

# Plans Made for You

2025 Illinois Individual and Family Plans



# Coverage You Can Count On

Everyone needs health insurance, but you shouldn't have to stress out over confusing benefits or gaps in coverage.

Your insurance should be clear and easy. Our comprehensive, reliable plans are made to give you peace of mind and help you focus on what matters most. Live your life knowing we've got you covered.

## Key Dates: Open Enrollment

Enrollment deadlines are strict with the Affordable Care Act. You can only enroll in a plan or change your plan during certain times of the year – unless you have a life-changing event, like a job change, marriage or birth of a child.

### **11/1/24: ENROLLMENT BEGINS.**

You can explore your options for 2025.

### **1/15/25: ENROLLMENT CLOSSES.\***

After this date, you can't shop for plans unless you provide documentation of a life-changing event, like a job change, marriage or birth of a child.

### **1/1/25: COVERAGE STARTS.**

(For applications received by 12/15/24)

### **2/1/25: COVERAGE STARTS.**

(For applications received 12/16/24 – 1/15/25)

### **AGING OFF AT 26**

When your dependent children turn 26, they'll qualify for a Special Enrollment Period to allow them to select their own coverage.

## Special Enrollment Period

The Special Enrollment Period begins after the Open Enrollment Period ends. At this time, you can enroll in a plan if you qualify for a special enrollment because of a life-changing event, like a job change, marriage or birth of a child.

*\*This date may change with federal or state government regulations. Please see our website for up-to-date information.*

# Whatever your needs and budget, we've got a plan for you.

## 1. Find the plan that's best for you and sign up online.

Shop for plans at  
[HealthAlliance.org/Individual](https://HealthAlliance.org/Individual).

## 2. Another Way to Enroll:

Complete a paper application and mail to:

Health Alliance  
Attn: Individual Enrollment  
3310 Fields South Dr.  
Champaign, IL 61822  
Fax: (217) 902-9755

## 3. Make your payment and look for your Health Alliance™ welcome letter in the mail.

Remember to make your payment on time so you can start using your coverage. You can pay your monthly premium using Premium Bill Pay and set up recurring payments while logged in to [hally.com](https://hally.com) or with your Hally account on the MyChart app.



# Plan Information

We offer different plan types based on your individual needs.

<b>Point of Service (POS)</b>	<b>Health Maintenance Organization (HMO)</b>	<b>HMO Limited Network*</b>
<ul style="list-style-type: none"> <li>• Can go out of network, but you typically save money staying in network.</li> <li>• Comfort of having an in-network primary care provider (PCP) to oversee all your care.</li> <li>• Mix between HMO and PPO.</li> </ul>	<ul style="list-style-type: none"> <li>• Must stay in network unless it's for emergency or urgent care.</li> <li>• Comfort of having an in-network primary care provider (PCP) to oversee all your care.</li> <li>• Focus on strong doctor-patient relationships.</li> </ul>	<ul style="list-style-type: none"> <li>• A low-premium plan driven by a high-performing network of providers.</li> <li>• Features two in-network levels:               <ul style="list-style-type: none"> <li>- Tier 1: Provides the lowest cost-shares with trusted providers.</li> <li>- Tier 2: Allows access to additional providers with a higher cost-share.</li> </ul> </li> </ul>

*\*Available in Cass, Christian, Logan, Macon, Mason, Menard, Morgan, Sangamon and Scott Counties*

Our Health Alliance Individual Simplete® Memorial HMO Limited Network plans have a different provider network and benefit structure than the other Individual plans. These plans are priced to save members money on their premium, and when they stay in network, they are rewarded by lower out-of-pocket costs.





# Provider Information

Our plans give you access to the providers you trust.

## Health Alliance HMO and POS Plans

Our network is broad – we have more than 30,000 providers, including primary care doctors, specialists, industry-leading hospitals and more. Great care is never too far away, and it's likely that the doctors and hospitals you already know are in our network. Plus, we don't require you to get a referral to see an in-network specialist. However, your doctor might. Check with them before you see a specialist or other provider to make sure you've taken the proper steps. And if there's no in-network specialist to treat your specific condition, we'll help you find one – and you'll pay the in-network cost if you get prior authorization from us. Last but not least, you have worldwide coverage for urgent and emergency care.

# 30,000+

Providers in  
Our Network

## Health Alliance Simplete Memorial HMO Limited Network Plans\*

Tiers create savings. It's unusual for an HMO to offer choices, but Health Alliance Simplete Memorial HMO Limited Network plans offer a choice of coverage and cost. When members choose a Tier 1 Memorial Health or SIU provider, their out-of-pocket costs are lowest. Yet, they have the option to choose a Tier 2 provider and pay a little more. This benefit and network design creates savings in premiums for you and savings at the time of care.

*\*Only Available in Cass, Christian, Logan, Macon, Mason, Menard, Morgan, Sangamon and Scott Counties*

**Go to [HealthAlliance.org/Find-Care](https://HealthAlliance.org/Find-Care) to find full lists of providers across all of our plans.**

# Hally Health – Your Ally in Healthy Living

When it comes to your health and wellness, we've got you covered.

Get access to a wealth of resources to help you stay healthy – with no login required. At hally.com, you'll find:

- Health tools, tips and resources.
- Access to our quarterly “Simply Well” newsletter.
- *Hally® Healthcast*, a monthly podcast led by medical experts who discuss common health and wellness topics.
- Free online fitness and cooking classes.
- Hally health blog, featuring informational articles and healthy tips for the entire family.
- Tasty recipes that'll help you eat healthier.

## Nurse Advice Line

Get 24/7 answers to your health questions, like whether you need to set up an appointment or see a doctor right away.

## Cost Calculator

This tool helps you explore a wide range of healthcare options and potentially save money with more informed shopping.

## Virtual PCP

Talk with a primary care provider virtually for routine wellness visits, preventive care and chronic care. There is no cost to members. For questions and enrollment, call (877) 912-0904.

*\*High Deductible Health Plan members must meet deductible before the cost of virtual visits is waived.*

## Virta

Hally health is excited to offer Virta Health: the virtual program which can help you reverse type 2 diabetes without the risks, costs or side effects of medications or surgery. Looking for a better way to conquer your type 2 diabetes and achieve real results within 10 weeks? With Virta Health, you got this!

*\*All perks aren't available on all plans or to the general public.*

*\*Participation in the program is not a guarantee that the member's diabetes will be reversed and that it requires active participation/adherence by the member.*

## OTC4Me

Get a 10% discount code for a wide variety of competitively priced over-the-counter (OTC) products with OTC4Me. You can order online or by phone, and all orders are shipped directly to you. Shipping is free on orders over \$25.





# Get care.

## Virtual Visits

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Take advantage of your virtual visits benefit to avoid the wait at the doctor's office. You can visit a doctor or counselor 24/7 by phone or secure video. You can be seen for more than 50 common conditions, including these and many more:

- Behavioral health.
- Acne.
- Allergies.
- Cold/flu.
- Cough.
- Insect bites.
- Nausea/vomiting.
- Pink eye.
- Rash.
- Ear problems.

Log in at [hally.com/VirtualVisits](https://hally.com/VirtualVisits) to use your virtual visit benefit.

## Care Coordination

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### Extra Support – At No Extra Cost to You

When you or someone in your family needs help managing appointments, medications or health conditions, you'll have one go-to person who can answer questions and help you get the most from your coverage and your care.

Care coordinators and health coaches work with nurses, pharmacists, dietitians, social workers and your doctors to line up visits, referrals, prior authorizations, education and more. We'll often reach out to you, but if you need help, you can call us anytime.

