



# Make healthy happen



**2026 Aetna® health plan resource guide**  
State of Illinois — Local Government Health Plan (LGHP)

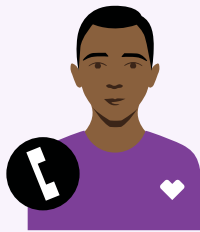


# 2026 health plans at a glance

You have four health plans to choose from. The summaries on the following pages show plan benefits levels when you use the doctors and hospitals in our network. You can go outside the network for care, 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 \$300 copay
<b>Coinsurance</b>	100%	<b>Annual out-of-pocket maximum</b>	Single: \$3,000 Family: \$6,000
<b>PCP office visit</b>	100% after \$40 copay	<b>Prescription drugs</b>	Retail: \$175 deductible per person <ul style="list-style-type: none"> <li>• Reduced Tier 1: \$4 per 30-day supply</li> <li>• Tier 1: \$15 per 30-day supply</li> <li>• Tier 2: \$30 per 30-day supply</li> <li>• Tier 3: \$60 per 30-day supply</li> <li>• Specialty Tier: \$120 per 30-day supply</li> </ul> Maintenance drugs: 31- to 90-day retail/mail-order supplies are 2.5 times copay.
<b>CVS Virtual Care®</b>	100% coverage		
<b>Specialist office visit</b>	100% after \$45 copay		
<b>Emergency room visit</b>	100% after \$300 copay		
<b>Preventive services</b>	100% coverage		
<b>Inpatient services</b>	100% after \$350 copay per admission		

**Note:** PCP stands for primary care provider.



## 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



## Questions? We're here to help.

### Health benefits information:

[AetnaStateofIllinois.com](https://www.aetna.com/illinois)

### Health benefits questions:

Aetna Health Concierge:

[1-855-339-9731 \(TTY: 711\)](tel:1-855-339-9731),

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](tel:1-844-251-1777)

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

2026 health plans at a glance — continued

	OAP			LCDHP (HD)		LCHP	
	Tier 1	Tier 2	Tier 3	In network	Out of network	In network	Out of network
<b>Deductible</b>	Individual: \$0 Family: \$0	\$400 per enrollee	\$600 per enrollee	Individual: \$2,000 Family: \$4,000	Individual: \$4,000 Family: \$8,000	\$1,000 per benefits participant	\$1,000 per benefits participant
<b>Coinsurance</b>	100%	80% of network charges	50% of MAC	80% of network charges	50% of MAC	80% of network charges	50% of MAC
<b>PCP office visit</b>	100% after \$40 copay	80% of network charges after deductible	50% of MAC after deductible	80% of network charges after deductible	50% of network charges after deductible	80% of network charges after deductible	50% of MAC after deductible
<b>CVS Virtual Care®</b>	100% coverage	100% coverage	100% coverage	100% coverage	100% coverage	100% coverage	100% coverage
<b>Specialist office visit</b>	100% after \$45 copay	80% of network charges after deductible	50% of MAC after deductible	80% of network charges after deductible	50% of MAC after deductible	80% of network charges after deductible	50% of MAC after deductible
<b>Emergency room visit</b>	100% after \$300 copay	100% after \$300 copay	100% after \$300 copay	80% of network charges after deductible	80% of network charges after deductible	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 Tiers 1 and 2 only	100% coverage	50% of MAC after deductible	100% coverage	50% of MAC after deductible
<b>Inpatient services</b>	100% after \$350 copay per admission	80% of network charges after \$400 copay and deductible	50% of MAC after \$500 copay and deductible	80% of network charges after deductible	50% of MAC after deductible	80% of network charges after \$350 hospital deductible; plan-year deductible applies	50% of MAC after \$600 hospital deductible; plan-year deductible applies
<b>Outpatient surgery</b>	100% after \$300 copay	80% of network charges after \$300 copay and deductible	50% of MAC after \$300 copay and deductible	80% of network charges after deductible	50% of MAC after deductible	80% of network charges after deductible	50% of MAC after deductible
<b>Annual out-of-pocket maximum</b>	Individual: \$7,250 Family: \$13,750	Individual: \$7,250 Family: \$13,750	Not applicable	Individual: \$5,000 Family: \$8,000	Individual: \$7,000 Family: \$14,000	Individual: \$2,000 Family: \$4,000	Individual: \$6,000 Family: \$12,000
<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	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. PCP stands for primary care provider.



**Find a doctor**

It's easy to find a network provider. Use the provider search tool to 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'd like to find. You can also select a provider category for an automatic search.

## Plan resources at your fingertips



### **Aetna® Health Concierge**

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

### **Your Aetna member website**

After you enroll in a health plan, register and create an account on your Aetna member website at [Aetna.com](https://www.aetna.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**

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 type of 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.

### **CVS Virtual Care®**

Connect with a licensed health care provider through phone or video for no-cost support with non-emergency medical issues, including common illnesses and mental health support.

Members can access CVS Virtual Care directly through the Aetna Health app, or by calling [1-866-211-5678 \(TTY: 711\)](tel:1-866-211-5678).

## 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 a variety of health topics.

### **Aetna One® Choice**

If you have an upcoming hospital stay or a chronic condition, such as diabetes, high blood pressure or asthma, an Aetna One Choice nurse or consultant can help. This nurse or consultant doesn't replace your doctor. But they can help you stay on track with your treatment plan 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. 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](tel:1-855-339-9731).

Para acceder a los servicios de idiomas sin costo, llame al [1-855-339-9731](tel:1-855-339-9731). (Spanish)

如欲使用免費語言服務, 請致電 [1-855-339-9731](tel:1-855-339-9731). (Chinese)

Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. 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. CVS Virtual Care services are only available in the USA. Limitations may apply based on services and location. Controlled substances not prescribed. Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered non-preventive services at no cost-share. Adolescent mental health services are limited to Counseling only; Mental Health Medication Management and Psychiatry services remain available only for adults 18+. Refer to [Aetna.com](https://www.aetna.com) for more information about Aetna® plans.

[Aetna.com](https://www.aetna.com)

