



**BlueCross BlueShield**  
of Illinois

# State of Illinois

Employee and Retiree\*

For more information, call  
Customer Service at **800-868-9520**,  
Monday - Friday, 8 a.m. to 6 p.m. CT.

## HMO Illinois® / Blue Advantage HMO<sup>SM</sup> Benefits

The benefits described below represent the minimum level of coverage for both HMOs.

HMO Plan Design	
Plan year maximum benefit	Unlimited
Lifetime maximum benefit	Unlimited
Hospital Services	
Inpatient hospitalization	100% after \$475 copayment per admission
Alcohol and substance use care	100% after \$475 copayment per admission
Psychiatric admission	100% after \$475 copayment per admission
Non-serious mental illness	100% after \$475 copayment per admission
Serious mental illness	100% after \$475 copayment per admission
Outpatient surgery	100% after \$350 copayment per visit
Diagnostic lab and X-ray	100%
Diagnostic imaging (MRI, PET and CAT scans)	\$30 copayment per visit
Emergency room hospital services	100% after \$275 copayment per visit
Professional and Other Services	
Physician services	100% after \$30 copayment per visit
Specialist services	100% after \$40 copayment per visit
Well-baby care (first year of life)	100%; no copayment
Non-serious mental illness	100% after \$30 copayment per visit
Serious mental illness	100% after \$30 copayment per visit
Alcohol and substance use care	100% after \$30 copayment per visit
Durable medical equipment	80%
Home health care	\$40 copayment per visit
Prescription drugs (30-day supply retail) (90-day supply available at 2.5x copay at both retail and mail)	\$4 Reduced Tier I \$20 Tier I (Generic) \$35 Tier II (Formulary) \$60 Tier III (Non-formulary) \$150 Annual pharmacy deductible

### Important update for HMO Illinois members who use Advocate Physician Partners

Effective July 1, 2025, Advocate Physician Partners will not be part of the HMO Illinois network, but will remain in the Blue Advantage HMO network. If you want to use Advocate Physician Partners, you must enroll in Blue Advantage HMO.

Advocate Physician Partners includes: Advocate Christ Hospital Physician Partners, Advocate Condell Physician Partners, Advocate Good Samaritan Physician Partners, Advocate Good Shepherd Physician Partners, Advocate Illinois Masonic Physician Partners, Advocate Lutheran General Physician Partners, Advocate Medical Group, Advocate Medical Group West, Advocate Sherman Physician Partners, Advocate South Suburban Physician Partners, Advocate Trinity Physician Partners

\* Effective 7/1/25 to 6/30/26

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