

SO YOU HAVE HEALTH INSURANCE.
NOW WHAT?



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Introduction

What's the Health Alliance Story?

We're a 30-something-year-old insurance company that grew up in the cornfields of East Central Illinois to become a company that now offers healthcare coverage to members throughout the country.

Doctors started Health Alliance and continue to play a large role in our growth. Doctors know from hands-on experience what their patients expect from their health insurance. That knowledge helps us deliver world-class service to our members.

We give you what you need through quick claims turnaround, wellness programs that actually work and a dynamic member website, YourHealthAlliance.org.

Of course, our Customer Service team is always just a phone call away. We're ready to help!



Key Things to Know and Do

If you read only one part of this brochure, make it this. Having health insurance is awesome. Knowing your benefits and starting your plan smoothly is even better.

As a New Member:

- Expect your Health Alliance ID card to arrive in the mail within 10 business days after we receive your enrollment.
- Tell your doctor and pharmacist your health insurance has changed. This helps avoid billing problems and payment delays.
- Bring your new ID card when you visit your doctor and pharmacy. (They don't all look exactly like the sample on this page, but yours will be similar.)
- Understand that some procedures require preauthorization and your doctor can help you with that.

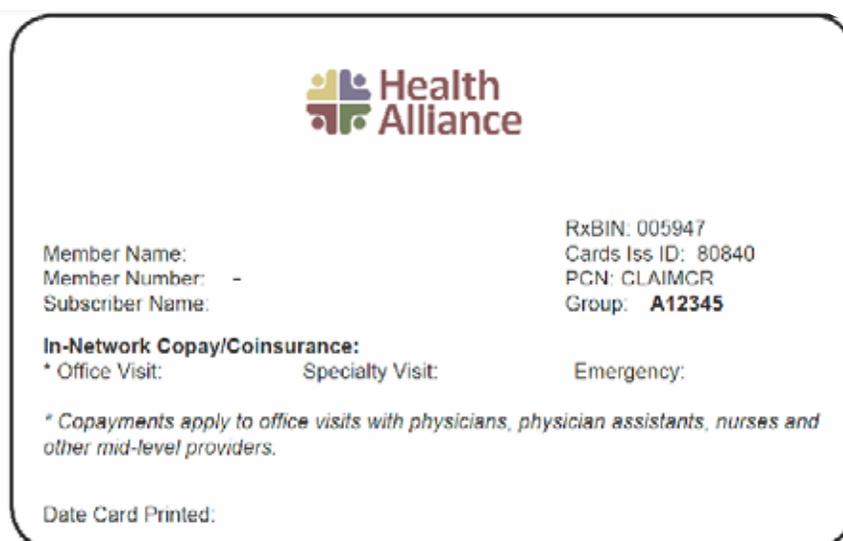
Who to Ask

This guide gives you need-to-know basics. But the HR representative or benefits guru at your company is often the best resource for certain coverage concerns. Ask him or her about these things:

- Premium and payroll deductions
- Address changes
- Adding or removing a spouse or child to/from the plan
- COBRA or continuation coverage
- Flexible Spending Account
- Health Reimbursement Account
- Health Savings Account
- Medicare status

Sample ID Card

Front



The image shows the front of a Health Alliance ID card. At the top center is the Health Alliance logo, which consists of a stylized human figure made of colored blocks (green, blue, red, yellow) next to the text "Health Alliance". Below the logo, the card contains the following information:

| | | |
|------------------|--|----------------------|
| Member Name: | | RxBIN: 005947 |
| Member Number: - | | Cards Iss ID: 80840 |
| Subscriber Name: | | PCN: CLAIMCR |
| | | Group: A12345 |

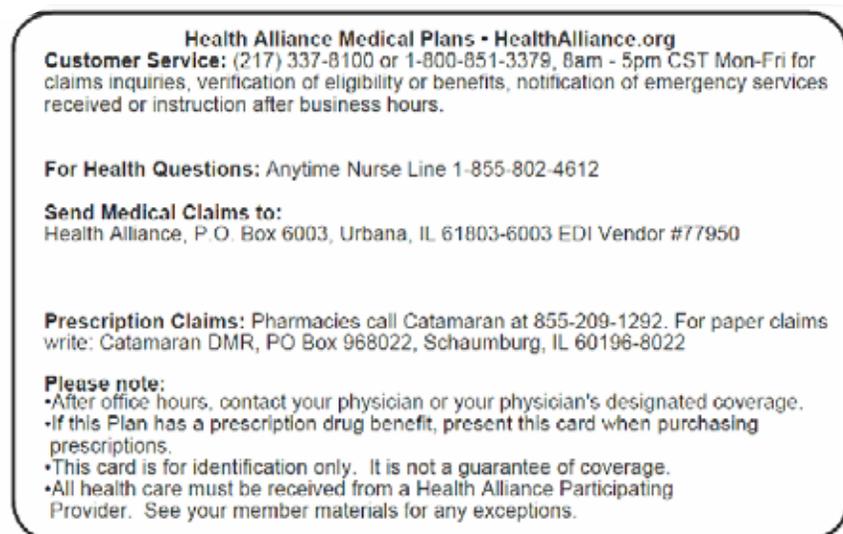
In-Network Copay/Coinsurance:

| | | |
|-----------------|------------------|------------|
| * Office Visit: | Specialty Visit: | Emergency: |
|-----------------|------------------|------------|

* Copayments apply to office visits with physicians, physician assistants, nurses and other mid-level providers.

Date Card Printed:

Back



The image shows the back of the Health Alliance ID card. It contains the following information:

Health Alliance Medical Plans - HealthAlliance.org
Customer Service: (217) 337-8100 or 1-800-851-3379, 8am - 5pm CST Mon-Fri for claims inquiries, verification of eligibility or benefits, notification of emergency services received or instruction after business hours.

For Health Questions: Anytime Nurse Line 1-855-802-4612

Send Medical Claims to:
Health Alliance, P.O. Box 6003, Urbana, IL 61803-6003 EDI Vendor #77950

Prescription Claims: Pharmacies call Catamaran at 855-209-1292. For paper claims write: Catamaran DMR, PO Box 968022, Schaumburg, IL 60196-8022

Please note:

- After office hours, contact your physician or your physician's designated coverage.
- If this Plan has a prescription drug benefit, present this card when purchasing prescriptions.
- This card is for identification only. It is not a guarantee of coverage.
- All health care must be received from a Health Alliance Participating Provider. See your member materials for any exceptions.

For everything else, call us.

Access to Top-Notch Care



The Health Alliance network gives your employees access to high-quality doctors, hospitals and clinics. The network is continuously evaluated to ensure members have access to the physicians, facilities and services they need. Plan participants get quality care, and competitive provider contracts mean they get it at the best possible price. Extended networks may be available for employees who live outside the service area.



Remember:

Choosing in-network doctors and hospitals keeps your out-of-pocket costs down. You generally pay more when you get care outside your network (except urgent care and in emergencies).



Call us at 1-800-851-3379 or visit YourHealthAlliance.org

Service the Way it Should Be

There's a difference between your average customer service and Health Alliance Customer Service.



You'll talk to a live person.

That's right, you'll be quickly connected to a Health Alliance rep during business hours.

No waiting.

On average, we answer calls in the time it takes to recite the alphabet song (20 seconds). Your time is valuable, so we won't let you sit on hold.

We know what we're talking about.

Ninety-nine percent of the time our reps resolve member issues on the first call. That means we'll give you complete answers so you can get on with your day.

After 5 p.m.? We'll call you back.

Our automated system can steer you to an answer during the evening and on weekends—when our offices are closed. It's available 24 hours on Saturday and Sunday and until 10 p.m. CST on weeknights.

The secure system lets you:

- Check your effective date of coverage.
- Order a new ID card.
- Leave a message. (We'll call you back the next business day.)

▶ Translation, Please

No worries if English isn't your primary language. We can connect you with an interpreter through Language Line. And we'll stay on the call to help the interpreter answer questions.

Accessing Language Line is easy.

- Call us during regular business hours.
- Ask for Language Line.
- Say your language of choice.

Si Usted necesita ayuda para interpretar la información sobre sus beneficios, por favor llamar al teléfono gratis 1-800-851-3379 y pregunte por la "Language Line."

Your Pharmacy Benefit, Inside and Out



Feel buried by the avalanche of information out there about medications? Here are a few helpful pointers. And remember, you can always call us if you need help digging out.

Let's Talk About Tiers

Meds covered by Health Alliance are listed on our formulary at different tiers. The list changes from time to time, but our goal is to make safe, effective drugs available at the best prices.

Tier 1 drugs cost the least. You pay more for Tier 2 and Tier 3 drugs, and so on.

Not One-Size-Fits-All

Not all pharmacy benefits work the same. Your neighbor Joe's Crestor may be a Tier 3 drug with his health plan, while your plan might consider it a Tier 2 prescription drug.

You can look up your drug details, compare costs and view pharmacy claims at YourHealthAlliance.org. If you want to know how much you'll pay for a drug, just log in as a member and click "My Drug Benefit."



Understanding Utilization Management

Utilization Management is a fancy term that refers to various drug programs that ensure members get the best care without paying more than they need to.

Step-Therapy—This tool means that before we cover some pricey brand-name drug, you'll need to try the similar, lower-cost alternative. If that doesn't work, you can "step up" to the brand-name drug.

Managed Dose Limitation—Some meds have restrictions on how much you get at any time and/or how often you can refill the prescription.

Preauthorization—There are a number of reasons a med might need preauthorization, or preapproval. Sometimes a drug is new to the market, other times it might be high risk, for example. This also guarantees your doctor isn't prescribing a more expensive drug when a lower-cost option is available.



Call us at 1-800-851-3379 or visit YourHealthAlliance.org

Now, About Saving Money

For your meds to be covered, you need to fill your prescriptions at a pharmacy that partners with Health Alliance. Most major chains, as well as a lot of local favorites are in our network. Check with our Customer Service Department if you're not sure about a pharmacy you'd like to use.



Keep your cash.

These Health Alliance programs help you save a buck or two on prescription meds.

R_xtra—Allows you to get a long list of meds free at many participating pharmacies. For a complete list of pharmacies and meds, visit YourHealthAlliance.org.

Retail 90—Lets you purchase a 90-day supply of many maintenance meds from participating pharmacies at a slight discount.

Value-Based Benefit—Helps members save money on some drugs used to treat asthma, high cholesterol, high blood pressure and diabetes.

Because over-the-counter meds don't qualify as a medical expense—unless they're prescribed by your doctor—you can't pay for these meds using a Flexible Spending Account or Health Savings Account.

Value-Added Extras



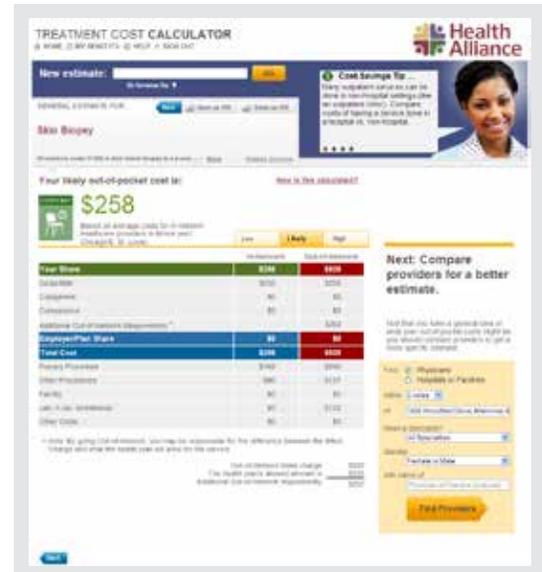
Treatment Cost Calculator

A New Era of Patient Power

Our Treatment Cost Calculator lets you decide where to go for care. It's a powerful tool that helps you explore a wide range of healthcare options.

With the Treatment Cost Calculator you can easily:

- Save money with more informed shopping.
- Review a helpful estimate of costs for specific treatments (based on your plan's coverage).
- Compare costs for in-network and out-of-network providers.
- Search by medical treatment, service or condition.
- Find doctors, hospitals and clinics in your area.



- ▶ To use the calculator, log in to YourHealthAlliance.org and click the Treatment Cost Calculator tab on the left side of your Member Dashboard.
- ▶ The Treatment Cost Calculator gives you more control over your healthcare costs, and you'll feel better knowing you made an informed decision about where to go for care.



Rally* is an easy-to-use digital health experience that engages and motivates you through intuitive online tools, personalized plans, apps and rewards. Whether you are ready to eat better, move more, be more informed or just feel good in general, Rally gives you personalized missions and the support you need to get healthier.

*At this time, Rally is available to all Health Alliance members except those with Medicare Supplement or Medicare Advantage.



Call us at 1-800-851-3379 or visit YourHealthAlliance.org

Beyond Group Coverage

You're covered. That's great. Maybe you know about someone who needs individual coverage. Health Alliance has that, too.

Health Alliance Medicare

Depending on where you live, we have several Medicare options available to people 65 and older and those with certain disabilities. Our options include Medicare Advantage HMO and PPO plans with or without prescription coverage, as well as Medicare Supplement plans.

For more information or a helpful guidebook, call Health Alliance Medicare at 1-888-382-9771 or visit HealthAllianceMedicare.org.

Health Alliance Individual Plans

Our individual plans for people younger than age 65 range from short-term coverage to more robust HMO, POS and PPO plans.

For details or an information kit, call 1-866-247-3296. Or go to HealthAlliance.org to compare plans, get free quotes and enroll online.



Frequently Asked Questions

I'm pregnant and new to the plan. Can I still see my current doctor?

Most likely. After your coverage begins, you have 15 days to call us to work out the details.

Do I have emergency coverage?

Yes. If it's not an emergency but your doctor can't see you right away, please use an Urgent Care Center.

What if my ID card hasn't arrived and I need to fill a prescription or see my doctor?

Visit YourHealthAlliance.org to print a temporary ID card or call Customer Service for help.

I got a bill, but it doesn't look right. What should I do?

Call us first. We can explain your coverage and tell you what you need to pay.



1-800-851-3379, Monday through Friday, 8 a.m. to 5 p.m.
TTY 711 for the hearing impaired
301 S. Vine St. • Urbana, IL 61801 • HealthAlliance.org

▶ Stay Connected

