BlueCross BlueShield of Illinois



Blue Choice Options℠

A Common-sense Health Care Solution

Are you looking for a health plan that is sensible and easy to use? Are you looking for an affordable PPO health plan for your family? Choosing Blue Choice Options may be the best choice for you.

Practical and Smart

Blue Choice Options from Blue Cross and Blue Shield of Illinois (BCBSIL) is designed for members who want all the benefits of a PPO and the flexibility to use a large network when the need arises — all at a price lower than our traditional PPO plan. Blue Choice Options offers the same range of health care benefits and member services as the larger PPO network, but may save you money over other PPO health plans.

How Blue Choice Options Works

To receive the highest level of benefits, you and your covered dependents should use the independently-contracted doctors and hospitals within the Blue Choice OPT PPO℠ network. You can receive care from a provider within the larger PPO network, but will pay higher out-of-pocket costs. You will pay the highest out-of-pocket cost by choosing an out-of-network provider and may have to pay those fees up front.

How Blue Choice Options Can Save You Money:

- **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 network of providers.
- **Tier 3** — pay the highest out-of-pocket cost by selecting an out-of-network provider.

More Advantages from BCBSIL

Online support is just a click away

Information about your benefits can be found on the BCBSIL website at bcbsil.com. Log in to Blue Access for Members℠ (BAM℠) for immediate access. All you need are your group and identification numbers found on your BCBSIL member ID card.

BAM allows you the security, convenience and ease of:

- Using Provider Finder® to find an independently-contracted doctor or hospital within the Blue Choice Options (BCO) product.

  You can:
  - Find providers wherever you are without entering your location for each search
  - Find all locations where a provider practices in one search
  - Use a global search bar to get faster results
  - Use Provider Finder on your mobile smartphone
- Accessing self-service tools to help manage claims activity, benefit details and notification preferences.
- You will appreciate the information you find on BAM when you look for benefit details, providers and other resources for information. And with the help of Customer Service Advocates over the phone, you have access to assistance if you have questions.

Get access to health and wellness programs, including:

Blue365® Member Discount Program*

The program offers exclusive health and wellness deals to BCBSIL members, including discounts from top national and local retailers on fitness gear, gym memberships, family activities, healthy eating options and much.

Health and Wellness Resources**

Our health and wellness resources provide tools and information, which may help you lose weight, quit smoking or reduce your risk for developing heart disease, stroke or diabetes.

Strength of the Blue Brand

- Members who choose a PPO plan get access to BlueCard®, a national network of independently-contracted providers, which includes more than 97% of hospitals nationwide when traveling outside the state.
- Access to health and wellness programs**
- Blue Cross and Blue Shield is among the most trusted names in the industry.



* Blue365 is a discount program only for BCBSIL members. This is NOT insurance. Some of the services offered through this program may be covered under your health plan. Please check your benefit booklet or call the customer service number on the back of your ID card for specific benefit facts. Use of Blue365 does not change your monthly payment, nor do costs of the services or products count toward any maximums and/ or plan deductibles. Discounts are only given through vendors who take part in this program. BCBSIL does not guarantee or make any claims or recommendations about the program's services or products. You may want to talk to your doctor before using these services and products. BCBSIL reserves the right to stop or change this program at any time without notice.

** Our health and wellness resources vary by health plans.

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