

FY2012 Open Access Plans (OAP): Champaign-Urbana and Springfield¹

	Tier I	Tier II	Tier III
HealthLink OAP – search providers at http://www.healthlink.com/illinois_index.asp Click <i>Learn More</i> and then click <i>Find a Provider</i> . Next, select a network by choosing either <i>State of Illinois Tier I Providers</i> or <i>State of Illinois Tier II Providers</i> . Then you may indicate a specific provider/hospital or you may search by State or County. Click <i>Search</i> . You may now view a PDF of the Tier I and Tier II directories as well as additional helpful information when on the <i>Learn More</i> page ² . Call HealthLink OAP Customer Service at 800-624-2356 for additional info on providers in the State of Illinois plan from 8am to 5pm Monday through Friday (also available Saturday 6/11 from 7am to 12pm).			
Hospitals	<ul style="list-style-type: none"> • Provena Covenant Medical Center • The Pavilion • St. John’s Hospital • Memorial Medical Center 	<ul style="list-style-type: none"> • Carle Foundation Hospital 	Out-of-Network providers (any provider in the United States not under Tier I or Tier II)
Physicians	<ul style="list-style-type: none"> • Primarily Christie Clinic and some independent doctors • Springfield Clinic • SIU Physicians & Surgeons • Memorial Physicians Group² 	<ul style="list-style-type: none"> • Carle Physician Group and some independent doctors 	
PersonalCare OAP – search for providers at http://personalcare.org Click <i>State of Illinois</i> , click <i>Locate a Provider</i> , then click <i>Find a Doctor</i> or <i>Find a Hospital</i> . Next, under <i>Select a Product</i> choose either <i>State of Illinois OAP – Tier 1</i> or <i>State of Illinois OAP – Tier 2</i> . At bottom of the page, <i>Select your State and County</i> and click <i>Find a Doctor</i> or <i>Find a Hospital</i> . Call PersonalCare OAP Customer Service at 800-431-1211 for additional info on providers in the State of Illinois plan from 8am to 5pm Monday - Friday.			
Hospitals	<ul style="list-style-type: none"> • Carle Foundation Hospital • Provena Covenant Medical Center • St. John’s Hospital 	<ul style="list-style-type: none"> • The Pavilion • Memorial Medical Center 	Out-of-Network providers (any provider in the United States not under Tier I or Tier II)
Physicians	<ul style="list-style-type: none"> • Primarily Christie Clinic and some independent doctors • Any prior PersonalCare HMO doctors • SIU Physicians & Surgeons 	<ul style="list-style-type: none"> • Carle Physician Group and some independent doctors • Springfield Clinic 	

Examples of Hospital and Physician Services under Open Access Plans³

Benefit	Tier I 100% Benefit	Tier II 90% Benefit after deductible	Tier III (Out of Network) 80% Benefit after deductible
Annual Plan Deductible ⁴	\$0	\$200 annual per enrollee	\$300 annual per enrollee
Annual out-of-pocket Max ⁵ Per Individual enrollee Per Family Max	Not Applicable	\$600 \$1200	\$1500 \$3500
Inpatient Hospital, Psychiatric, and Alcohol/ Substance Abuse	100% after \$275 copayment per admission	90% of network charges after \$325 copayment per admission	80% of Usual & Customary after \$425 copayment per admission
Emergency Room	100% after \$200 copayment per visit	100% after \$200 copayment per visit	100% after \$200 copayment per visit
Outpatient Surgery	100% after \$175 copayment per visit	90% of network charges after \$175 copayment	80% of Usual & Customary after \$175 copayment
Diagnostic Lab and X-ray	100%	90% of network charges	80% of Usual & Customary
Physician Office Visits	100% after \$15 copayment	90% of network charges	80% of Usual & Customary
Specialist Office Visits	100% after \$20 copayment	90% of network charges	80% of Usual & Customary
Preventive Services, incl. immunizations	100%	100%	Covered under Tier I and Tier II only
Well Baby Care (first year of life)	100%	100%	Covered under Tier I and Tier II only

¹ This is for informational purposes only based on what is known for FY2012 as of June 9, 2011. This is a fluid situation and it is important to check your physicians' and hospital's participation in either plan. See the CMS website at http://www.state.il.us/cms/3_services/ben_choice/state-ben.htm for most current information. If any differences exist between this information and official plan documents, then official plan documents will govern.

² New information as of June 9, 2011.

³ For a complete listing of Open Access Plan (OAP) coverage, please refer to page 13 in the FY2012 Benefits Choice Booklet.

⁴ Annual plan deductible must be met before plan benefits apply. Benefit limits are measured on a plan year 7/1 – 6/30.

⁵ Plan copayments, deductibles, and amounts over usual & customary do not count toward the out of pocket maximum.