



BlueCross BlueShield of Illinois



## Blue Choice Options<sup>SM</sup>

### Take Your Health Cost Savings to the Next Level

Blue Cross and Blue Shield of Illinois (BCBSIL) has a helpful solution to support your cost-savings strategy, including the tools to help educate your employees about their benefits with Blue Choice Options.

Blue Choice Options takes your efforts to help control health costs to the next level by encouraging employees to use a select network of independently-contracted providers in the Blue Choice OPT PPO<sup>SM</sup> network. Employees will still have the choice to use the larger PPO network but will pay a greater share of the cost. Blue Choice Options also gives employees the confidence to choose the trusted name of BCBSIL, which has been serving members for over 75 years.

#### How Blue Choice Options Works

Blue Choice Options is designed to encourage your employees to make consumer-directed decisions about their health care.

This is a unique PPO plan that offers a wide choice of independently-contracted doctors and hospitals, yet Blue Choice Options is priced significantly lower than other standard PPO plans.

#### Here's How it Works

- **Tier 1** — If the member elects to use a provider in the Blue Choice OPT PPO, a smaller, select network they pay the least out-of-pocket expenses.
- **Tier 2** — The member pays additional out-of-pocket costs by choosing a participating provider in the larger network of providers.
- **Tier 3** — The member pays the highest out-of-pocket cost by selecting an out-of-network provider.

# More Advantages from BCBSIL

## Online Support

BCBSIL offers a full-service website, Blue Access for Members<sup>SM</sup> (BAM<sup>SM</sup>), that allows your employees the security, convenience and ease of:

- Using Provider Finder<sup>®</sup> to find an independently-contracted doctor or hospital within the Blue Choice Options (BCO) plan
- Accessing self-service tools to help manage claims activity, benefit details and notification preferences
- Calculating estimated costs for hundreds of medical tests and procedures

## Blue Choice Options Offers:

- Member satisfaction
- Choice, access and savings
- Empowerment to make smart, personal health care decisions

Your employees will appreciate the education they find on BAM when they look for network information, providers, treatment costs and other resources. Member satisfaction is enhanced with the help of Customer Service Advocates available to help guide your employees with questions they may have regarding their benefits or network information.

## The Strength of Blue<sup>SM</sup>

- Employees who choose a PPO plan get access to BlueCard<sup>®</sup>, a national network of independently-contracted providers, which includes more than 97 percent of hospitals nationwide for care when out of state
- Member discounts – save money on value-added health care products and services
- Access to health and wellness programs
- Blue Cross and Blue Shield is among the most trusted names in the industry

## Get Started Today

Call your BCBSIL Account Representative today to discuss the Blue Choice Options plan. Prospective employer groups can ask for a demonstration of Blue Access for Employers<sup>SM</sup> on [bcbsil.com](http://bcbsil.com).

