



# Here for you

**2021 Aetna® health plan resource guide**

State of Illinois — Teachers' Retirement Insurance Plan

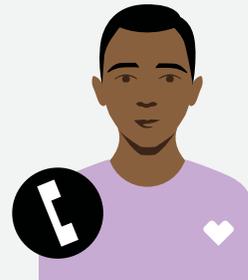


## 2021 health plans at a glance

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

**Note:** DME stands for durable medical equipment.



### Behavioral health support

We all need mental and emotional support at times. Your plan includes behavioral health resources to help with challenges like grief and loss, stress, depression and anxiety, substance misuse, and more. Log in to your Aetna® member website to:

- Check your emotional well-being
- Improve your mood with self-check tools
- Find caregiver support and resources
- Watch inspirational videos
- Read empowering stories

## 2021 medical plans at a glance, *continued*

	OAP			TCHP	
	Tier 1	Tier 2	Tier 3	In network	Out of network
<b>Deductible</b>	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)	80% of network charges after deductible	60% of MAC after deductible	80% of network charges	60% of MAC
<b>PCP office visit</b>	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
<b>Teladoc®</b>	100% after \$10 copay	Not covered	Not covered	80% of network charges after deductible	60% of MAC after deductible
<b>Specialist office visit</b>	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
<b>Emergency room visit</b>	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
<b>Preventive services</b>	100% coverage	100% coverage	Covered under Tier 1 and 2 only	100% coverage	60% of MAC after deductible
<b>Inpatient services</b>	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
<b>Outpatient surgery</b>	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
<b>Annual out-of-pocket maximum</b>	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>	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

**Note:** MAC is the maximum allowable charge. DME stands for durable medical equipment.



### Find a doctor

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.aetna.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 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.



### Questions? We're here to help.

**Health benefits information:**  
[AetnaStateofIllinois.com](https://www.aetna.com)

**Health benefits questions:**  
Aetna Member Services: **1-855-339-9731 (TTY: 711)**,  
Monday through Friday, 7 AM to 5 PM CT

**Enrollment information or to make changes to your benefits:**  
Contact MyBenefits Marketplace Service Center:  
**1-844-251-1777**

**Open Enrollment hours:** 7:30 AM to 7:00 PM CT



## 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 a health 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 comparison**

Did you know that health care providers can charge very different costs for the exact same service? Compare costs on your Aetna member website and know what to expect before you receive care. Just search by name, type of provider or care needed.

### **Aetna Health<sup>SM</sup> app**

Download the app for all the best features of your member website on the go. View your ID card, find care, make appointments and more — right from your phone.

### **Teladoc®**

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**, or call **1-855-835-2362** to get started.

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



## 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 One® Choice**

If you have an upcoming hospital stay or a chronic condition, like diabetes, high blood pressure or asthma, an Aetna One Choice 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.

**\*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.

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.** Aetna Behavioral Health refers to an internal business unit of Aetna. PayFlex Systems USA, Inc. is an affiliate of Aetna Life Insurance Company.

Not all services are covered. See plan documents for a complete description of benefits, exclusions and limitations of coverage. Plan features and availability may vary by location and are subject to change. 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. Estimated costs are not available in all markets or for all services. We provide an estimate for the amount you would owe for a particular service based on your plan at that very point in time. It is not a guarantee. Actual costs may differ from an estimate for various reasons, including claims processing times for other services, providers joining or leaving our network, or changes to your plan. Health maintenance organization (HMO) members can only get estimated costs for doctor and outpatient facility services. Discount vendors and providers are not agents of Aetna and are solely responsible for the products and services they provide. Discount offers are not guaranteed and may be ended at any time. Aetna may get a fee when you buy these discounted products and services. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a health care professional. Refer to **Aetna.com** for more information about Aetna plans.

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