



BlueCross BlueShield of Illinois

HMO Illinois[®]



Understanding and Using Your Benefits

If you're looking for a health care benefit plan that offers affordability, flexibility, a large network of health care providers and high-quality customer service, the HMO Illinois plan might be right for you.

Be Sure to Budget for Health Care Costs

To help you, HMO Illinois is designed to offer:

- Predictable out-of-pocket expenses
- Consistent copayments
- 100 percent coverage of recommended routine care and preventive screenings

What Is HMO Illinois?

HMO Illinois offers one of the largest health care provider networks in Illinois. In fact, many members don't even need to change doctors when they join this plan. The HMO network includes many different groups of doctors, called medical groups, which work with you to take care of your health care needs. You will select a medical group that is easy for you to reach and use. You will also choose a primary care physician (PCP) in that group to partner with for your health care. Each covered family member can choose a different medical group or PCP from the network.

Having a PCP as your health care partner can be beneficial because this doctor will:

- Know your medical history and health care needs
- Coordinate any care that you may need from a specialist
- Provide you with routine care
- Prescribe any medications that you might need

Female members can also choose a Woman's Principal Health Care Provider. This is a doctor who has special expertise in gynecology, obstetrics and other women's health issues.