

## 2018 Aetna Medical Plan Resource Guide

State of Illinois — Local Government Health Plan (LGHP)

# aetna

## 2018 medical plans at a glance

You have four medical plans to choose from. The summaries below show your share of costs when you use the doctors and hospitals in our network. You can go outside the network, but you'll usually pay more. Your Open Enrollment materials from the State of Illinois will include more details.

**Note:** MAC is the Maximum Allowable Charge.

	нмо	OAP			LCDHP (HD)		LCHP	
		Tier 1	Tier 2	Tier 3	In-network	Out-of-network	In-network	Out-of-network
Deductible	Individual: \$0 Family: \$0	Individual: \$0 Family: \$0	\$350 per enrollee	\$550 per enrollee	Individual: \$1,750 Family: \$3,500	Individual: \$3,500 Family: \$7,000	\$875 per benefit participant	\$875 per benefit participant
Coinsurance	100%	100%	85% of network charges	65% of MAC	85% of network charges	60% of MAC	85% of network charges	55% of MAC
PCP office visit	\$35 copay	\$35 copay	85% of network charges	65% of MAC	85% of network charges after deductible	60% of network charges after deductible	85% of network charges after deductible	55% of MAC after deductible
Specialist office visit	\$35 copay	\$35 copay	85% of network charges	65% of MAC	85% of network charges after deductible	60% of MAC after deductible	85% of network charges after deductible	55% of MAC after deductible
Emergency room visit	\$250 copay	\$250 copay	\$250 copay	\$250 copay	85% of network charges after deductible	85% of MAC after deductible	\$400 deductible, 85% of MAC after deductible	\$400 deductible, 85% of MAC after deductible
Preventive services	100% coverage	100% coverage	100% coverage	Covered under Tier 1 and 2 only	100% coverage	No coverage	100% coverage	55% of MAC after deductible
Inpatient services	\$300 copay per admission	\$300 copay per admission	85% of network charges after \$350 copay	65% of MAC after \$450 copay	85% of network charges after deductible	60% of MAC after deductible	\$300 deductible per hospital admittance, 85% of network charges after deductible	\$550 deductible, 55% of MAC after deductible
Outpatient surgery	\$250 copay	\$250 copay	85% of network charges after \$250 copay	65% of MAC after \$250 copay	85% of network charges after deductible	60% of MAC after deductible	85% of network charges after deductible	55% of MAC after deductible
Annual out-of-pocket maximum	Individual: \$3,000 Family: \$6,000	Individual: \$6,750 Family: \$13,250	Individual: \$6,750 Family: \$13,250	Not applicable	Individual: \$4,000 Family: \$7,000	Individual: \$6,500 Family: \$13,000	Individual: \$1,875 Family: \$3,750	Individual: \$5,375 Family: \$10,750
Prescription drugs	Retail: \$150 per person deductible applies • Generic: \$13.50 • Preferred: \$27 • Non-preferred: \$54 • Specialty: \$108	Administered through the state self-insured prescription benefits manager	Administered through the state self-insured prescription benefits manager					



## Plan resources at your fingertips

## **Aetna Concierge:**

Get answers to all of your benefits and claims questions when you call **1-855-339-9731 (TTY: 1-800-628-3323),** Monday – Friday from 7 a.m. – 5 p.m. CT.

#### Your secure member site:

After you enroll in the medical plan, register at aetnastateofillinois.com. Then log in anytime to confirm who's covered under your plan, check the status of claims and more. You'll also find the following online tools.

- **Use the online directory** on **aetnastateofillinois.com** to search for network providers, including specialists, walk-in and urgent care centers, and hospitals.
- Member Payment Estimator\*: Use this tool to get actual costs of procedures and treatments using providers and facilities in your area. You can also compare costs for up to 10 doctors or hospitals at a time.
- Aetna Mobile app: Use your smartphone to access a modified version of your member website. You can even pull up a digital copy of your Aetna ID card and search for network doctors when you're on the go.



## Enjoy these wellness programs and extras!

#### Informed Health® Line:

With this 24-hour nurse line, you can speak with a registered nurse about health issues — anytime, day or night. While only your doctor can diagnose, prescribe or give medical advice, the Informed Health Line nurses can provide information on more than 5,000 health topics.

## Simple Steps To A Healthier Life® program:

Want to leave those unhealthy habits behind for good? Try Simple Steps To A Healthier Life. It's included with your health plan, and you'll learn strategies to manage your weight, deal with stress, quit smoking and more.

### Aetna In Touch Care™ outreach:

If you have an upcoming hospital stay or a chronic condition, like diabetes, high blood pressure or asthma, an Aetna In Touch Care nurse or consultant can help. Your personal nurse doesn't replace your doctor, but can help you stay on track with your program and coordinate your care.

#### **Aetna discounts:**

As an Aetna member, you can take advantage of members-only savings on vision and hearing care, gym memberships, weight management programs, natural products and services, vitamins, and much more.

\*Estimated costs not available in all markets or for all procedures. Actual costs may differ for a number of reasons, including if additional or different services are performed by the doctor or facility at the time of your visit, and/or if additional claims/member payments are processed before the actual claim for the estimated service is received.

TTY: 711

To access language services at no cost to you, call 1-855-339-9731.

Para acceder a los servicios de idiomas sin costo, llame al 1-855-339-9731. (Spanish)

如欲使用免費語言服務, 請致電 1-855-339-9731。(Chinese)

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