



BlueCross BlueShield of Illinois

Blue Choice OptionsSM

Understanding and Using Your Benefits

With a Blue Cross Blue Shield of Illinois (BCBSIL) PPO benefit plan, you probably already know that you'll save money by visiting doctors and hospitals in the PPO network. But did you know that with your Blue Choice Options benefit plan, you can save even more money by using a doctor or hospital that participates in the Blue Choice OPT PPOSM network?

Tier 1: Pay the least out-of-pocket expenses by using a participating provider in the Blue Choice OPT PPO network.

Tier 2: Pay additional out-of-pocket costs by choosing a participating provider in the larger, statewide PPO network.

Tier 3: Pay the highest out-of-pocket costs by selecting an out-of-network provider and may be required to pay those fees up front.

What Is a Blue Choice Options Plan?

Your Blue Choice Options benefit plan is designed in three tiers. You **save** the most when you use doctors and hospitals in tier 1 – the Blue Choice OPT PPO network. You **pay** the most when you visit those in tier 3 (out-of-network providers). Remember, you need to determine which network your doctor or hospital is in to know your coverage level.

Why Using a Blue Choice OPT PPO Network Provider Saves You Money

The Blue Choice OPT PPO network (tier 1) has a variety of doctors and hospitals in the Chicago metropolitan area that can meet all your health care needs. These doctors and hospitals, which all meet BCBSIL's quality criteria, have agreed to offer you the care and services you need for a lower cost. In addition, with your Blue Choice Options benefit plan, you also get the highest level of benefits when you visit the doctors and hospitals in the Blue Choice OPT PPO network. You still have the option of choosing a doctor from the larger, statewide PPO network (tier 2), but you will pay higher out-of-pocket costs than with the Blue Choice OPT PPO network.



Compare Costs

You can see from the example below how costs and savings vary by tier. Even though your specific plan design may be different, it makes sense to use a doctor or hospital in tier 1, the Blue Choice OPT PPO network, or tier 2, the BCBSIL larger, statewide PPO network.

	Tier 1: Blue Choice OPT PPO Network	Tier 2: Larger Statewide PPO Network	Tier 3: Out-of-Network*
Doctor Visit	Cost is \$200 You pay \$15	Cost is \$200 You pay \$30	Cost is \$200 You pay \$200
Specialist Visit	Cost is \$200 You pay \$30	Cost is \$200 You pay \$50	Cost is \$200 You pay \$200
2-Day Inpatient Hospital Stay	Cost is \$5,000 You pay \$1,400	Cost is \$5,000 You pay \$2,900	Cost is \$5,000 You pay \$5,000

*Applied to member's deductible. Once deductible is met, pays at percentage designated by plan. Benefit information is based on a \$1,000 deductible and 90% coinsurance for tier 1, a \$2,000 deductible and 70% coinsurance for tier 2, and a \$8,000 deductible and 50% coinsurance for OON. These examples are stand-alone and do not track the member's out-of-pocket max.

How Do You Find a Tier 1 or Tier 2 Provider?

Now that you know it's most cost-effective to use a doctor or hospital in tier 1 or tier 2, let us help you find a participating network provider. Log in to Blue Access for MembersSM (BAMSM) at bcbasil.com/member. To register for a BAM account, all you need are your group and identification numbers, found on your member ID card. BAM is secure and easy to use. When you search for providers in BAM, it will take you directly to network providers only.

For basic provider searches, you can also access Provider Finder without logging in to BAM.

- Just visit bcbasil.com and click on the 'Find a Doctor or Hospital' tab.
- Click Search as Guest
- Click Search In-Network Providers, to tell us about yourself. You will be prompted to answer a few questions to help in your search so the results contain all Tier 1, Blue Choice OPT PPO providers. To expand your search, click on Display all in-network providers.

If you need help finding a network provider or have questions about your benefits, call the toll-free number on the back of your ID card.