TIPS FOR HEALTHLINK MEMBERS

1. Lower your medical costs by using Tier I and Tier II Network Providers.

HealthLink Open Access members can use any doctor or hospital they want, but choosing HealthLink network providers from Tier I and Tier II will cost less out-of-pocket. Remember, you can switch providers (and Tiers) any time you wish.

YOUR BEST VALUE: Tier I HealthLink Network Providers

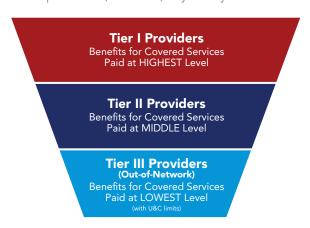
Your health plan pays the highest level of benefits for covered services received from Tier I HealthLink providers. Tier I is your lowest-out-of-pocket cost option.

Tier II HealthLink Network Providers

You'll pay a little more out-of-pocket if you use Tier II HealthLink providers. Your second best value.

Tier III Out-of-Network Providers

Your health plan pays benefits if you go to out-of-network providers but this is your highest out-of-pocket cost option.



Which Tier is your provider in?

Go to the State of Illinois Member Access home page and use the custom provider locator to find out if your provider is Tier I, II or III. Or call HealthLink Customer Service at 800-624-2356. *Then choose your best value!*

2. Planning to have surgery? Get pre-certified!

Your health plan requires pre-certification for certain planned in-patient or out-patient services. This means you and/or your doctor need to receive approval from HealthLink before you have non-emergency surgery. You may pay a penalty if you are not pre-approved.

What surgeries require pre-certification?

For a list of procedures that require pre-approval, visit the State of Illinois home page from healthlink.com. Or call HealthLink Customer Service at 800-624-2356.

3. Double-check that your primary care doctor works with HealthLink network specialists.

Your Tier I or Tier II primary care doctor has agreed to work with participating HealthLink network specialists. To get the most out of your HealthLink Open Access program, make sure any specialist you see is also a participating Tier I or Tier II HealthLink network provider.

Which Tier is your specialist in?

Go to the State of Illinois Member Access home page and use the custom provider locator to find out if your specialist is Tier I, II or III. Or call HealthLink Customer Service at 800-624-2356. *Then choose your best value!*

Need more information?

Call HealthLink Customer Service at 800-624-2356. Phone lines are open from 8:00 a.m. to 5:00 p.m. CST on business days.