



State of Illinois

Local Government Health Plan¹

For more information, call
Customer Service at **855-810-6537**,
Monday – Friday, 8 a.m. to 6 p.m. CT.

Blue Choice OptionsSM — Open Access Plan Tiers I, II & III

Tier I: Receive the highest level of benefits by using a participating provider in the BCOSM — OAP Tier I network.

Tier II: Receive care from a provider within the PPO network (BlueCard[®] PPO claims are treated as Tier I).

Tier III: Receive care from an out-of-network provider.

The benefits described below represent coverage with each plan.

Benefit	Tier I	Tier II	Tier III
Plan year out-of-pocket maximum	\$7,250 per individual (includes eligible charges from Tier I and Tier II combined) \$13,750 per family (includes eligible charges from Tier I and Tier II combined)		Not applicable
Plan year deductible (must be satisfied for all services)	\$0	\$400 per enrollee ²	\$600 per enrollee ²
Hospital services (percentages listed represent how much is covered by the plan)			
Emergency room services	\$300 copayment per visit	\$300 copayment per visit	\$300 copayment per visit
Inpatient hospitalization	\$350 copayment per admission	80% of network charges after \$400 copayment per admission ²	50% of allowable charges after \$500 copayment per admission ²
Inpatient alcohol and substance use	\$350 copayment per admission	80% of network charges after \$400 copayment per admission ²	50% of allowable charges after \$500 copayment per admission ²
Inpatient psychiatric admission	\$350 copayment per admission	80% of network charges after \$400 copayment per admission ²	50% of allowable charges after \$500 copayment per admission ²
Outpatient surgery	\$300 copayment per visit	80% of network charges after \$300 copayment ²	50% of allowable charges after \$300 copayment ²
Skilled nursing facility	85% covered	85% of network charges ²	Not covered
Diagnostic lab and X-ray	100% covered	80% of network charges ²	50% of allowable charges ²
Transplant services			
Organ and tissue transplants	Tier I: 100% covered. Tier II: 90% of network charges. ² Tier III: Not covered. To assure coverage, the transplant candidate must contact the plan provider prior to beginning evaluation services.		
Professional and other services			
Preventive care/well-baby care/immunizations	100% covered	100% covered	Not covered
Physician office visits	\$40 copayment	80% of network charges ²	50% of allowable charges ²
Specialist office visits	\$45 copayment	80% of network charges ²	50% of allowable charges ²
Telemedicine, powered by MDLIVE [®]	\$10 copayment	Not covered	Not covered
Outpatient psychiatric and substance use	\$40 or \$45 copayment	80% of network charges ²	50% of allowable charges ²
Durable medical equipment	70% of network charges	60% of network charges ²	50% of allowable charges ²
Home health care	\$45 copayment	75% of network charges ²	Not covered
Prescription drugs	Administered through the state self-insured prescription benefits manager.	Administered through the state self-insured prescription benefits manager.	Administered through the state self-insured prescription benefits manager.

1. Effective 7/1/26 to 6/30/27

2. A plan year deductible must be met before Tier II and Tier III plan benefits apply. Benefit limits are measured on a plan year basis.

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