

# PPO

Participating Provider Option



Your Guide to the  
National Participating Provider Option Plan

**Blue Cross and Blue Shield**

# Contents

PPO Gives You Choices .....1

Benefits Overview .....3

Frequently Asked Questions .....12



Blue Cross and Blue Shield of Illinois has been awarded accreditation for Utilization Management from URAC under the Health Utilization Management Standards. URAC, an independent, nonprofit organization, is a leader in promoting health care quality through accreditation and certification programs.

# PPO | Gives You Choices



## A Leader in Health Care Benefits

When you choose Blue Cross and Blue Shield coverage, you get an affordable health care benefit plan and the resources to make informed decisions about your health.

The PPO plan from Blue Cross and Blue Shield of Illinois (BCBSIL) gives you freedom of choice, flexibility, a broad range of benefit options and access to a large provider network. There is no need to select a primary care physician because you can choose a doctor whenever you need care. You do not need a referral to see a specialist or to get another opinion about a medical condition. The provider choice is *always yours*.

When you receive care from a PPO network provider, there are no claim forms to complete and no balance billing because contracting PPO providers have agreed to accept our negotiated rates as payment in full. Once you meet the annual deductible, there are no up front payments for medical services with the exception of applicable copayments, coinsurance and charges for non-covered services. Check your employer's group plan for details about your specific coverage.

Across the country, about  
**one in three Americans**  
put their trust in a  
**Blue Cross and Blue Shield Plan**  
for coverage locally  
and when they travel.





A kid at college  
or a family trip –

**PPO provides coverage**  
when you're  
away from home.



# Benefits | Overview

PPO members have access to nearly 500,000 contracting physicians and specialists and more than 5,000 contracting hospitals across the country.

The PPO plan includes an annual deductible that you must satisfy before your benefits begin. Qualified medical expenses are applied toward your deductible.

## PPO Network

Among the advantages of joining the PPO plan is the large network of contracting providers linked through the national BlueCard® program. When you join the PPO plan, you have access to contracting health care providers that include hospitals, physicians, therapists, behavioral health professionals and alternative care practitioners.

To find a contracting doctor or hospital, just go to our Web site at [www.bcbsil.com](http://www.bcbsil.com) and use the Provider Finder.® Once you become a member, you can also call the toll-free customer service number on the back of your member ID card. Your employer may have a printed directory of contracting PPO providers.

When you receive care from PPO network providers, your benefits are paid at the highest level. You always have the option to receive care outside the network, but your benefits will be paid at a lower level and you may be subject to balance billing from the doctor or hospital.

## Medical Care

Your benefits may include coverage for:

- physician office visits
- inpatient hospital services
- outpatient hospital services
- outpatient surgery and diagnostic tests
- maternity care
- hospital emergency medical and accident treatment
- breast and cervical cancer screenings
- muscle manipulation services
- physical, speech and occupational therapies
- mental health and chemical dependency treatment

Check your employer's group plan for your specific coverage.

## Benefits Overview *continued*

### Emergency Care

If you, as a prudent layperson with an average knowledge of health and medicine, need to go to the emergency room of any hospital, your care will be covered (subject to your plan's deductible and any applicable copayments or coinsurance). In an emergency, you should seek care from an emergency room or other similar facility. Call 911 or other community emergency resources to obtain assistance in life-threatening situations. Your group plan may require that you, a family member or friend contact us if you are admitted to the hospital.

Call the toll-free customer service number on the back of your ID card if you have questions about your benefits.





## National and International Coverage

### National

You have nationwide access to contracting providers in PPO networks through the BlueCard program when you or your covered dependents live, work or travel anywhere in the country. The national network includes more than 85 percent of all physicians and hospitals in the country. Be sure to use a BlueCard network provider to receive the highest level of benefits.

With the BlueCard program, there are two ways to locate contracting doctors and hospitals:

- Visit our Web site at [www.bcbsil.com](http://www.bcbsil.com) to find provider names and locations using the Provider Finder. Maps and driving directions are also available.
- Call the toll-free customer service number on the back of your ID card.

### International

When you travel outside the United States and need medical assistance services, call (800) 810-BLUE (2583) or call collect to (804) 673-1177 for information. Blue Cross and Blue Shield has contracts with doctors and hospitals in more than 200 countries. An assistance coordinator, in conjunction with a medical professional, can arrange your doctor's appointment or hospitalization, if necessary.

At hospitals that participate in the BlueCard Worldwide® program, in most cases, you will not have to pay up front for inpatient care. You are responsible for the out-of-pocket expenses such as a deductible, copayment, coinsurance and non-covered services. The hospital should submit your claim.

You also have coverage at non-contracting hospitals, but you will have to pay the doctor or hospital for care at the time of service. Then submit an international claim form with original bills. Call the toll-free customer service number on your ID card for the address to send the claim. You can get a claim form from your employer, customer service or online at [www.bcbsil.com](http://www.bcbsil.com).

PPO members have access to care anywhere they live, work or travel – across the country and around the world.

## Benefits Overview *continued*

### Online Tools Help You Manage Your Health and Your Health Care

To help determine if PPO is the right health care benefit plan for you, use the *Health Plan Cost Estimator* and *Which Plan is Right For Me* plan selector tools at [www.bcbsil.com](http://www.bcbsil.com). These will help answer questions about your health and health care expenses to see how the PPO plan fits your budget and your lifestyle.

After you've enrolled, you can use *Blue Access® for Members*, our secure online service, to check the status of a claim, view your explanation of medical benefits and confirm who is covered under your plan. Another feature gives you the option of receiving an e-mail when a claim for you or a dependent has been finalized by Blue Cross and Blue Shield. You can access Explanation of Benefits (EOB) information online for up to 12 months and opt out of receiving paper copies.

### Other tools for members:

- *Hospital Comparison Tool* — access individual hospital's outcome data for specific diagnoses and procedures. Quickly compare hospital performance factors such as average length of stay, how many procedures the hospital has performed, complication rates and the cost of various procedures.
- *Treatment Cost Advisor™* — obtain cost information for common health care services based on demographic and geographic data.

An array of online tools help PPO members get the most from their health care benefit plan.





## Blue Care® Connection

Blue Care Connection provides personalized attention, support, online resources and health advocacy, helping members find the right resources, optimize their health care benefits and manage their medical conditions.

## Utilization and Case Management

These programs, also known as the Medical Services Advisory, can help you understand your benefits and identify health care resources. Your plan may require you or your physician to call before being admitted for inpatient hospital care, after being admitted in an emergency and for maternity care (after you learn the expected date of delivery and after admission for delivery). The toll-free number and notification requirements are on your ID card. If you or your physician do not call within the required timeframe, your benefits may be reduced and you may have higher out-of-pocket costs.

## Blue Care® Advisor

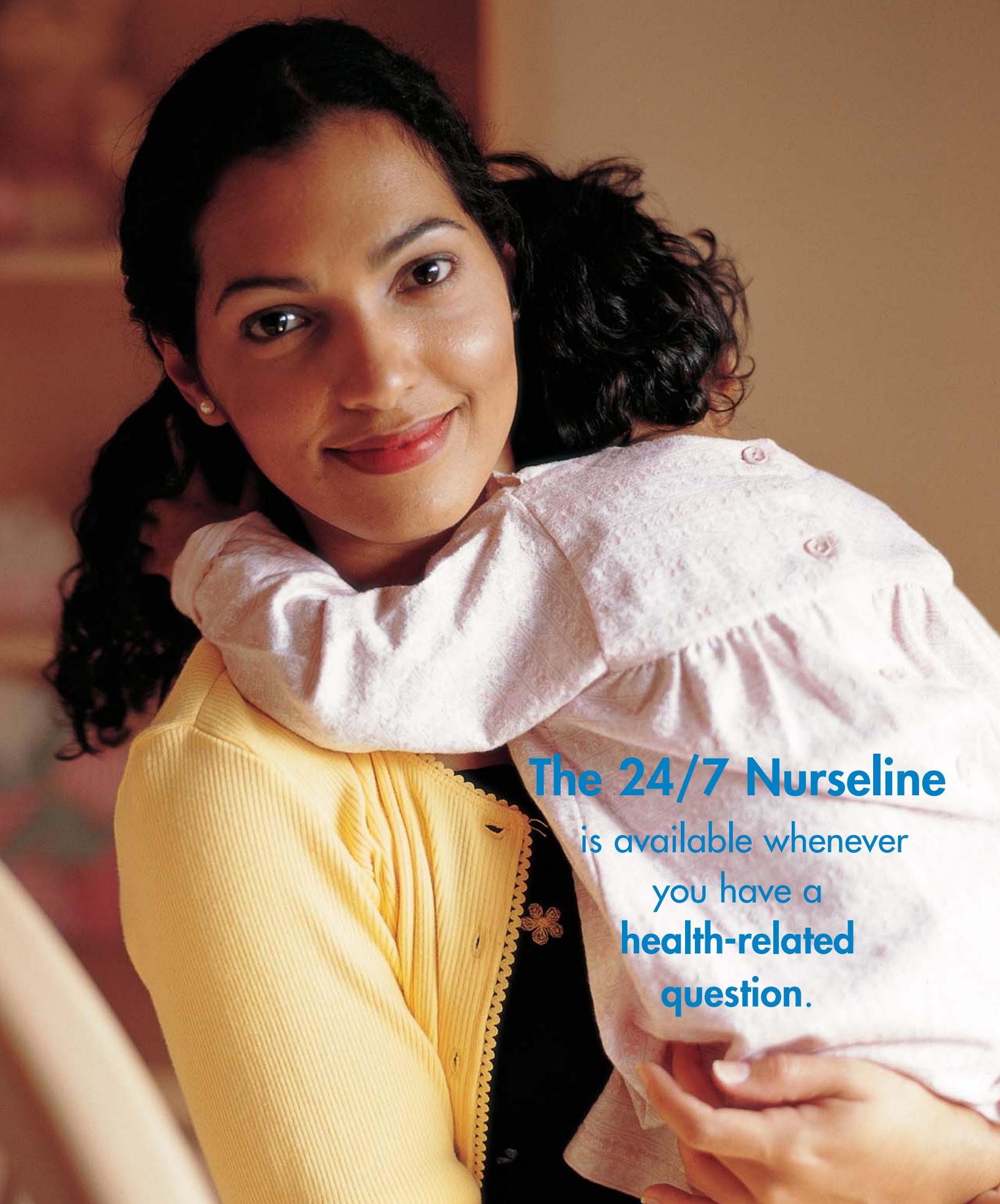
Registered nurses can assist you with questions about chronic conditions. They can help you navigate the health care system and provide information about your condition.

## 24/7 Nurseline

Call the 24/7 Nurseline at (800) 299-0274 for answers to your health-related questions 24 hours a day, seven days a week. Plus, you have the option to learn about more than 1,000 health topics over the phone using the audio library system.

Blue Care Connection gives PPO members information and resources to help make informed health care decisions.





## The 24/7 Nurseline

is available whenever  
you have a  
**health-related  
question.**

## Benefits Overview *continued*



### Healthy Expectations®

Healthy Expectations helps pregnant members better understand and manage their pregnancies by providing educational materials and support, including pregnancy risk assessment and monitoring. You also have access to a 24-hour, toll-free BabyLine staffed by maternity nurses.

### Personal Health Manager

Numerous online tools and information help you manage your health care, whether you want to improve your overall health, manage a chronic health condition or prepare for a specific medical treatment. You can:

- Complete a Health Risk Assessment to identify your possible health risks.
- Create a personal health record for you and your family. With your permission, providers, family members and BCBSIL nurses can access your health records to help facilitate your care.
- Access multiple online health libraries to research health and medical information, including wellness tracking tools, videos and interactive tutorials – many personalized to your interests.
- Find information on exercise, nutrition and lifestyle issues in the [For Your Health](#) section.
- Receive targeted wellness information via e-mail to help manage specific medical conditions, including alerts for screening tests, and set up reminders for medical appointments and medication refills.

Plus, you can earn Blue Points<sup>SM</sup> each time you track a fitness workout, report a meal, use the “Ask A” features or engage in other activities in the [For Your Health](#) section of the Personal Health Manager. Blue Points can be redeemed for health improvement and other products at the Blue Points Redemption Center.\*

Go to Blue Access for Members at [www.bcbsil.com](http://www.bcbsil.com) and click on the Personal Health Manager icon for

- Ask A Nurse: health issues
- Ask A Trainer: exercise advice
- Ask A Dietitian: nutrition questions
- Ask A Life Coach: manage stress, workplace conflicts and more

\*Review the Blue Points Program Rules on the Personal Health Manager for complete information on the program. Program Rules are subject to change without prior notice.

## Benefits Overview *continued*

### BlueExtras<sup>SM</sup>

Through the BlueExtras discount program, members are eligible to save money on value-added health care products and services that help support healthy lifestyles. There are no claims to file, no referrals and no pre-authorizations.

### Vision Discount Program

Save on eye exams and eyewear, including frames, lenses, lens options and permanent contact lenses, through a national network of ophthalmologists, optometrists and opticians. You can also save on laser vision correction surgery and disposable contact lenses.

### Hearing Discount Program

Save on digital hearing aids and have your hearing tested at no additional cost when performed for the purpose of fitting a hearing instrument by a licensed hearing specialist. Enjoy a 45-day money back guarantee, a two-year warranty and a selection of hearing aid styles at various price levels.

### Weight Management Discount Programs

- **Jenny Craig** is a long-term food/body/mind solution that can help you manage your weight by teaching you how to create a healthy relationship with food, build an active lifestyle and develop a balanced approach to living.\* To find the nearest Jenny Craig Centre, or to enroll in Jenny Direct—the at-home program—call (800) 597-Jenny (800-597-5366) or visit the Jenny Craig Web site at [www.jennycraig.com](http://www.jennycraig.com).
- **Curves** offers a 30-minute workout that combines strength training and sustained cardiovascular activity through safe and effective resistance equipment.\* Curves has made exercise available to more than four million women, many of whom are in the gym for the first time. For more information about Curves and to find the locations nearest you, visit the Curves Web site at [www.curves.com](http://www.curves.com) or call (800) CURVES-30/(800-287-8373).

### Complementary Alternative Medicine Discount Programs

Complementary Alternative Medicine (CAM) includes a variety of therapies that may help to increase wellness, prevent illness and address existing symptoms and conditions. Through BlueExtras, you're automatically eligible to receive discounts from a network of more than 35,000 practitioners, spas and wellness and fitness centers. You're also eligible to receive discounts on vitamins, herbal supplements and health-related magazines. Note that your plan may provide benefits for chiropractic, physical, occupational and other therapies, as well as certain registered dietitian services.

If you are a BCBSIL member, log on to Blue Access<sup>®</sup> for Members at [www.bcbsil.com](http://www.bcbsil.com) for more details about your BlueExtras discounts.

\*The relationships between Blue Cross and Blue Shield of Illinois and Jenny Craig and Curves are that of independent contractors.





### Reconstructive Surgery Following Mastectomy

Federal and state of Illinois legislation require group health plans and health insurers to provide coverage for reconstructive surgery following a mastectomy. Specifically, these laws state that health plans that cover mastectomies must also provide coverage in a manner determined in consultation with the attending physician and patient for reconstruction of the breast on which the mastectomy has been performed, surgery and reconstruction of the other breast to produce a symmetrical appearance, and prostheses and treatment of physical complications for all stages of mastectomy, including lymphedemas.

Your coverage may also include benefits for annual mammograms. Check your group plan documents for details.

### Fraud Hot Line

We encourage you to report any information about health care fraud. Our fraud hot line is available 24 hours a day, seven days a week toll free at (800) 543-0867. For more information about our fraud awareness program, go to [www.bcbsil.com/sid](http://www.bcbsil.com/sid).

BlueExtras discounts are available to all PPO members.

### Hearing Impaired Phone Lines

#### English

TTY Only - (800) 526-0844

Voice - (800) 526-0857

#### Spanish

TTY Only - (800) 501-0864

Voice - (800) 501-0865



# FAQ | *Frequently Asked Questions*

## I don't live in Illinois, but my Explanation of Benefits and other information refers to Blue Cross and Blue Shield of Illinois. Why?

Printed materials and the Web site say “of Illinois” because Blue Cross and Blue Shield of Illinois is the claims administrator for your employer's benefit program. This means Blue Cross and Blue Shield of Illinois will process your claims and answer your questions regardless of where you live. You have access to PPO network providers across the country through the BlueCard® program, which includes more than 85 percent of all physicians and hospitals. By using network providers, you receive the highest level of benefits and have fewer out-of-pocket costs.

## Whom do I call with questions about my benefits?

Call customer service at the toll-free number on your ID card.

## How do I find a doctor in the PPO network?

Go to [www.bcbsil.com](http://www.bcbsil.com) and use the Provider Finder or call customer service. Your employer may also have a printed directory.

## Do I need a referral from my doctor to see a specialist?

No. With the PPO plan you can see any doctor at any time without a referral. If you see a specialist who is part of the PPO contracting provider network, your benefits will be paid at the highest level. You can also see a specialist who is not part of the network, but your benefits will be paid at a lower level.

## What if my doctor says I need to go into the hospital for surgery?

You may need to call us prior to your scheduled inpatient admission. Check your group plan for specific requirements. The toll-free number is on the back of your ID card.

## What happens if I am admitted to the hospital in an emergency?

Treatment of your emergency condition is always the priority. If you are admitted to the hospital following your emergency room visit, you or someone you designate may need to call us at the toll-free number on your ID card. Check your group plan for specific requirements.

## Are my medical records kept confidential?

Yes. We are committed to keeping all specific member information confidential, especially your medical records. Anyone who may need to review the records, such as health care practitioners or Blue Cross and Blue Shield staff, is required to keep your information confidential. We may need to review your medical record or claims data (for example, as part of an appeal that you request). If so, we will take every precaution to keep your information confidential. In many cases, your identity will not be associated with this information.



# Enrolling in the PPO Plan

Joining the PPO plan is simple – just follow your employer's instructions. For more information, visit our Web site at [www.bcbsil.com](http://www.bcbsil.com). Once you are a member, you can call the toll-free number on the back of your ID card to speak with a customer advocate.

Smart choices can have an immediate and positive impact on your health. Blue Cross and Blue Shield of Illinois is committed to keeping you well by making you aware of largely preventable safety and health issues through this Web site.

[www.besmartbewell.com](http://www.besmartbewell.com)

where awareness and prevention meet

be smart. be well.™





**BlueCross BlueShield  
of Illinois**