



By your side

**2019 Aetna Medical Plan Resource Guide**  
State of Illinois







Read this guide and any enclosed documents to learn about the medical plan options and programs available to you starting July 1, 2019. Choose the medical plan that works best for you, based on your needs, budget and family situation. Enroll in your benefits during Open Enrollment: May 1 – May 31.

Open Enrollment is your annual opportunity to make changes to your benefits elections and to choose the best coverage for you and your family for 2019.

## Plan resources at your fingertips

When you enroll in an Aetna health plan, you automatically get these tools and resources.



### **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](http://aetnastateofillinois.com). Then log in anytime to confirm who's covered under your plan, check the status of claims, view Explanation of Benefits (EOB) statements and more. You'll also find the following online tools.

**Provider search tool:** Use this tool on [aetnastateofillinois.com](http://aetnastateofillinois.com) to search for network providers, including specialists, walk-in clinics and urgent care centers, and hospitals. You can even find network labs — however, it's important to know that Quest Diagnostics is the preferred laboratory.

**Member Payment Estimator\*:** Use this tool to get actual costs of procedures and treatments using providers and facilities in your area. This tool factors in plan details like your remaining deductible and your copay or coinsurance. You can review and compare average cost ranges for over 30 common medical procedures at specific facilities. 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 and facilities when you're on the go.

\*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.

# 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			QCHP	
		Tier 1	Tier 2	Tier 3	In network	Out of network
<b>Deductible</b>	Single: \$0 Family: \$0	Single: \$0 per person Family: \$0 per person	\$250 per enrollee	\$350 per enrollee	Single: \$375 – \$525 Family: \$937 – \$1,312 (salary based)	Single: \$375 – \$525 Family: \$937 – \$1,312 (salary based)
<b>Coinsurance</b>	100% (80% for DME)	100% (80% for DME)	90% of network charges (80% for DME)	60% of MAC	85% of network charges	60% of MAC
<b>PCP office visit</b>	100% after \$20 copay	100% after \$20 copay	90% of network charges after deductible	60% of MAC after deductible	85% of network charges after deductible	60% of MAC after deductible
<b>Specialist office visit</b>	100% after \$30 copay	100% after \$30 copay	90% of network charges after deductible	60% of MAC after deductible	85% of network charges after deductible	60% of MAC after deductible
<b>Emergency room visit</b>	100% after \$250 copay	100% after \$250 copay	100% after \$250 copay	100% after \$250 copay	85% of network charges after \$450 ER deductible, plan year deductible applies	85% of network charges after \$450 ER deductible, plan year deductible applies
<b>Urgent care services</b>	100% coverage	100% coverage	100% coverage	Covered under Tier 1 and 2 only	85% of network charges after deductible	60% of MAC after deductible
<b>Inpatient services</b>	100% after \$350 per admit copay	100% after \$350 per admit copay	90% of network charges after \$400 copay and deductible	60% of MAC after \$500 copay and deductible	85% of network charges after \$100 hospital deductible, plan year deductible applies	60% of MAC after \$500 hospital deductible, plan year deductible applies
<b>Outpatient surgery</b>	100% after \$250 copay	100% after \$250 copay	90% of network charges after \$250 copay and deductible	60% of MAC after \$250 copay and deductible	85% of network charges after deductible	60% of MAC after deductible
<b>Annual out-of-pocket maximum</b>	Single: \$3,000 Family: \$6,000	Single: \$6,600 Family: \$13,200	Single: \$6,600 Family: \$13,200	Not applicable	Single: \$1,500 Family: \$3,750	Single: \$6,000 Family: \$12,000
<b>Prescription drugs</b>	Retail: Separate \$100 per-person deductible applies • Generic: \$8 • Preferred: \$26 • Non preferred: \$50	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

## Questions? We're here to help.

**Medical benefits information:** [aetnastateofillinois.com](http://aetnastateofillinois.com)

### Medical benefits questions:

Aetna Member Services: 1-855-339-9731 (TTY: 1-800-628-3323),

Monday through Friday, 7 a.m. to 5 p.m. CT

### Enrollment information or to make changes to your benefits:

Contact MyBenefits Marketplace Service Center: 1-844-251-1777 (TTY: 1-844-251-1778),

Open Enrollment hours 7:30 a.m. to 7 p.m. CT



## Enjoy these wellness programs and extras

Call 1-855-339-9731 (TTY: 1-800-628-3323), Monday through Friday, 7 a.m. to 5 p.m. CT, or log in to [aetnastateofillinois.com](http://aetnastateofillinois.com) to learn more.



### 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.



### Aetna In Touch Care<sup>SM</sup> 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.



### 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 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](http://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™.\*

\*App Store is a service mark of Apple Inc., registered in the U.S. and other countries. Google Play and the Google Play logo are trademarks of Google LLC. Data and messaging rates may apply.

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.**

This material is for information only. Health benefits and health insurance plans contain exclusions and limitations. Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and are subject to change. Health information programs provide general health information and are not substitutes for diagnosis or treatment by a physician or other health care professional. Discount programs provide access to discounted prices and are not insured benefits. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to [aetna.com](http://aetna.com).

