

## Diaz, Brina

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**From:** Diaz, Brina  
**Sent:** Thursday, February 27, 2025 4:02 PM  
**Subject:** Important Update - HMO Plan

Dear HMO Participants,

You will soon receive a letter from BCBSIL stating that you are in the **HMO Illinois (HMOI)** group and as of July 1, 2025, if you have an Advocate Condell/Good Shepherd network, you will need to find a new provider. However, Lake Forest HMO participants will have the option to switch to the **HMO Blue Advantage** group, which allows you to **stay** with your Advocate network. Please take a moment to review key details about this upcoming change:

- **HMO Blue Advantage** does not include Northwestern Medical Group (Lake Forest Hospital).
- **Emergency visits** are covered at any hospital, regardless of network or group.
- If your family has **split provider groups**, you must choose between:
  - Staying on **HMOI** (losing Advocate providers)
  - Switching to **HMO Blue Advantage** (not being able to use Northwestern in the future)
- **New ID cards** will be mailed around **July 1** for those switching to HMO Blue Advantage.
- **Out-of-pocket expenses will transfer** if you switch to HMO Blue Advantage.
- If you have not chosen a network yet, you must decide whether to:
  - Stay with **HMOI (no Advocate providers)**
  - Switch to **HMO Blue Advantage (no Northwestern providers)**
- **No changes** are being made to the benefit plan structure – the only difference is the available network of providers.

Those who are impacted will be contacted directly by HR to discuss options. If you have any immediate questions, reach out to HR for assistance.

Thank you,



**Brina Diaz**

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