



Insurance Carriers

Depending on your home zip code, you'll be able to choose from multiple insurance carriers. These include carriers with national networks and carriers that are available in specific regions. The carriers offered under the **Aon Benefit Experience** (BenX) are:

- **National carriers:** Aetna, Blue Cross and Blue Shield of Illinois, Cigna, UnitedHealthcare
- **Regional carriers:** Dean (WI), Health Net (CA), Kaiser Permanente (CA, CO, DC, GA, MD, OR, VA, WA), Medical Mutual (OH), Priority Health (MI), UPMC (PA)

As you think about your carrier selection, you'll want to think about carrier networks and ensure that your current doctors are in-network for the carrier(s) that you are considering. Even if you choose a carrier that you've had in the past, the networks can change year-over year. Review the carrier and network that works best for you in your location with your preferred doctors.

Below summarizes that national carrier networks. The **Broad Network** is the **default network name** by carrier. The **Alternate Network** is the **network name** for the alternate network that may apply within **specific counties of certain states**. If a state is not listed in the Geographies Where Alternate Network Applies column, the Broad Network applies. If a state is listed, the carrier MAY be playing their alternate network in your county. Please use the online tools to verify your providers based on your home zip code OR call the carrier at the numbers provided below and ask them to validate if your providers are in network by giving them your home zip code, provider names AND provider addresses. Some providers may be in network at certain addresses only and not in network for all addresses at which they practice. The online tools or calling the carrier directly are the best way to validate this.

National Carrier Networks

For more information about the carriers see [IDEX - Your Carrier Connection \(miysource.com\)](https://miysource.com)

Carrier	Available	Broad Network	Alternate Network	Where Alternate Network Applies In Some Counties (see county details on next pages)	Link to Search for Provider	Phone
Aetna	Nationally excluding AK, ID, MT, SD, WY Availability in some states may be limited.	Choice POS II/Open Access Managed Care (OAMC)	No Alternate Network – Broad network played in all Aetna locations		Provider Search - Home (aetna.com)	855-496-6289
Blue Cross Blue Shield of Illinois	Nationally	Blue Card PPO	Blue Cross Network Network Blue Blue Open Access POS Preferred-Care Blue Blue Access Choice	CA - Blue Cross Network Network Blue - FL Blue Open Access POS - GA Preferred-Care Blue - KS/MO Blue Access Choice - MO	Doctors and Hospitals - Aon SI Blue Cross and Blue Shield of Illinois (bcbsil.com)	855-212-1617
Cigna	Nationally excluding MN, ND	Open Access Plus (OAP)	LocalPlus (LP)	AL, AR, AZ, CA (N & S), CO, FL, GA, IN, IL, KS, MA, MD, MO, MS, NV, NY, OR, RI, SC, TN, TX, UT, WA	Find a Provider (cigna.com)	855-694-9638
United Healthcare	Nationally Availability in some states may be limited.	Choice Plus POS	Core PPO	IL	Find a Doctor (uhc.com)	888-297-0878

Blue Cross alternate network applies to you if your home zip code falls in any of the following counties:



State	Alternate Network Name	Counties where Alternate Network Applies
GA	Blue Open Access POS (Statewide - All Counties)	Appling, Athens-Clarke, Atkinson, Augusta-Richmond, Bacon, Baker, Baldwin, Banks, Barrow, Bartow, Ben Hill, Berrien, Bibb, Bleckley, Brantley, Brooks, Bryan, Bulloch, Burke, Butts, Calhoun, Camden, Candler, Carroll, Catoosa, Charlton, Chatham, Chattooga, Cherokee, Clay, Clayton, Clinch, Cobb, Coffee, Colquitt, Columbia, Columbus-Muscogee, Cook, Coweta, Crawford, Crisp, Cusseta-Chattahoochee, Dade, Dawson, Decatur, DeKalb, Dodge, Dooly, Dougherty, Douglas, Early, Echols, Effingham, Elbert, Emanuel, Evans, Fannin, Fayette, Floyd, Forsyth, Franklin, Fulton, Georgetown-Quitman, Gilmer, Glascock, Glynn, Gordon, Grady, Greene, Gwinnett, Habersham, Hall, Hancock, Haralson, Harris, Hart, Heard, Henry, Houston, Irwin, Jackson, Jasper, Jeff Davis, Jefferson, Jenkins, Johnson, Jones, Lamar, Lanier, Laurens, Lee, Liberty, Lincoln, Long, Lowndes, Lumpkin, Macon, Madison, Marion, McDuffie, McIntosh, Meriwether, Miller, Mitchell, Monroe, Montgomery, Morgan, Murray, Newton, Oconee, Oglethorpe, Paulding, Peach, Pickens, Pierce, Pike, Polk, Pulaski, Putnam, Rabun, Randolph, Rockdale, Schley, Screven, Seminole, Spalding, Stephens, Stewart, Sumter, Talbot, Taliaferro, Tattnall, Taylor, Telfair, Terrell, Thomas, Tift, Toombs, Towns, Treutlen, Troup, Turner, Twiggs, Union, Upson, Walker, Walton, Ware, Warren, Washington, Wayne, Webster, Wheeler, White, Whitfield, Wilcox, Wilkes, Wilkinson, Worth
FL	NetworkBlue PPO (Statewide)	Alachua, Baker, Bay, Bradford, Brevard, Broward, Calhoun, Charlotte, Citrus, Clay, Collier, Columbia, DeSoto, Dixie, Duval, Escambia, Flagler, Franklin, Gadsden, Gilchrist, Glades, Gulf, Hamilton, Hardee, Hendry, Hernando, Highlands, Hillsborough, Holmes, Indian River, Jackson, Jefferson, Lafayette, Lake, Lee, Leon, Levy, Liberty, Madison, Manatee, Marion, Martin, Miami-Dade, Monroe, Nassau, Okaloosa, Okeechobee, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk, Putnam, Santa Rosa, Sarasota, Seminole, St. Johns, St. Lucie, Sumter, Suwannee, Taylor, Union, Volusia, Wakulla, Walton, Washington
KS	Preferred-Care Blue PPO	Johnson, Wyandotte
MO	Preferred-Care Blue PPO Blue Access Choice	Blue Access Choice: Franklin, Jefferson, Lincoln, Saint Charles, Saint Francois, Saint Louis, Saint Louis City, St. Genevieve, Warren, Washington. Blue Preferred Care: Andrew, Atchison, Bates, Benton, Buchanan, Caldwell, Carroll, Cass, Clay, Clinton, Davies, DeKalb, Gentry, Grundy, Harrison, Henry, Holt, Jackson, Johnson, Lafayette, Livingston, Mercer, Nodaway, Pettis, Platte, Ray, Saline, St. Clair, Vernon, Worth



Cigna Local Plus network applies to you if your home zip code falls in any of the following counties:

State	Alternate Network Name	Counties where Alternate Network Applies
AL	Cigna LocalPlus PPO	Lee, Russell
AR	Cigna LocalPlus PPO	Crittenden
AZ	Cigna LocalPlus PPO	Maricopa, Pima
CA	Cigna LocalPlus PPO	Alameda, Contra Costa, El Dorado, Marin, Napa, Placer, Sacramento, San Francisco, San Mateo, San Joaquin, Santa Clara, Santa Cruz, Solano, Sonoma, Stanislaus, Sutter, Yolo
CA	Cigna LocalPlus PPO	Imperial, Kern, Los Angeles, Riverside, Orange, San Bernadino, San Diego, San Luis Obispo, Santa Barbara, Ventura
CO	Cigna LocalPlus PPO	Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, Eagle, El Paso, Jefferson, La Plata, Larimer, Mesa, Montezuma, Routt, Summit, Weld
FL	Cigna LocalPlus PPO	Brevard, Broward, Flagler, Hernando, Hillsborough, Indian River, Lake, Lee, Manatee, Martin, Miami Dade, Monroe, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk, St. Lucie, Sarasota, Seminole, Sumter, Volusia
GA	Cigna LocalPlus PPO	Banks, Barrow, Bartow, Bibb, Bryan, Burke, Butts, Chatham, Chattahoochee, Chattooga, Cherokee, Clarke, Clayton, Cobb, Columbia, Coweta, Crawford, Dawson, De Kalb, Douglas, Effingham, Fayette, Floyd, Forsyth, Franklin, Fulton, Gilmer, Gordon, Gwinett, Habersham, Hall, Harris, Henry, Jackson, Jasper, Jones, Laurens, Liberty, Lumpkin, Madison, Marion, Mc Duffie, Monroe, Murray, Muscogee, Newton, Oconee, Oglethorpe, Paulding, Peach, Pickens, Rabun, Richmond, Rockdale, Spalding, Stephens, Stewart, Twiggs, Talbot, Towns, Union, Walton, Webster, White, Whitfield, Catoosa, Dade, Walker
IL	Cigna LocalPlus PPO	Cook, Dupage, Kane, Kankakee, Kendall, Lake, McHenry, Will, Calhoun, Jersey, Macoupin, Madison, Monroe, St. Clair
IN	Cigna LocalPlus PPO	La Porte, Lake, Porter
KS	Cigna LocalPlus PPO	Douglas, Johnson, Leavensworth, Wyandotte, Butler, Harvey, Kingman, Sedgwick, Sumner
MA	Cigna LocalPlus PPO	Barnstable, Berkshire, Bristol, Essex, Franklin, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, Worcester
MD	Cigna LocalPlus PPO	Statewide
MO	Cigna LocalPlus PPO	Cass, Clay, Jackson, Layfayette, Platte, Ray, Crawford, St. Francois, Franklin, Jefferson, Lincoln, St. Charles, St. Genevieve, St. Louis, St. Louis City, Warren, Washington
MS	Cigna LocalPlus PPO	Benton, De Soto, Marshall, Tate, Tunica
NV	Cigna LocalPlus PPO	Clark, Nye, Washoe
NY	Cigna LocalPlus PPO	Bronx, Delaware, Dutchess, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan, Ulster, Westchester
OR	Cigna LocalPlus PPO	All counties except Malheur (which is Broad): Baker, Benton, Clackamas, Clatsop, Columbia, Coos, Crook, Curry, Deschutes, Douglas, Gilliam, Grant, Harney, Hood River, Jackson, Jefferson, Josephine, Klamath, Lake, Lane, Lincoln, Linn, Marion, Morrow, Multnomah, Polk, Sherman, Tillamook, Umatilla, Union, Wallowa, Wasco, Washington, Wheeler, Yamhill
RI	Cigna LocalPlus PPO (Statewide)	Bristol, Kent, Newport, Providence, Washington
SC	Cigna LocalPlus PPO	Aiken
TN	Cigna LocalPlus PPO (Statewide)	Anderson, Bedford, Benton, Bledsoe, Blount, Bradley, Campbell, Cannon, Carroll, Carter, Cheatham, Chester, Claiborne, Clay, Cocke, Coffee, Crockett, Cumberland, Davidson, Decatur, Dekalb, Dickson, Dyer, Gibson, Giles, Grainger, Greene, Grundy, Fayette, Fentress, Franklin, Hamblen, Hamilton, Hancock, Hardeman, Hardin, Hawkins, Henry, Haywood, Henderson, Hickman, Houston, Humphreys, Jackson, Jefferson, Johnson, Knox, Lake, Lauderdale, Lawrence, Lewis, Lincoln, Loudon, Macon, Madison, Marion, Marshall, Maury, Mc Minn, Mc Nairy, Meigs, Monroe, Montgomery, Moore, Morgan, Obion, Overton, Perry, Pickett, Polk, Putnam, Roane, Robertson, Rhea, Rutherford, Scott, Sequatchie, Sevier, Shelby, Smith, Stewart, Sullivan, Sumner, Tipton, Trousdale, Unicoi, Union, Warren, Washington, Wayne, Weakley, Williamson, Wilson, White, Van Buren
TX	Cigna LocalPlus PPO	Austin, Bexar, Brazoria, Brazos, Burleson, Chambers, Collin, Comal, Cooke, Fort Bend, Galveston, Grimes, Guadalupe, Harris, Lee, Leon, Liberty, Madison, Montgomery, Robertson, San Jacinto, Waller, Walker, Dallas, Denton, Ellis, Erath, Fannin, Grayson, Henderson, Hood, Hunt, Johnson, Kaufman, Navarro, Palo Pinto, Parker, Rockwall, Somervell, Tarrant, Wise, Hays, Travis, Williamson, Washington
UT	Cigna LocalPlus PPO	Box Elder, Cache, Davis, Duchesne, Salt Lake, Uintah, Utah, Weber



WA	Cigna LocalPlus PPO (Statewide)	Adams, Asotin, Benton, Chelan, Clark, Clallam, Columbia, Cowlitz, Douglas, Ferry, Franklin, Garfield, Grant, Grays Harbor, Island, Jefferson, Lewis, Lincoln, King, Kitsap, Kittitas, Klickitat, Mason, Okanogan, Pacific, Pend Oreille, Pierce, San Juan, Skagit, Skamania, Snohomish, Spokane, Stevens, Thurston, Wahkiakum, Walla Walla, Whatcom, Whitman, Yakima
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United Alternate Network (Core) applies to you if you live in one of the counties in IL below:

State	Alternate Network Name	Counties where Alternate Network Applies
IL	Core (with a Choice Plus wrap)	Adams, Alexander, Bond, Boone, Brown, Bureau, Calhoun, Carroll, Cass, Champaign, Christian, Clark, Clay, Clinton, Coles, Cook, Crawford, Cumberland, De Witt, DeKalb, Douglas, DuPage, Edgar, Edwards, Effingham, Fayette, Ford, Franklin, Fulton, Gallatin, Greene, Grundy, Hamilton, Hancock, Hardin, Henderson, Henry, Iroquois, Jackson, Jasper, Jefferson, Jersey, Jo Daviess, Johnson, Kane, Kankakee, Kendall, Knox, La Salle, Lake, Lawrence, Lee, Livingston, Logan, Macon, Macoupin, Madison, Marion, Marshall, Mason, Massac, McDonough, McHenry, McLean, Menard, Mercer, Monroe, Montgomery, Morgan, Moultrie, Ogle, Peoria, Perry, Piatt, Pike, Pope, Pulaski, Putnam, Randolph, Richland, Rock Island, Saline, Sangamon, Schuyler, Scott, Shelby, St. Clair, Stark, Stephenson, Tazewell, Union, Vermilion, Wabash, Warren, Washington, Wayne, White, Whiteside, Will, Williamson, Winnebago, Woodford