for Treatment of Diabetes Mammography - Screening	MH/SUD MH/SUD MH/SUD MH/SUD MH/SUD Pediatric Oral and Vision Care Pediatric Oral and Vision Care Pregnancy, Maternity, and Newborn Care Prescription drugs Preventive and Wellness Services	Pgs. 8 - 9, 21 Pgs. 9 & 21 Pgs. 9 & 21 Pg. 11 Pg. 32 See AllKids Pediatric Dental Document Pgs. 26 - 27 Pgs. 8 & 22 Pgs. 29 - 34 Pgs. 12 & 16 Pgs. 13 & 16 Pgs. 11 & 35 Pgs. 31 - 32 Pgs. 12, 15, & 24	Yes Yes Yes Yes Yes No No Yes
22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37	Mental (Behavioral) Health Treatment (Including Inpatient Treatment) Opioid Medically Assisted Treatment (MAT) Substance Use Disorders (Including Inpatient Treatment) Tele-Psychiatry Topical Anti-Inflammatory acute and chronic pain medication Pediatric Dental Care Pediatric Vision Coverage Maternity Service Outpatient Prescription Drugs Colorectal Cancer Examination and Screening Contraceptive/Birth Control Services Diabetes Self-Management Training and Education Diabetic Supplies for Treatment of Diabetes Mammography - Screening Osteoporosis - Bone Mass Measurement	MH/SUD MH/SUD MH/SUD MH/SUD MH/SUD Pediatric Oral and Vision Care Pediatric Oral and Vision Care Prescription drugs Preventive and Wellness Services	Pgs. 8 -9, 21 Pgs. 9 & 21 Pgs. 9 & 21 Pg. 11 Pg. 32 See AllKids Pediatric Dental Document Pgs. 26 - 27 Pgs. 8 & 22 Pgs. 29 - 34 Pgs. 12 & 16 Pgs. 13 & 16 Pgs. 11 & 35 Pgs. 31 - 32 Pgs. 12 & 16	Yes Yes Yes Yes Yes No No Yes
22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37	Mental (Behavioral) Health Treatment (Including Inpatient Treatment) Opioid Medically Assisted Treatment (MAT) Substance Use Disorders (Including Inpatient Treatment) Tele-Psychiatry Topical Anti-Inflammatory acute and chronic pain medication Pediatric Dental Care Pediatric Vision Coverage Maternity Service Outpatient Prescription Drugs Colorectal Cancer Examination and Screening Contraceptive/Birth Control Services Diabetes Self-Management Training and Education Diabetic Supplies for Treatment of Diabetes Mammography - Screening	MH/SUD MH/SUD MH/SUD MH/SUD MH/SUD Pediatric Oral and Vision Care Pediatric Oral and Vision Care Pregnancy, Maternity, and Newborn Care Prescription drugs Preventive and Wellness Services	Pgs. 8 -9, 21 Pgs. 9 & 21 Pgs. 9 & 21 Pg. 11 Pg. 32 See AllKids Pediatric Dental Document Pgs. 26 - 27 Pgs. 8 & 22 Pgs. 29 - 34 Pgs. 12 & 16 Pgs. 11 & 35 Pgs. 31 - 32 Pgs. 12 & 16 Pgs. 12 & 16 Pgs. 12 & 16 Pgs. 13 & 24 Pgs. 12 & 16 Pgs. 14 & 35	Yes Yes Yes Yes Yes No No Yes
22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38	Mental (Behavioral) Health Treatment (Including Inpatient Treatment) Opioid Medically Assisted Treatment (MAT) Substance Use Disorders (Including Inpatient Treatment) Tele-Psychiatry Topical Anti-Inflammatory acute and chronic pain medication Pediatric Dental Care Pediatric Vision Coverage Maternity Service Outpatient Prescription Drugs Colorectal Cancer Examination and Screening Contraceptive/Birth Control Services Diabetes Self-Management Training and Education Diabetic Supplies for Treatment of Diabetes Mammography - Screening Osteoporosis - Bone Mass Measurement Pap Tests/ Prostate- Specific Antigen Tests/ Ovarian Cancer	MH/SUD MH/SUD MH/SUD MH/SUD MH/SUD Pediatric Oral and Vision Care Pediatric Oral and Vision Care Prescription drugs Preventive and Wellness Services	Pgs. 8 -9, 21 Pgs. 9 & 21 Pgs. 9 & 21 Pg. 11 Pg. 32 See AllKids Pediatric Dental Document Pgs. 26 - 27 Pgs. 8 & 22 Pgs. 29 - 34 Pgs. 12 & 16 Pgs. 13 & 16 Pgs. 11 & 35 Pgs. 31 - 32 Pgs. 12 & 16	Yes Yes Yes Yes Yes No No Yes
22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39	Mental (Behavioral) Health Treatment (Including Inpatient Treatment) Opioid Medically Assisted Treatment (MAT) Substance Use Disorders (Including Inpatient Treatment) Tele-Psychiatry Topical Anti-Inflammatory acute and chronic pain medication Pediatric Dental Care Pediatric Vision Coverage Maternity Service Outpatient Prescription Drugs Colorectal Cancer Examination and Screening Contraceptive/Birth Control Services Diabetes Self-Management Training and Education Diabetic Supplies for Treatment of Diabetes Mammography - Screening Osteoporosis - Bone Mass Measurement Pap Tests/ Prostate- Specific Antigen Tests/ Ovarian Cancer Surveillance Test	MH/SUD MH/SUD MH/SUD MH/SUD MH/SUD Pediatric Oral and Vision Care Pediatric Oral and Vision Care Pregnancy, Maternity, and Newborn Care Prescription drugs Preventive and Wellness Services	Pgs. 8 -9, 21 Pgs. 9 & 21 Pgs. 9 & 21 Pg. 11 Pg. 32 See AllKids Pediatric Dental Document Pgs. 26 - 27 Pgs. 8 & 22 Pgs. 29 - 34 Pgs. 12 & 16 Pgs. 11 & 35 Pgs. 31 - 32 Pgs. 12 & 16 Pgs. 12 & 16 Pgs. 12 & 16 Pgs. 13 & 24 Pgs. 12 & 16 Pgs. 14 & 35	Yes Yes Yes Yes Yes No No Yes Yes Yes Yes Yes Yes Yes Yes Yes Ye
22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40	Mental (Behavioral) Health Treatment (Including Inpatient Treatment) Opioid Medically Assisted Treatment (MAT) Substance Use Disorders (Including Inpatient Treatment) Tele-Psychiatry Topical Anti-Inflammatory acute and chronic pain medication Pediatric Dental Care Pediatric Vision Coverage Maternity Service Outpatient Prescription Drugs Colorectal Cancer Examination and Screening Contraceptive/Birth Control Services Diabetes Self-Management Training and Education Diabetic Supplies for Treatment of Diabetes Mammography - Screening Osteoporosis - Bone Mass Measurement Pap Tests/ Prostate- Specific Antigen Tests/ Ovarian Cancer Surveillance Test Preventive Care Services	MH/SUD MH/SUD MH/SUD MH/SUD MH/SUD Pediatric Oral and Vision Care Pediatric Oral and Vision Care Pregnancy, Maternity, and Newborn Care Prescription drugs Preventive and Wellness Services Preventive and Wellness Services Preventive and Wellness Services Preventive and Wellness Services Preventive and Wellness Services Preventive and Wellness Services Preventive and Wellness Services Preventive and Wellness Services Preventive and Wellness Services Preventive and Wellness Services	Pgs. 8 -9, 21 Pgs. 9 & 21 Pgs. 9 & 21 Pg. 11 Pg. 32 See AllKids Pediatric Dental Document Pgs. 26 - 27 Pgs. 8 & 22 Pgs. 29 - 34 Pgs. 12 & 16 Pgs. 11 & 35 Pgs. 31 - 32 Pgs. 12, 15, & 24 Pgs. 12 & 16 Pg. 16 Pg. 16 Pg. 18	Yes Yes Yes Yes Yes No No No Yes