



Better together

2020 Aetna® Medical Plan Resource Guide
State of Illinois — Teachers' Retirement Insurance Plan



2020 medical plans at a glance

You have three medical plans to choose from. The summaries outlined on the following pages show 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.

HMO plan			
Deductible	Individual: \$0 Family: \$0	Outpatient surgery	100% after \$150 copay
Coinsurance	100% (80% for DME)	Annual out-of-pocket maximum	Single: \$3,000 Family: \$6,000
PCP office visit	100% after \$20 copay	Prescription drugs	Retail: \$0 deductible per-person <ul style="list-style-type: none"> • Reduced Tier 1: \$4.00 per 30-day supply (Maintenance drugs, see below) • Tier 1: \$10 per 30-day supply • Tier 2: \$20 per 30-day supply • Tier 3: \$40 per 30-day supply 31 to 90-day retail/mail order supplies are 2.5 times copay.
Teladoc®	100% after \$20 copay		
Specialist office visit	100% after \$20 copay		
Emergency room visit	100% after \$200 copay		
Preventive services	100% coverage		
Inpatient services	100% after \$250 copay per admission		

2020 Aetna maintenance drugs for HMO Reduced Tier 1

Get the most out of your HMO Reduced Tier 1 drug coverage by choosing value drugs with a reduced copay. You can find more information about your pharmacy benefits under "FAQs" on [AetnaStateofIllinois.com](https://www.aetna.com/illinois).

Category	Generic medicine		
Anticoagulants	<i>jantoven tabs 1 mg</i> <i>jantoven tabs 2 mg</i> <i>jantoven tabs 2.5 mg</i> <i>jantoven tabs 3 mg</i> <i>jantoven tabs 4 mg</i> <i>jantoven tabs 5 mg</i>	<i>jantoven tabs 6 mg</i> <i>jantoven tabs 7.5 mg</i> <i>jantoven tabs 10 mg</i> <i>warfarin tabs 1 mg</i> <i>warfarin tabs 2 mg</i> <i>warfarin tabs 2.5 mg</i>	<i>warfarin tabs 3 mg</i> <i>warfarin tabs 4 mg</i> <i>warfarin tabs 5 mg</i> <i>warfarin tabs 6 mg</i> <i>warfarin tabs 7.5 mg</i> <i>warfarin tabs 10 mg</i>
Antidepressants	<i>citalopram hydrobromide tabs 10 mg</i> <i>citalopram hydrobromide tabs 20 mg</i> <i>citalopram hydrobromide tabs 40 mg</i> <i>fluoxetine hcl caps 10 mg</i> <i>fluoxetine hcl caps 20 mg</i>	<i>fluoxetine hcl caps 40 mg</i> <i>paroxetine hcl tabs 10 mg</i> <i>paroxetine hcl tabs 20 mg</i> <i>paroxetine hcl tabs 30 mg</i>	<i>paroxetine hcl tabs 40 mg</i> <i>sertraline hcl tabs 25 mg</i> <i>sertraline hcl tabs 50 mg</i> <i>sertraline hcl tabs 100 mg</i>
Antidiabetic	<i>glimepiride tabs 1 mg</i> <i>glimepiride tabs 2 mg</i> <i>glimepiride tabs 4 mg</i> <i>glipizide er tb24 2.5 mg</i> <i>glipizide er tb24 5 mg</i> <i>glipizide er tb24 10 mg</i> <i>glipizide tabs 5 mg</i> <i>glipizide tabs 10 mg</i> <i>glipizide xl tb24 2.5 mg</i> <i>glipizide xl tb24 5 mg</i> <i>glipizide xl tb24 10 mg</i> <i>glipizide/metformin hcl tabs 2.5-250 mg</i>	<i>glipizide/metformin hcl tabs 2.5-500 mg</i> <i>glipizide/metformin hcl tabs 5-500 mg</i> <i>glyburide micronized tabs 3 mg</i> <i>glyburide micronized tabs 6 mg</i> <i>glyburide tabs 1.25 mg</i> <i>glyburide tabs 2.5 mg</i> <i>glyburide tabs 5 mg</i> <i>glyburide/metformin hcl tabs 1.25-250 mg</i> <i>glyburide/metformin hcl tabs 2.5-500 mg</i> <i>glyburide/metformin hcl tabs 5-500 mg</i> <i>metformin hcl er tb24 500 mg</i> <i>metformin hcl tabs 500 mg</i>	<i>metformin hcl tabs 850 mg</i> <i>metformin hcl tabs 1000 mg</i> <i>nateglinide tabs 60 mg</i> <i>nateglinide tabs 120 mg</i> <i>pioglitazone hcl tabs 15 mg</i> <i>pioglitazone hcl tabs 30 mg</i> <i>pioglitazone hcl tabs 45 mg</i> <i>pioglitazone hcl/metformin hcl tabs 15-500 mg</i> <i>pioglitazone hcl/metformin hcl tabs 15-850 mg</i> <i>repaglinide tabs 0.5 mg</i> <i>repaglinide tabs 1 mg</i> <i>repaglinide tabs 2 mg</i>
Antihyperlipidemic	<i>atorvastatin calcium tabs 10 mg</i> <i>atorvastatin calcium tabs 20 mg</i> <i>atorvastatin calcium tabs 40 mg</i> <i>atorvastatin calcium tabs 80 mg</i> <i>gemfibrozil tabs 600 mg</i> <i>lovastatin tabs 10 mg</i> <i>lovastatin tabs 20 mg</i>	<i>lovastatin tabs 40 mg</i> <i>pravastatin tabs 10 mg</i> <i>pravastatin tabs 20 mg</i> <i>pravastatin tabs 40 mg</i> <i>pravastatin tabs 80 mg</i> <i>rosuvastatin calcium tabs 5 mg</i> <i>rosuvastatin calcium tabs 10 mg</i>	<i>rosuvastatin calcium tabs 20 mg</i> <i>rosuvastatin calcium tabs 40 mg</i> <i>simvastatin tabs 5 mg</i> <i>simvastatin tabs 10 mg</i> <i>simvastatin tabs 20 mg</i> <i>simvastatin tabs 40 mg</i> <i>simvastatin tabs 80 mg</i>

Category	Generic medicine		
Antihypertensive	<i>amlodipine/benazepril hcl caps 2.5-10 mg</i> <i>amlodipine/benazepril hcl caps 5-10 mg</i> <i>amlodipine/benazepril hcl caps 5-20 mg</i> <i>amlodipine/benazepril hcl caps 5-40 mg</i> <i>amlodipine/benazepril hcl caps 10-20 mg</i> <i>amlodipine/benazepril hcl caps 10-40 mg</i> <i>amlodipine/olmesartan medoxomil tabs 10-20 mg</i> <i>amlodipine/olmesartan medoxomil tabs 10-40 mg</i> <i>amlodipine/olmesartan medoxomil tabs 5-20 mg</i> <i>amlodipine/olmesartan medoxomil tabs 5-40 mg</i> <i>amlodipine/valsartan tabs 5-160 mg</i> <i>amlodipine/valsartan tabs 5-320 mg</i> <i>amlodipine/valsartan tabs 10-160 mg</i> <i>amlodipine/valsartan tabs 10-320 mg</i> <i>amlodipine/valsartan/hctz tabs 5-160-12.5</i> <i>amlodipine/valsartan/hctz tabs 5-160-25 mg</i> <i>amlodipine/valsartan/hctz tabs 10-160-25</i> <i>amlodipine/valsartan/hctz tabs 10-320-25</i> <i>amlodipine/valsartan/hctz tabs 10-160 mg</i> <i>benazepril hcl tabs 5 mg</i> <i>benazepril hcl tabs 10 mg</i> <i>benazepril hcl tabs 20 mg</i> <i>benazepril hcl tabs 40 mg</i> <i>benazepril hcl/hctz tabs 5-6.25 mg</i> <i>benazepril hcl/hctz tabs 10-12.5 mg</i> <i>benazepril hcl/hctz tabs 20-25 mg</i> <i>benazepril hcl/hctz tabs 20-12.5 mg</i> <i>bisoprolol fumarate/hctz tabs 2.5-6.25 mg</i> <i>bisoprolol fumarate/hctz tabs 5-6.25 mg</i> <i>bisoprolol fumarate/hctz tabs 10-6.25 mg</i> <i>candesartan cilexetil tabs 4 mg</i> <i>candesartan cilexetil tabs 8 mg</i> <i>candesartan cilexetil tabs 16 mg</i> <i>candesartan cilexetil tabs 32 mg</i> <i>candesartan cilexetil/hctz tabs 16-12.5 mg</i> <i>candesartan cilexetil/hctz tabs 32-12.5 mg</i> <i>candesartan cilexetil/hctz tabs 32-25 mg</i> <i>captopril tabs 12.5 mg</i> <i>captopril tabs 25 mg</i> <i>captopril tabs 50 mg</i> <i>captopril tabs 100 mg</i>	<i>clonidine hcl tabs 0.1 mg</i> <i>clonidine hcl tabs 0.2 mg</i> <i>clonidine hcl tabs 0.3 mg</i> <i>enalapril tabs 2.5 mg</i> <i>enalapril tabs 5 mg</i> <i>enalapril tabs 10 mg</i> <i>enalapril tabs 20 mg</i> <i>enalapril/hctz tabs 5-12.5 mg</i> <i>enalapril/hctz tabs 10-25 mg</i> <i>fosinopril tabs 10 mg</i> <i>fosinopril tabs 20 mg</i> <i>fosinopril tabs 40 mg</i> <i>fosinopril/hctz tabs 10-12.5 mg</i> <i>fosinopril/hctz tabs 20-12.5 mg</i> <i>fosinopril/hctz tabs 20-25 mg</i> <i>hydralazine hcl tabs 25 mg</i> <i>irbesartan tabs 75 mg</i> <i>irbesartan tabs 150 mg</i> <i>irbesartan tabs 300 mg</i> <i>irbesartan/hctz tabs 150-12.5 mg</i> <i>irbesartan/hctz tabs 300-12.5 mg</i> <i>lisinopril tabs 2.5 mg</i> <i>lisinopril tabs 5 mg</i> <i>lisinopril tabs 10 mg</i> <i>lisinopril tabs 20 mg</i> <i>lisinopril/hctz tabs 10-12.5 mg</i> <i>lisinopril/hctz tabs 20-12.5 mg</i> <i>lisinopril/hctz tabs 20-25 mg</i> <i>losartan potassium tabs 25 mg</i> <i>losartan potassium tabs 50 mg</i> <i>losartan potassium tabs 100 mg</i> <i>osartan potassium/hctz tabs 50-12.5 mg</i> <i>losartan potassium/hctz tabs 100-12.5 mg</i> <i>losartan potassium/hctz tabs 100-25 mg</i> <i>olmesartan medoxomil tabs 5 mg</i> <i>olmesartan medoxomil tabs 20 mg</i> <i>olmesartan medoxomil tabs 40 mg</i> <i>olmesartan medoxomil/amlodipine/hctz tabs 20-5-12.5 mg</i> <i>olmesartan medoxomil/amlodipine/hctz tabs 40-5-12.5 mg</i> <i>olmesartan medoxomil/amlodipine/hctz tabs 40-5-25 mg</i> <i>olmesartan medoxomil/amlodipine/hctz tabs 40-10-12.5 mg</i> <i>olmesartan medoxomil/amlodipine/hctz tabs 40-10-25 mg</i>	<i>olmesartan medoxomil/hctz tabs 20-12.5 mg</i> <i>olmesartan medoxomil/hctz tabs 40-12.5 mg</i> <i>olmesartan medoxomil/hctz tabs 40-25 mg</i> <i>perindopril erbumine tabs 2 mg</i> <i>perindopril erbumine tabs 4 mg</i> <i>perindopril erbumine tabs 8 mg</i> <i>quinapril hcl tabs 5 mg</i> <i>quinapril hcl tabs 10 mg</i> <i>quinapril hcl tabs 20 mg</i> <i>quinapril hcl tabs 40 mg</i> <i>quinapril/hctz tabs 10-12.5 mg</i> <i>quinapril/hctz tabs 20-12.5 mg</i> <i>quinapril/hctz tabs 20-25 mg</i> <i>ramipril caps 1.25 mg</i> <i>ramipril caps 2.5 mg</i> <i>ramipril caps 5 mg</i> <i>ramipril caps 10 mg</i> <i>telmisartan tabs 20 mg</i> <i>telmisartan tabs 40 mg</i> <i>telmisartan tabs 80 mg</i> <i>telmisartan/amlodipine tabs 40-5 mg</i> <i>telmisartan/amlodipine tabs 40-10 mg</i> <i>telmisartan/amlodipine tabs 80-5 mg</i> <i>telmisartan/amlodipine tabs 80-10 mg</i> <i>telmisartan/hctz tabs 40-12.5 mg</i> <i>telmisartan/hctz tabs 80-12.5 mg</i> <i>telmisartan/hctz tabs 80-25 mg</i> <i>terazosin hcl caps 1 mg</i> <i>terazosin hcl caps 2 mg</i> <i>terazosin hcl caps 5 mg</i> <i>terazosin hcl caps 10 mg</i> <i>trandolapril tabs 1 mg</i> <i>trandolapril tabs 2 mg</i> <i>trandolapril tabs 4 mg</i> <i>valsartan tabs 40 mg</i> <i>valsartan tabs 80 mg</i> <i>valsartan tabs 160 mg</i> <i>valsartan tabs 320 mg</i> <i>valsartan/hctz tabs 80-12.5 mg</i> <i>valsartan/hctz tabs 160-12.5 mg</i> <i>valsartan/hctz tabs 160-25 mg</i> <i>valsartan/hctz tabs 320-12.5 mg</i> <i>valsartan/hctz tabs 320-25 mg</i>
Beta Blockers	<i>atenolol tabs 25 mg</i> <i>atenolol tabs 50 mg</i> <i>atenolol tabs 100 mg</i> <i>carvedilol tabs 3.125 mg</i> <i>carvedilol tabs 6.25 mg</i> <i>carvedilol tabs 12.5 mg</i> <i>carvedilol tabs 25 mg</i>	<i>metoprolol tartrate tabs 25 mg</i> <i>metoprolol tartrate tabs 50 mg</i> <i>metoprolol tartrate tabs 100 mg</i> <i>propranolol hcl tabs 10 mg</i> <i>propranolol hcl tabs 20 mg</i> <i>propranolol hcl tabs 40 mg</i>	<i>propranolol hcl tabs 80 mg</i> <i>sorine tabs 80 mg</i> <i>sorine tabs 120 mg</i> <i>sotalol hcl (af) tabs 120 mg</i> <i>sotalol hcl tabs 80 mg</i> <i>sotalol hcl tabs 120 mg</i>
Calcium Blockers	<i>amlodipine tabs 2.5 mg</i> <i>amlodipine tabs 5 mg</i> <i>amlodipine tabs 10 mg</i> <i>diltiazem hcl tabs 30 mg</i>	<i>diltiazem hcl tabs 60 mg</i> <i>diltiazem hcl tabs 90 mg</i> <i>diltiazem hcl tabs 120 mg</i> <i>verapamil hcl er tbc 120 mg</i>	
Diuretics	<i>amiloride/hctz tabs 5-50 mg</i> <i>furosemide tabs 20 mg</i> <i>furosemide tabs 40 mg</i> <i>furosemide tabs 80 mg</i>	<i>hctz caps 12.5 mg</i> <i>hctz tabs 25 mg</i> <i>hctz tabs 50 mg</i> <i>spironolactone tabs 25 mg</i>	<i>triamterene/hctz caps 37.5-25 mg</i> <i>triamterene/hctz tabs 37.5-25 mg</i> <i>triamterene/hctz tabs 75-50 mg</i>

The Aetna Drug Guide is subject to change.

2020 medical plans at a glance, *continued*

Note: MAC is the maximum allowable charge.

	OAP			TCHP	
	Tier 1	Tier 2	Tier 3	In network	Out of network
Deductible	Individual: \$0 Family: \$0	\$300 per enrollee	\$400 per enrollee	\$500 per benefit recipient	\$500 per benefit recipient
Coinsurance	100% (80% for DME)	80% of network charges after deductible	60% of MAC after deductible	80% of network charges	60% of MAC
PCP office visit	100% after \$20 copay	80% of network charges after deductible	60% of MAC after deductible	80% of network charges after deductible	60% of MAC after deductible
Teladoc	100% after \$10 copay	Not covered	Not covered	80% of network charges after deductible	60% of MAC after deductible
Specialist office visit	100% after \$20 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	80% of network charges after \$400 ER deductible, plan year deductible applies	80% of network charges after \$400 ER deductible, plan year deductible applies
Preventive services	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	80% of network charges after \$300 copay and deductible	60% of MAC after \$400 copay and deductible	80% of network charges after \$200 hospital deductible, plan year deductible applies	60% of MAC after \$400 hospital deductible, plan year deductible applies
Outpatient surgery	100% after \$150 copay	80% of network charges after \$150 copay after deductible	60% of MAC after \$150 copay after deductible	80% of network charges after deductible	60% of MAC after deductible
Annual out-of-pocket maximum	Individual: \$6,600 Family: \$13,200	Individual: \$6,600 Family: \$13,200	Not applicable	Individual: \$1,200 Family: \$2,750	Individual: \$4,400 Family: \$8,800
Prescription drugs	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



Provider search tool

It's easy to find a network provider. Using the provider search tool you can look for doctors, specialists, walk-in clinics and urgent care centers, hospitals and even labs.

1. Go to [AetnaStateofIllinois.com](https://www.aetnaillinois.com) and click on **"Find a Doctor"** at the top of the page.
2. Click on your plan's link to access the provider search tool.
3. Enter your zip code in the **"Continue as a guest"** section.
4. Enter your doctor's name or the type of provider that you would like to find. You can also select a provider category for an automatic search.

If you're an Aetna member, you have a personalized version of the directory. It "recognizes" you and your plan. Just log in to search or register in the **"Already a member?"** section. You will get the same results as you would by using the **"Continue as a guest"** option.



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. Set up your account at [Teladoc.com/Aetna](https://www.Teladoc.com/Aetna), or call **1-855-835-2362** to get started.

You can also download the free Teladoc app on your mobile device.



Plan resources at your fingertips

Aetna Member Services

Get answers to all your benefits and claims questions when you call **1-855-339-9731 (TTY: 711)**, Monday through Friday, 7 AM to 5 PM CT.

Your Aetna member website

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, view Explanation of Benefits (EOB) statements and more.

Cost estimator tool*

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.

Aetna HealthSM app

Manage your health with the personalized Aetna Health app. You can pull up a digital copy of your Aetna ID card and search for network doctors on the go. Download the app from your app store, or text **AETNA** to **90156** for a link.**

* *Estimated costs not available in all markets for all procedures. Actual costs may differ depending on services received and billed at time of claim.

**Data and messaging rates may apply

*****DISCOUNT OFFERS ARE NOT INSURANCE.** They are not benefits under your insurance plan. You get access to discounts off the regular charge on products and services offered by third party vendors and providers. Aetna makes no payment to the third parties—you are responsible for the full cost. Check any insurance plan benefits you have before using these discount offers, as those benefits may give you lower costs than these discounts.

Enjoy these wellness programs and extras

24-Hour Nurse Line

Speak with a registered nurse about health issues—anytime, day or night. While only your doctor can diagnose, prescribe or give medical advice, our nurses can provide information on more than 5,000 health topics.

Aetna In Touch CareSM

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 member 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.

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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