



State of Illinois

Teachers' Retirement Insurance Program*

Blue Choice OptionsSM - Open Access Plan (OAP) Tiers I, II & III

Tier I: Receive the highest level of benefits by using a participating provider in the Blue Choice Options - OAP Tier I network

Tier II: Receive care from a provider within the PPO network

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	\$6,600 per individual (includes eligible charges from Tier I and Tier II combined) \$13,200 per family (includes eligible charges from Tier I and Tier II combined)		Not applicable
Plan year deductible (must be satisfied for all services)	\$0	\$300 per enrollee**	\$400 per enrollee**

Hospital Services (percentages listed represent how much is covered by the plan)

Emergency room services	\$200 copayment per visit	\$200 copayment per visit	\$200 copayment per visit
Inpatient hospitalization	\$250 copayment per admission	80% of network charges after \$300 copayment per admission**	60% of allowable charges after \$400 copayment per admission**
Inpatient alcohol and substance abuse	\$250 copayment per admission	80% of network charges after \$300 copayment per admission**	60% of allowable charges after \$400 copayment per admission**
Inpatient psychiatric admission	\$250 copayment per admission	80% of network charges after \$300 copayment per admission**	60% of allowable charges after \$400 copayment per admission**
Outpatient surgery	\$150 copayment per visit	80% of network charges after \$150 copayment**	60% of allowable charges after \$150 copayment**
Skilled nursing facility	100% covered	80% of network charges**	Not covered
Diagnostic lab and X-ray	100% covered	80% of network charges**	60% of allowable charges**

Transplant Services

Organ and tissue transplants	Tier I: 100% covered. Tier II: 80% of network charges.** Tier III: Not covered. To assure coverage, the transplant candidate must contact the plan provider prior to beginning evaluation services.		
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Professional and Other Services

Preventive care/well-baby/immunizations	100% covered	100% covered	Not covered
Physician office visits	\$20 copayment	80% of network charges**	60% of allowable charges**
Specialist office visits	\$20 copayment	80% of network charges**	60% of allowable charges**
Telemedicine	\$20 copayment	80% of network charges**	60% of allowable charges**
Outpatient psychiatric and substance abuse	\$20 copayment	80% of network charges**	60% of allowable charges**
Durable medical equipment	80% of network charges	80% of network charges**	60% of allowable charges**
Home health care	\$15 copayment	80% of network charges**	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

* Effective 7/1/23 to 6/30/24

** 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.