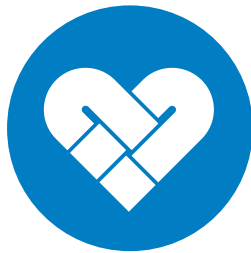


keep it simple



choose good health

HealthLink[®]
— A WELLPOINT COMPANY —

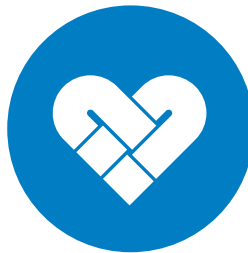


access to medical care



when you are sick

healthlink open access



healthlink.com

healthy living programs



to keep you well

HealthLink Open Access is one of the nation's premier regional health network programs. Open Access includes a network of more than 500 participating hospitals and more than 88,000 physicians and other health care professionals who deliver convenient, quality medical care when and where you need it. The program also includes a full range of wellness programs to help keep you healthy.

When selecting health coverage for yourself and your family, consider what matters most to you and ... keep it simple.



healthlink open access: medical care when you are sick

The HealthLink Open Access network offers broad, geographic access throughout HealthLink's service area. The network consists of independently contracted providers who share our commitment of delivering access to medical care and patient satisfaction.

Freedom of Choice

Here's how the Open Access network program works: There are three tiers of providers. Tiers I and II are composed of practitioners and facilities that are part of the HealthLink network. Tier III providers are not part of the HealthLink network.

You may choose network or non-network providers and you may switch between tiers any time you wish. Your health plan pays benefits for covered services depending on the tier designation of the provider you choose. For example, if you choose a Tier I provider, the plan pays benefits for covered services at the highest level and you pay the least out-of-pocket. You'll pay a little more out-of-pocket if you use a Tier II provider, and Tier III (non-network) providers require the highest out-of-pocket cost. Your best value is to choose a Tier I provider.

Tier I Providers (HealthLink network)

Benefits for covered services paid at HIGHEST level

Tier II Providers (HealthLink network)

Benefits for covered services paid at the MIDDLE level

Tier III Providers (Out-of-network)

Benefits for covered services paid at the LOWEST level

(With U&C limits)

Value

You have the freedom to use any doctor or facility you choose, in- or out-of-network, but you are eligible for higher levels of benefits if you use Tier I or Tier II HealthLink participating providers.

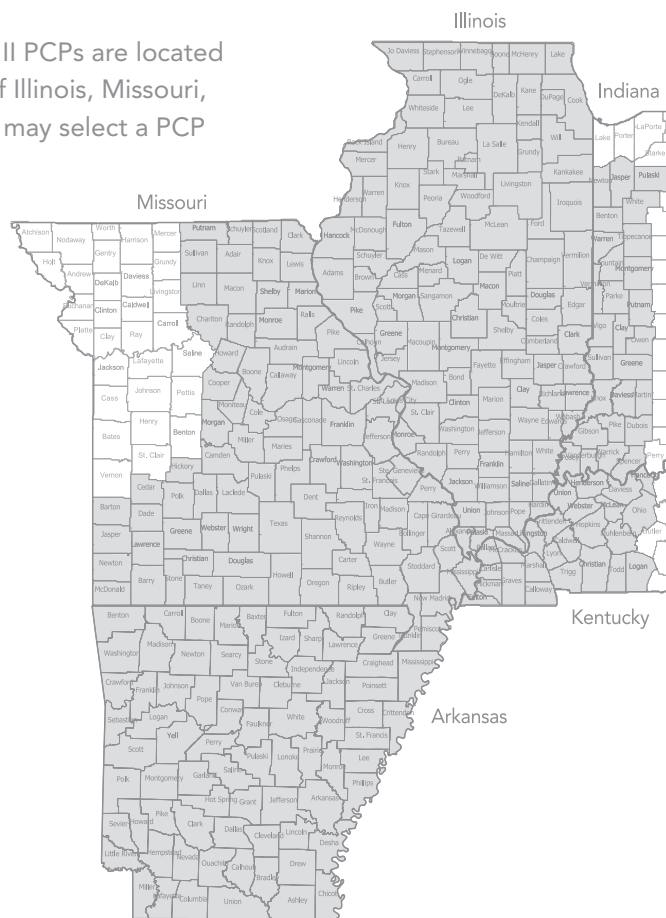
Choosing a Doctor is Easy

- When you sign up for Open Access, you will be asked to name a primary care physician (PCP). This is not binding and you can change primary care physicians whenever you want.
- You do not need a referral to see a specialist.
- You may choose providers in all three tiers if you wish and you can switch providers (and tiers) whenever you need to.

PCPs and Specialists

HealthLink Tier I and HealthLink Tier II PCPs are located to the right in the shaded counties of Illinois, Missouri, Indiana, Arkansas and Kentucky. You may select a PCP for yourself and each of your eligible dependents. Please include the physician's six-digit ID number and name (as indicated in the directory) on your enrollment application.

HealthLink Tier I and HealthLink Tier II specialists are located throughout Illinois, Missouri, Indiana, Kentucky and Arkansas. As an enrollee of a Health Benefit Plan that accesses the Open Access network program, you may use any participating practitioner in the HealthLink networks. No referrals are required for specialist care. Please check HealthLink's online physician/hospital locator to determine if a specific specialist participates in the HealthLink Open Access network.





healthlink.com: understand and maximize your benefits

The HealthLink website is loaded with practical information and valuable extras that can help you lead a healthy, productive life. Members may log on to a secure State of Illinois website to view Explanation of Benefits (EOB) and claim status data, as well as plan information and healthy living resources.

To get started go to healthlink.com. From the Member page, click on “State of Illinois CMS” and then select the *Member Access* login button.

The screenshot shows the HealthLink Member Access page. At the top right, there are links for "My Profile", "Contact Us", and "Logout". The HealthLink logo is on the left, and "Member | Access" is on the right. Below the logo is a navigation bar with "Home", "Your Programs", "Claim History", "Provider Locator", "Special Offers", "Healthy Living", and "Resources". A "Welcome JOHN SMITH" message is on the right. The main content area is divided into several sections:

- Quick Links:** View Claim History, Find a Physician or Hospital, Lifestyle Management, Utilization Management, Case Management, 24-Hour Nurse Line, Pharmacy Benefits.
- Need Help?:** You're likely to find the answer in our [Frequently Asked Questions](#). Our [Glossary](#) has the definitions for terms used on our site. **Customer Service: 1-800-624-2356** 8:00 a.m. to 5:00 p.m. CST M-F.
- Overview:** Vital information and tools tailored for you. Member: John Smith. Member ID: 123456789A. Network: OA3. Relationship: Subscriber. Group ID: 160000. Birth Date: 01/18/1972. Administered by: STATE OF ILLINOIS EMPLOYEES -SLE-. Group Name: STATE OF ILLINOIS EMPLOYEES. Effective Date: 06/01/2001.
- Special Offers:** [Special Offers Discount Program](#): Online discounts on products and services that promote better health.
- WebMD:** [Healthy Living Website](#): Online health and wellness tips and tools.
- HouseCall:** [This Month's electronic newsletter](#): Health and wellness information for the whole family.
- Lifestyle Management:** [Focus on lifestyle behaviors for living a healthier life](#). Key behaviors include: tobacco cessation, weight, stress, physical activity and diet/nutrition.

At the bottom, there is a footer with "Edit My Profile | Help | Contact Us | Logout".

Key Features

- Secure Login
- Provider Locator, Customized Directory
- Personalized Claim History, Claim Payment Status, EOBs
- Overview of Plan Provisions
- Links to Member Publications and Special Programs
- Links to Online Health Tips and Tools, Discounts, Wellness Resources
- Easy Access to Frequently Asked Questions and HealthLink Customer Service

Claims Information

Member Access allows you to review your claims history and payment, as well as Explanation of Benefits (EOB) information for past medical treatment.

Overview of Plan Provisions

The website includes important information about your plan: customized benefit summary; utilization and case management programs; a description of your prescription benefits; enrollee rights and responsibilities; preventive health guidelines; and an overview of your health plan's privacy practices.

Find a Doctor

Need to find a participating HealthLink network doctor or hospital? The online locator is easy to use and includes a customizable directory option that allows you to download, save and print a PDF of your personal selection of providers.

From the *Member Access* website, click on the "Provider Locator" tab. You can choose network, provider type and location among many available search options, including advanced options like gender, specialty, last name, zip code and mile radius from your address.

The locator also includes links for further information as well as help tips to guide you through your search.



healthy living programs: resources and support to keep you well

Lifestyle Management – Get Healthy, Stay Healthy

Whether you want to lose weight, eat healthier, exercise more or just feel better, HealthLink's online support system provides the tips and tools to help you succeed. The program tracks progress and rewards you for your participation with great gear like gym bags, headphones and other fitness accessories. Participation is voluntary and doesn't affect your other benefits. To get started go to healthlink.com. From the Member page, click on "State of Illinois CMS" and then select the Lifestyle Management login button.

My Health Assessment (MyHA) is at the heart of the Lifestyle Management Program. It's an interactive questionnaire that analyzes the likelihood of certain health conditions based on your personal lifestyle. This tool identifies and prioritizes health risks according to your information. It can also provide a personalized action plan to help improve your health. *MyHA* is an excellent resource to share with your doctor.

Tobacco Cessation Program provides a personalized quit plan and online community of support. This component also includes a personal coach reachable by phone and nicotine replacement therapy options.

Weight Management Program supports healthy weight management through diet/nutrition education.

Stress Management Program helps identify stress triggers and teaches proven coping techniques.

Physical Activity Program promotes achievable goals through discounted memberships at fitness facilities and other incentives.

Diet and Nutrition Program encourages healthy food and beverage choices for losing pounds and/or maintaining healthy weight.

Wellness Extras – Be a Good Health Care Consumer

HealthLink Open Access offers a wealth of online healthy living resources – educational information and tools available 24 hours a day through the secure *Member Access* website.

Healthy Living is an entertaining, educational website powered by WebMD® that provides easy-to-understand health and wellness information. The website offers mini health assessments, BMI (body mass index) calculator and calorie counter plus current drug alerts and recall information.

SpecialOffers is an online discount program that entitles you to reduced rates on products and services that promote better health and well-being. More than 20 third party vendors provide discounts on services for family & home, fitness & health and vision/hearing/dental.

eHouseCall is HealthLink’s monthly newsletter that features a health and wellness topic appropriate for the whole family.

HLTV Videos are short web-based clips that offer basic guidelines for health care consumers to help improve ongoing health and well-being.

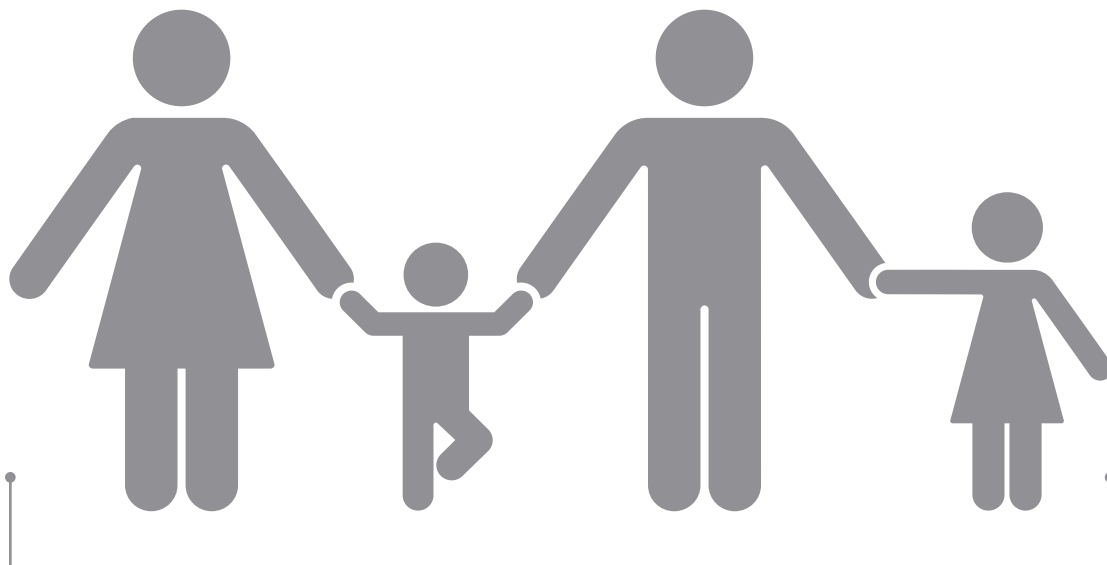
24-Hour Nurse Line allows you to phone and receive health-related information from nurse counselors. The program also includes a 400+ topic taped library of health information.



TLC: The Last Cigarette is the nation’s largest quit smoking community. Online support includes a “quit kit” and action plan.

Preventive Health Guidelines tell when it’s time to schedule routine immunization and/or health screenings. These preventive measures are recommended by the U.S. Preventive Task Force and other health-related agencies.

keep it simple: choose healthlink open access



Medical Care When You Are Sick

Mike and Elaine Wilson see a family doctor in Tier I. The family pediatrician is in Tier II, as is Elaine's OB-GYN. Mike's allergist is a non-HealthLink, Tier III provider. Open Access pays benefits for covered services received from all three Tiers.



healthlink.com Online Resources

HealthLink providers offer the best value. Elaine uses HealthLink's secure *Member Access* website to review explanations of benefits and track claim information, and to find information about the family's benefits.



Healthy Living Programs to Keep You Well

Making healthy living choices can keep a person out of the doctor's office and hospital. Mike uses the Lifestyle Management program to help him quit smoking. 24-Hour Nurse Line provides Elaine answers to questions about health issues.



For More Information

Scan the QR Code with your smartphone's QR Reader. Or you can visit the State of Illinois Health Plan Participants home page of our website at healthlink.com/illinois_index.asp. On the 2011-2012 Open Enrollment panel click the "Learn More" button.

You will find more information about the programs and services you will be eligible to participate in, as well as search for doctors and hospitals in our extensive network.

Need an app to scan the code? Search for "QR code reader" in your app store.

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HealthLink®, Inc., is an Illinois corporation. HealthLink, Inc. is an organizer of independently contracted provider networks, which it makes available by contract to a variety of payors of health benefits, including insurers, third party administrators or employers. HealthLink has no control or right of control over the professional, medical judgment of contracted providers, and is not liable for any acts or failures to act, by contracted providers. HealthLink, Inc. is not an insurance company and has no liability for benefits under benefit plans offered or administered by payors. The doctors, hospitals and other health care professionals that are part of the network organized by HealthLink are independent contractors who exercise independent medical judgment. HealthLink does not practice medicine and has no control or right to control the treatment decision of your doctor or other health care professional. Always consult your physician for appropriate examination, treatment and care recommendations. HealthLink® is a registered trademark of HealthLink, Inc. and a separately incorporated and capitalized subsidiary of WellPoint, Inc.