



**Better together**

**2018 Aetna Medical Plan Resource Guide**

State of Illinois — Teachers Retirement Insurance Program (TRIP)

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## 2018 medical plans at a glance

You have three 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.

	HMO	OAP			TCHP	
		Tier 1	Tier 2	Tier 3	In-network	Out-of-network
<b>Deductible</b>	Individual: \$0 Family: \$0	Individual: \$0 Family: \$0	\$300 per enrollee	\$400 per enrollee	\$500 per benefit recipient	\$500 per benefit recipient
<b>Coinsurance</b>	100% (80% for DME)	100% (80% for DME)	80% of network charges	60% of MAC	80% of network charges after deductible	60% of MAC
<b>PCP office visit</b>	\$20 copay	\$20 copay	80% of network charges	60% of MAC	80% of network charges after deductible	60% of MAC after deductible
<b>Specialist office visit</b>	\$20 copay	\$20 copay	80% of network charges	60% of MAC	80% of network charges after deductible	60% of MAC after deductible
<b>Emergency room visit</b>	\$200 copay	\$200 copay	\$200 copay	\$200 copay	\$400 deductible, 80% of network charges after deductible	\$400 deductible, 60% of MAC after deductible
<b>Preventive services</b>	100% coverage	100% coverage	100% coverage	Covered under Tier 1 and 2 only	100% coverage	60% of MAC after deductible
<b>Inpatient services</b>	\$250 copay per admission	\$250 copay per admission	80% of network charges after \$300 copay	60% of MAC after \$400 copay	\$200 deductible per hospital admittance, 80% of network charges after deductible	\$400 deductible per admittance, 60% of MAC after deductible
<b>Outpatient surgery</b>	\$150 copay	\$150 copay	80% of network charges after \$150 copay	60% of MAC after \$150 copay	80% of network charges after deductible	60% of MAC after deductible
<b>Annual out-of-pocket maximum</b>	Individual: \$3,000 Family: \$6,000	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
<b>Prescription drugs</b>	Retail • Generic: \$10 • Preferred: \$20 • Non-preferred: \$40	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 – Friday from 7 a.m. – 5 p.m. CT.

### **Your secure member site:**

After you enroll in the medical plan, register at [aetnastateofillinois.com](https://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](https://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<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 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)

**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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