



Better together

2019 Aetna Medical Plan Resource Guide
State of Illinois — College Insurance Program (CIP)



2019 medical plans at a glance

You have three medical plans to choose from. The summaries below show your plan benefit levels 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.

| | HMO | OAP | | | CCHP | |
|-------------------------------------|---|---|---|---|---|---|
| | | Tier 1 | Tier 2 | Tier 3 | In network | Out of network |
| Deductible | Individual: \$0 Family: \$0 | Individual: \$0 Family: \$0 | \$300 per enrollee | \$400 per enrollee | \$750 per benefit recipient | \$750 per benefit recipient |
| Coinsurance | 100% (80% for DME) | 100% (80% for DME) | 80% of network charges | 60% of MAC | 80% of network charges | 60% of MAC |
| PCP office visit | 100% after \$30 copay | 100% after \$30 copay | 80% of network charges after deductible | 60% of MAC after deductible | 80% of network charges after deductible | 60% of MAC after deductible |
| Specialist office visit | 100% after \$30 copay | 100% after \$30 copay | 80% of network charges after deductible | 60% of MAC after deductible | 80% of network charges after deductible | 60% of MAC after deductible |
| Emergency room visit | 100% after \$200 copay | 100% after \$200 copay | 100% after \$200 copay | 100% after \$200 copay | 80% of network charges after \$400 ER deductible and plan year deductible | 80% of network charges after \$400 ER deductible and plan year deductible |
| Preventive services | 100% coverage | 100% coverage | 100% coverage | Covered under Tier 1 and 2 only | 100% coverage | 60% of MAC after deductible |
| Inpatient services | 100% after \$250 copay per admission | 100% after \$250 copay per admission | 80% of network charges after \$300 copay and deductible | 60% of MAC after \$400 copay and deductible | 80% of network charges after \$250 hospital deductible and plan year deductible | 60% of MAC after \$500 hospital deductible and plan year deductible |
| Outpatient surgery | 100% after \$200 copay | 100% after \$200 copay | 80% of network charges after \$200 copay and deductible | 60% of MAC after \$200 copay and deductible | 80% of network charges after deductible | 60% of MAC after deductible |
| Annual out-of-pocket maximum | Individual: \$3,000 Family: \$6,000 | Individual: \$6,600 Family: \$13,200 | Individual: \$6,600 Family: \$13,200 | Not applicable | Individual: \$1,500 Family: \$3,000 | Individual: \$4,500 Family: \$9,000 |
| Prescription drugs | Retail: • Generic: \$12 • Preferred: \$24 • Non preferred: \$48 • Specialty: \$96 | Administered through the state self-insured prescription benefits manager | Administered through the state self-insured prescription benefits manager | Administered through the state self-insured prescription benefits manager | 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 through Friday, 7 a.m. to 5 p.m. CT.

Your 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 provider search tool** on aetnastateofillinois.com to look for network providers, including specialists, walk-in clinics 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 ten 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 CareSM 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 treatment program and help 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.



Talk to a doctor, 24/7

Teladoc® is a service that connects you to board-certified primary care doctors, 24/7. Teladoc doctors can treat many non-emergency medical issues by phone or video chat, including colds, flu, bronchitis, infections and more.

Get started with Teladoc

Set up your account at teladoc.com/aetna or call 1-855-835-2362. When you need a consult, log in to the site or call the toll-free number.

Download the free Teladoc app from the App Store® or Google Play™.**

*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.

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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)

Health benefits and health insurance plans are offered and/or underwritten by Aetna Health Inc. and/or Aetna Life Insurance Company (Aetna). Each insurer has sole financial responsibility for its own products.

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