

September 1, 2025 Update

ANNUAL INSURANCE INFORMATION

Effective September 1, 2025, select medical insurance plans at Oak Lawn High School will undergo changes. We encourage you to review the updated information provided below to stay informed and prepared. If you have any questions, please email Judy Amato, jamato@olchs.org.

WHAT'S NEW OR CHANGING? *(changes to select medical plans and rates!*

All medical participants will receive a new medical ID card!)

- **Medical: BlueCross BlueShield of IL**
  - ***NEW!*** **The PPO plan is being replaced with the Blue Choice Options (BCO) PPO plan.**
  - If you are currently enrolled in the BlueCross BlueShield PPO Plan, **your medical coverage will be moved automatically to the BlueCross BlueShield BCO PPO Plan!**

o Blue Choice Options PPO is a 3-tiered network plan:

- **$ Tier 1 BCO network*:** You pay the least out-of-pocket amount
- **$$ Tier 2 PPO network*:** You pay a higher out-of-pocket than Tier 1 BCO, but still considered in-network
- **$$$ Tier 3 Out-of-network:** You pay the highest out-of-pocket amount and may be subject to balance-billing

- **Medical: BlueCross BlueShield of IL**
  - ***NEW!*** **The HSA plan is being replaced with the Blue Choice Options (BCO) HSA plan.**
  - If you are currently enrolled in the BlueCross BlueShield HSA Plan, **your medical coverage will be moved automatically to the BlueCross Blue Shield BCO HSA Plan!**

o Blue Choice Options HSA is a 3-tiered network plan:

- **$ Tier 1 BCO network*:** You pay the least out-of-pocket amount
- **$$ Tier 2 PPO network*:** You pay a higher out-of-pocket than Tier 1 BCO, but still considered in-network
- **$$$ Tier 3 Out-of-network:** You pay the highest out-of-pocket amount and may be subject to balance-billing

**Amounts applied to deductible and out-of-pocket cross accumulate between the Tier 1 BCO and Tier 2 PPO network. Credit is applied to both.*

**You can "mix-and-match" providers between the network tiers throughout the year. You do not need to "designate" a network or doctor to go to. (e.g. go to Dr. A in Tier 1 BCO for check-ups and go to Dr. B in Tier 2 PPO for specialized services)*

BCBSIL Provider Search Instructions – BCO Plans

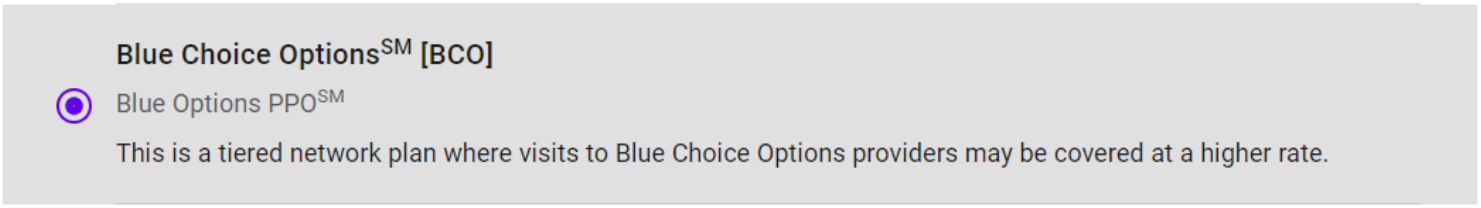
Medical Plan

1. Go to www.bcbsil.com.

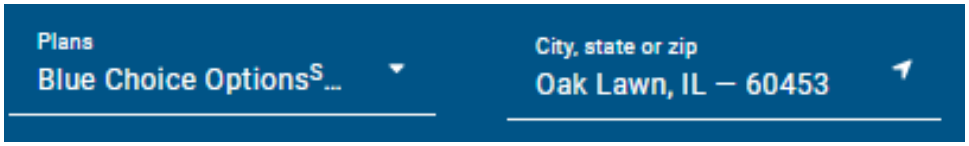
2. Near the top of the screen in the blue bar, click on the box labeled “Find Care”. From here a drop-down box will appear and you can click “Find a Doctor or Hospital”. You can then scroll down to **search as a guest**.

3. For Doctor/Hospital search, you will enter the city, state or zip code you wish to search in. Next, select “Employer Plans” and enter your state. Then click on “PPO”.

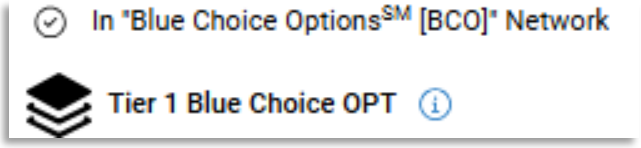
4. The type of PPO plan you will select is “Blue Choice Options [BCO]” from the list of options:



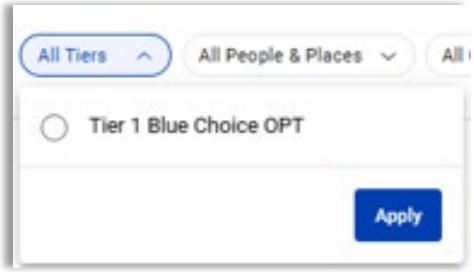
You can search for specific providers or do a general search for medical care.

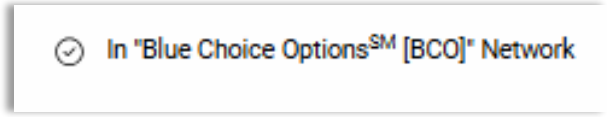


The search options will automatically show results for only ***Tier 1 Blue Choice OPT*** providers:



If you still want to search for additional providers in the Tier 2 PPO network, under the filter choices, click “Tiers” and click “clear” then “Apply”. A Tier 2 network provider will not include a “Tier 1” indicator.





You can sort by Tier, distance, alphabetically, quality and best match.