

October 29, 2025

Ann Gillespie  
Director, Department of Insurance  
320 West Washington Street  
Springfield, Illinois 62767

Subject: **Health Care Service Corporation, Chicago, Illinois**  
**FEIN 36-1236610**  
**SERFF Filing ILCP-134652975**  
**Monthly Premium Rates for Individual Transitional plans:**

Dear Ms. Gillespie:

Blue Cross and Blue Shield of Illinois (BCBSIL), a division of Health Care Service Corporation (HCSC), a Mutual Legal Reserve Company, is filing monthly premium rates for our fully-insured, Individual Transitional plans.

We are filing an annual increase of 14.5% to our rate manuals effective 1/1/2026 under filing option 2b from the "Checklist for Renewal of Transitional (Grandmothered) Policy Plans". Policyholders will receive this annual rate increase on their next effective date (consistent with our current practice). The last "Filed" rate filing with an assumed trend of 6.3% can be found under SERFF number ILCP-134231909.

This filing is intended to comply with the Illinois Department of Insurance (IDOI) Company Bulletin 2022-05 and to reflect the minimum deductible for Health Saving Accounts (HSA) in 2026 of \$1,700 for self-only coverage or \$3,400 for family coverage. The filing is also intended to demonstrate the reasonableness of premiums in relation to benefits and may not be appropriate for other purposes.

BCBSIL considers the information in this rate filing to be of a strategic nature, competitively sensitive, proprietary, and confidential. Therefore, we would request that the Department to protect this information from disclosure under the Illinois Freedom of Information Act and otherwise treat the information contained herein as confidential pursuant to FOIA, 5 U.S.C. §§ 552(b)(4) and (b)(6), 45 C.F.R. §§ 5.31(d) and (f), the Trade Secrets Act (18 U.S.C. § 1905), and the Illinois Freedom of Information Act (5 ILCS 140/7(1)(g)).

Sincerely,

A handwritten signature in blue ink that reads "Brian Krzych". The signature is written in a cursive, flowing style.

Brian Krzych, F.S.A., M.A.A.A.