BlueCross BlueShield of Illinois

DePaul University
Office of Human Resources



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?

Why using a Blue Choice OPT PPO network provider matters.

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** quality standards and have agreed to offer you care and services at a lower cost.

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

How it Works

- **Tier 1** — Pay the lowest out-of-pocket cost using a participating provider in the Blue Choice OPT PPO network.
- **Tier 2** — Pay an additional out-of-pocket cost 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.

Blue Cross and Blue Shield of Illinois, a Division of
Health Care Service Corporation, a Mutual Legal Reserve Company,
an Independent Licensee of the Blue Cross and Blue Shield Association

How to Find a Tier 1 or Tier 2 Provider

Log in to Blue Access for Members℠ 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 without logging in to BAM, visit **bcbsil.com**. Click on the **Find Care** tab and select **Doctors or Hospitals**. Click **Search as a Guest**, then enter your search criteria.

- When you choose **Blue Choice Options**, you will get a list of Tier 1 providers only.*
- When you choose **Participating Provider Organization (PPO)**, you will 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.

Please see the sample chart below.

	Tier 1 Blue Choice OPT PPO Network	Tier 2 Larger Statewide PPO Network	Tier 3 Out-of-Network
Doctor visit	You pay $30 copay.	You pay $30 copay.	You pay 40% coinsurance.
Specialist visit	You pay $50 copay.	You pay $50 copay.	You pay 40% coinsurance.
Hospital stay	You pay 20% coinsurance.	You pay 20% coinsurance.	You pay 40% coinsurance.



Need help finding a provider?

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

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