BlueCross BlueShield of Illinois



Blue Choice Options℠

You know that you may save money when you see doctors and hospitals in your health plan's PPO network. But, did you know that with your Blue Choice Options benefit plan, you can save more money by using a doctor or hospital that is part of the Blue Choice OPT PPO℠ network?

What Is a Blue Choice Options Plan?

Learn about the different tiers so you can make smart choices and get the best value.

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

The Blue Choice OPT PPO network has many doctors and hospitals that can meet all your health care needs. They all meet Blue Cross and Blue Shield of Illinois (BCBSIL) quality standards and have agreed to offer you care and services at a lower cost.

Tier 1
Blue Choice OPT PPO Network
Best value, the least out-of-pocket costs with in-network providers

Tier 2
Larger Statewide PPO Network
Larger network, more out-of-pocket costs with these providers

Tier 3
Out-of-Network
Out-of-network, highest out-of-pocket costs, you may have to pay those fees up front

How to Find a Tier 1 or Tier 2 Provider

Log in to Blue Access for Members℠ (BAM℠) at **bcbsil.com/member**, register for a BAM account using your name, date of birth and identification number found on your member ID card. When you search for providers in BAM, it will take you to network providers only.

For basic provider searches, you use Provider Finder® without logging in to BAM. Visit **bcbsil.com** and click on the **Find Care** tab and select **Find a Doctor or Hospital**, and click **Search as Guest**. Under **Plans**: enter your search criteria:

- When you choose **Blue Choice Options℠ (BCO)**, you will get a list of Tier 1 providers only.*
- When you choose **Participating Provider Organization (PPO)**, you willl get a list of Tier 2 BCO providers.
- Or you can Browse by Category or Search for Names and Specialties.

* If you change the option to view "All Tiers", then results are sorted with Tier 1 providers to the top and Tier 2 providers are displayed below. The top tier providers will have Tier 1 listed by their names and the Tier 2 providers will just have the provider's name with no tier listed.

Choosing Tier 1 and 2 Providers Can Help You Save Money

	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 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.



Need Help Finding a Network Provider?

Call the toll-free number on the back of your member ID card.