The main differences between the PPO plan and the BlueChoice Triple Option Open Access plan are:

1. The BlueChoice Triple Option plan gives you the freedom to move between the BlueChoice network (Level 1), the PPO network (Level 2) and the Par/Non-par providers (Level 3).

2. Copays with the BlueChoice Triple Option plan are less than the PPO plan.

3. Premiums for 2019 are significantly less for the BlueChoice Triple Option vs. the PPO plan. Refer to your rate information contained in your 2019 Benefits Guide.

* AB = Allowed Benefit