



Networks and Benefit Plans

If you have any questions or would like additional information on the **Blue Cross and Blue Shield of Illinois** network and benefit plans available for 2025, visit our member website at bcbsil.com or contact your Provider Network Consultant.

PPO and Blue Choice PPO SM Networks			
Network	PPO	Blue Choice PPO SM	Blue Choice Preferred PPO SM
Network Code	PPO	BCS	BCE
Three-character Prefix	XOF	XOU	QMG Small Group - Off Marketplace and available through BCBSIL QMF Individuals - On Marketplace Public Exchange QME Individuals - Off Marketplace and available through BCBSIL
Benefit Plans Utilizing Network	PPO / BlueEdge HSA SM / BlueEdge HCA SM / BluePrint SM / PPO Value Choice / Blue Security PPO SM	Blue Choice Select PPO SM BlueEdge Select HSA SM BlueEdge Select HCA SM	Blue Choice Preferred PPO Individual Retail On Marketplace Public Exchange - Metallic Plans: Bronze, Silver, Gold Small Groups Off Marketplace - Metallic Plans: Bronze, Silver, Gold
Network Summary	Illinois' largest statewide traditional network; Full range of comprehensive benefits by using in-network providers. Out-of-Network Benefits A lower level of benefits will apply and there may be greater out-of-pocket costs to the member.	This value-based network of contracting doctors and hospitals in Illinois is available for employer groups with 2+ employees. Out-of-Network Benefits A lower level of benefits will apply and there may be greater out-of-pocket costs to the member.	Network is available statewide. Out-of-Network Benefits A lower level of benefits will apply and there may be greater out-of-pocket costs to the member.
Geographic Area	State of Illinois Indiana counties: Lake	State of Illinois, excluding Lawrence and Wabash counties	State of Illinois

The three-character prefixes listed do not represent an exhaustive listing of prefixes. Benefits and eligibility should be verified for all members prior to rendering services.



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EPO, MyBlue PlusSM – POS, PPO and Blue Choice PPOSM Networks

Network	Blue Choice OPT PPO SM Tier 1 and Tier 2	MyBlue Plus - POS	Blue High Performance Network [®] EPO
Network Code	BCO	BLF	HPN
Three-character Prefix	XOX Three-character prefix for the City of Chicago: CTY	BLN	Custom
Benefit Plans Utilizing Network	Blue Options SM (Small groups) Blue Choice Options SM (Mid and Large groups)	MyBlue Plus Metallic QHPs: Gold, Silver, Bronze	Blue High Performance Network
Network Summary	<p>The Illinois tiered network is a unique PPO Plan, built off the BCS network and priced lower than the traditional PPO; it offers a slightly wider choice of network physicians and hospitals than BCS.</p> <p>Tier Benefit Features:</p> <p>Tier 1: Blue Choice Opt PPO (Highest level of benefits and lowest out-of-pocket costs)</p> <p>Tier 2: PPO Network (Mid-level of benefits and higher out-of-pocket costs)</p> <p>Tier 3: Out-of-network (Lowest level of benefits and highest out-of-pocket costs if a member sees an out-of-network doctor)</p>	<p>MyBlue Plus offers a low-cost solution for cost-conscious members who purchase health insurance through state and federal marketplaces.</p> <ul style="list-style-type: none"> • Claims processing and health care management through BCBSIL • Primary care provider election assigned at the individual provider level • Referrals required to access in-network benefits, except for PCP services • Out-of-network benefit to provide additional access to care <p>Out-of-Network Benefits: A lower level of benefits will apply and there may be greater out-of-pocket costs to the member.</p>	<p>BlueHPN[®] is a Blue Cross and Blue Shield Association national high-performance network for large commercial employer groups. It is a narrow EPO network that provides access to quality and affordable health care in select metropolitan service areas.</p> <p>BlueHPN members have benefits only when receiving care from in-network BlueHPN providers contracted with BCBSIL and with other Blue Cross and Blue Shield plans.</p> <p>Out of Network: BlueHPN members have access to emergent care with non-BlueHPN providers. They do not have out-of-network coverage for non-emergency care in these areas.</p>
Geographic Area	State of Illinois	Cook, DuPage, Kane, Kankakee and Will Counties	Chicago area counties: Cook, DuPage, Kane, Kendall, Lake, Will; East St. Louis area counties: Madison, Monroe, St. Clair