

Coverage Outside of the Local Chicago Area

HMO Members

The University's HMO health care plans, HMO Illinois and UniCare HMO, cover emergency and non-emergency treatment within the local metropolitan Chicago area. Care must be provided by a participating HMO network provider. These two plans cover emergency treatment outside of the local Chicago area only.

If you are traveling in a foreign country, emergency care is covered. This includes transporting a member to the nearest hospital and covering care to stabilize the member's condition. Follow up care will only be covered if it's provided by the member's primary care physician (PCP) or specialist referred by the PCP.

If an individual will be away from the local area for an extended period of time, HMO Illinois offers a Guest Member program. This program covers routine care and makes arrangements for care to be provided by a provider who has a relationship with HMO Illinois. Further information about this program is available by contacting HMO Illinois.

PPO members

The University's PPO plans provided the flexibility for a member to receive coverage for care provided from any provider who has relationship with Blue Cross of Illinois. Benefits for care received from a PPO network provider is higher than it is when care is received by a non network provider.

In network benefits may also be received if an individual receives care from an out of state provider if the provider is part of that state's Blue Cross plan. Similarly, if a foreign provider has a relationship with the Blue Cross worldwide network, care is provided at the in network level. Further information is available from Blue Cross' website accessible at <http://www.bcbsil.com>.