State of Illinois Employees
Open Enrollment Guide

Open enrollment
May 1–31, 2018

Coverage starts
July 1, 2018
Health Alliance has been serving State of Illinois employees for more than 35 years. After such a longstanding partnership, we know what you want from your healthcare coverage and work hard to deliver it year after year.

This booklet gives an overview of our benefits and extra perks for the 2019 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.
35 year partnership = 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
Good-to-Know Terms

**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 have 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 will 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.
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>
</tr>
<tr>
<td><strong>Out of Pocket Maximum— Individual</strong></td>
<td>$3,000</td>
<td>$3,000</td>
<td>$xx</td>
<td>$6,750</td>
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<tr>
<td><strong>Out of Pocket Maximum—Family</strong></td>
<td>$6,000</td>
<td>$6,000</td>
<td>$xx</td>
<td>$13,250</td>
</tr>
<tr>
<td><strong>Primary Care Copay</strong></td>
<td>$20 per visit</td>
<td>$30 per visit</td>
<td>$20 per visit</td>
<td>$35 per visit</td>
</tr>
<tr>
<td><strong>Specialist Visit Copay</strong></td>
<td>$30 per visit</td>
<td>$30 per visit</td>
<td>$20 per visit</td>
<td>$35 per visit</td>
</tr>
<tr>
<td><strong>Pharmacy Deductible</strong>*</td>
<td>$100 per person</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Generic Copay</strong></td>
<td>$8</td>
<td>$12</td>
<td>$10</td>
<td>$13.50</td>
</tr>
<tr>
<td><strong>Preferred Brand Copay</strong></td>
<td>$26</td>
<td>$24</td>
<td>$20</td>
<td>$27</td>
</tr>
<tr>
<td><strong>Non-Preferred Brand Copay</strong></td>
<td>$50</td>
<td>$48</td>
<td>$40</td>
<td>$54</td>
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</table>

For a complete look at benefits, including premiums, visit HealthAlliance.org/StateofIllinois.
College Extended Network Program
This program gives your dependent child access to top-notch doctors and hospitals while attending college, technical school or vocational school outside of our service area.

See the enclosed flier to learn more about this exciting new perk.

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

Rally®
Our easy-to-use digital health experience is a helpful fitness tool that comes with your plan. Rally uses personalized missions, group challenges, support and rewards to help you with your health in these areas and more.
- Exercise
- Sleep
- Nutrition
- Stress management

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

Fitness and Pharmacy Discounts
Save money on things you do anyway—like going to the gym and filling prescriptions.

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 doctor
- See in- and out-of-network cost estimates
- Find doctors, hospitals and clinics in your area that offer the service you need

*If you don’t have internet access, health surveys, self-management tools and rewards are also available by mail or phone. To participate, call the Customer Service number on the back of your ID card.
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 programs 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’re receiving acute medical care or have a complex condition
- Care transition intervention for a smooth adjustment from hospital to home
- Medication management to help you take your meds safely

To learn more or take advantage of these helpful services, call 1-800-851-3379, ext. 8112.

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.
DISCRIMINATION IS AGAINST THE LAW

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 with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)

- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact customer service. If you believe that Health Alliance has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Health Alliance Medical Plans, Customer Service, 3310 Fields South Drive, Champaign, IL 61822, telephone: 1-800-851-3379, TTY: 711, fax: 217-902-9705, CustomerService@healthalliance.org. You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, Customer Service is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, TTY: 1-800-537-7697. Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.
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You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, TTY: 1-800-537-7697.


ATENCIÓN: Si habla Español, servicios de asistencia lingüística, de forma gratuita, están disponibles para usted. Llame 1-800-851-3379 (TTY: 711).

注意: 如果你講中文, 語言協助服務, 免費的, 都可以給你。呼叫1-800-851-3379（TTY: 711）。


注意事项: 如果你說中文, 語言輔助服務, 免費的, 都可以給你。呼叫1-800-851-3379 (TTY: 711).


Wenn Sie Deutsch sprechen, Sprachassistentzdienste sind kostenlos, zur Verfügung. Anruf 1-800-851-3379 (TTY: 711).

注意: あなたは、日本語、無料で言語支援サービスを、話す場合は、あなたに利用可能です。1-800-851-3379コール（TTY: 711）。


УВАГА: Якщо ви говорите український, вставки послуги мовної допомоги, безкоштовно, доступні для вас. Виклик 1-800-851-3379 (TTY: 711).

ATTENZIONE: Se si parla italiano, servizi di assistenza linguistica, a titolo gratuito, sono a vostra disposizione. Chiamare 1-800-851-3379 (TTY: 711).
Questions?

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

Visit HealthAlliance.org/StateofIllinois or call us at 1-800-851-3379