Health Alliance™ has been serving State of Illinois employees for more than 30 years. Along with our broad coverage and state-wide provider network, you deserve trusted, local support you can count on, wellness rewards and health resources. You deserve more.

This booklet gives an overview of our benefits and extra perks for the 2020 plan year. To see the full list of benefits, go to HealthAlliance.org/StateofIllinois.

Thanks for considering Health Alliance, and we hope to serve you in the coming year.

30 year partnership equals Security
Employee Groups

The State of Illinois offers plans based on your employee group.

- State Employees Group Insurance Program (State)
  - Agencies, boards, commissions, universities
- College Insurance Program (CIP)
  - Retired employees of an Illinois community college
- Teachers’ Retirement Insurance Program (TRIP)
  - Retired Illinois teachers
- Local Government Health Plan (LGHP)
  - Cities, towns, villages and townships
  - Park districts, housing authorities, water districts, schools
  - Rehabilitation facilities, domestic violence shelters and child advocacy centers
Coinsurance
The percentage of the cost you pay each time you use a medical service covered by your plan.

Copayment
The set fee you pay each time you use a medical service covered by your plan.

Formulary
A list of drugs covered by your plan that includes generic and brand-name drugs. Our pharmacy department and doctors decide what drugs to include based on quality, safety and how well they work.

Generic Drug
Drugs with the same active ingredients as the brand-name versions that are reviewed and approved by the Food and Drug Administration (FDA). They cost less because their makers don’t have to spend money on research, development and marketing.

HMO (Health Maintenance Organization)
A plan with personal care from a set network. You’ll need to choose a personal doctor, called a primary care provider (PCP), to manage your care and refer you to specialists. You must go to certain doctors and hospitals, unless it’s an emergency or for urgent care.

Network
The group of doctors, hospitals, pharmacies and other healthcare professionals who’ve agreed to provide services to our members.

Out-of-Pocket Maximum
Once members have paid this amount, we pay 100% of covered expenses for the rest of the benefit period. You’ll no longer pay copayments or coinsurance, just your monthly premium.

Preauthorization
A review process your doctor must request for a drug or service before you get it to make sure you meet certain requirements before we agree to cover it.

Premium
The monthly amount you pay for coverage.

Primary Care Provider (PCP)
A personal doctor you choose to manage your care and refer you to specialists.

Good-to-Know Terms
### Benefits Overview

<table>
<thead>
<tr>
<th></th>
<th>State</th>
<th>CIP</th>
<th>TRIP</th>
<th>LGHP</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
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<tr>
<td><strong>Out of Pocket — Individual</strong></td>
<td>$3,000</td>
<td>$3,000</td>
<td>$3,000</td>
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<tr>
<td><strong>Out of Pocket — Family</strong></td>
<td>$6,000</td>
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<tr>
<td><strong>Virtual Visits</strong></td>
<td>$10</td>
<td>$10</td>
<td>$10</td>
<td>$10</td>
</tr>
<tr>
<td><strong>Primary Care Copay</strong></td>
<td>$25 per visit</td>
<td>$30 per visit</td>
<td>$20 per visit</td>
<td>$40 per visit</td>
</tr>
<tr>
<td><strong>Specialist Visit Copay</strong></td>
<td>$35 per visit</td>
<td>$30 per visit</td>
<td>$20 per visit</td>
<td>$45 per visit</td>
</tr>
<tr>
<td><strong>Pharmacy Deductible</strong>*</td>
<td>$125 per person</td>
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<td>N/A</td>
<td>$175 per person</td>
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<td><strong>Reduced Generic Copay</strong></td>
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<td>$4</td>
<td>$4</td>
</tr>
<tr>
<td><strong>Generic Copay</strong></td>
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<td>$12</td>
<td>$10</td>
<td>$15</td>
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<tr>
<td><strong>Preferred Brand Copay</strong></td>
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<td>$24</td>
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<td>$30</td>
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<tr>
<td><strong>Non-Preferred Brand Copay</strong></td>
<td>$55</td>
<td>$48</td>
<td>$40</td>
<td>$60</td>
</tr>
</tbody>
</table>

For a complete look at benefits, including premiums, visit HealthAlliance.org/StateofIllinois.
Virtual Visits
Take advantage of virtual visits to avoid the wait at the doctor’s office. You can visit a doctor or counselor 24/7 by phone or by secure video through HealthAlliance.org/

Assist America®
Assist America’s services help you get quality emergency care when you are 100 miles or more from home, including:
• Medical referrals
• Prescription assistance
• Interpreter referrals

Wellness Rewards
Take simple steps to improve your health and you can win exciting prizes – everything from wearable fitness devices to exercise equipment, meditation kits, cooking appliances and the latest in wellness tech.
• Fill out a Health Risk Assessment at HealthAlliance.org/HealthSurvey.
• Complete a wellness exam with your primary care provider (PCP).
• Consult with a Health Alliance wellness coach by calling (800) 851-3379 ext. 28947, and choose option 1.

Quit for Life®
When you’re ready to quit tobacco, this program offers:
• One-on-one coaching
• A quitting plan made just for you
• An online learning and support community

Treatment Cost Calculator
This tool helps you explore a wide range of healthcare options and potentially save money with more informed shopping.
You can:
• Compare costs on procedures, facilities and doctors
• See in- and out-of-network cost estimates
• Find doctors, hospitals and clinics in your area that offer the service you need

Student Extended Network
This program gives your dependent child access to top-notch doctors and hospitals to attend an academic institution, including but not limited to a college, university, technical school, or vocational school outside of our service area. See the enclosed flier to learn more about this exciting new perk.

• Complete all three steps and we’ll enter you into our raffle for a voucher to an online wellness gift shop.

Complete all three steps and we’ll enter you into our raffle for a voucher to an online wellness gift shop.
Medical Management

Our medical management services help you through every step of care. We surround you with a team of top-notch healthcare providers focused on your needs. We see the full picture of your health and can connect you with the people or services you need—like specialists, dieticians, care coordinators and community resources. These services and more are included in your Health Alliance coverage at no extra cost.

- Health coaching for help making healthier lifestyle choices
- Care coordination when you need help with a new diagnosis or managing a complicated condition
- Care transition intervention for a smooth adjustment from hospital to home
- Medication support to help you learn more about your meds and how to take them safely

To learn more or take advantage of these helpful services, call (800) 851-3379, ext. 28947.

Anytime Nurse Line

Our 24-hour Anytime Nurse Line can help answer your health questions and help you decide if you should see a doctor right away or set up an appointment for later.

Note: The Anytime Nurse Line is for health questions only. For benefit questions, call the Customer Service number on the back of your ID card.
Health Alliance complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. Health Alliance does not exclude people or treat them differently because of race, color, national origin, age, disability or sex. Health Alliance:

- Provides free aids and services to people to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, electronic, etc.)
  - Written language services to people whose primary language is not English, such as:
    - Qualified interpreters
  - Information written in other languages

For these services, contact customer service.

If you need these services, contact customer service.

If you believe that Health Alliance has failed to provide these services or discriminate in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with Health Alliance, Customer Service, 3310 Fields South Drive, Champaign, IL 61822 or 411 N. Chelan Ave., Wenatchee, WA 98801, telephone for members in Illinois, Iowa, Ohio, Indiana and Washington: 1-800-851-3379; telephone for members in Kansas: 1-877-750-3515.

If you need these services, contact customer service.

DISCRIMINATION IS AGAINST THE LAW
Questions?

Talk to your Group Insurance Rep (GIR) or HR rep.

Visit HealthAlliance.org/StateofIllinois or call us at (800) 851-3379.