

October 5, 2011

Please note that there was an error in the email below. Under "What should I consider if I am a PersonalCare OAP participant who receives care at Christie Clinic?", the 4th item states that Provena Covenant Hospital is not in-network for Health Alliance HMO. This is incorrect. Provena Covenant Hospital is indeed an in-network provider under the Health Alliance HMO plan. We regret this error and any confusion it may have caused.

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October 3, 2011

To: All Benefits-Eligible Faculty and Staff

Re: Health Insurance Special Enrollment Period

The following information will be of interest to employees who are considering whether or not to change health plan coverage during the October 10 to 28, 2011 Special Enrollment Period. Please also read below for information of interest to employees who currently use Christie Clinic and have healthcare coverage provided by PersonalCare HMO or PersonalCare OAP plans.

The only change permitted during this Special Enrollment Period will be to change from one health plan to another health plan. Any changes made during this time will be effective December 1, 2011.

What ALL Participants in ANY healthcare plan should know if you are considering a health plan change during the October Special Enrollment Period:

1. Information sessions are being planned and more information will be forthcoming.
2. During the October Special Enrollment Period, the only change allowable is to your health plan vendor.
 - a. Full-time employees cannot opt in or opt out of coverage, and part-time employees cannot waive or elect coverage.
 - b. No enrollment or changes to Flexible Spending Account are permitted.
3. If you choose to change your health plan carrier, you will be required to meet any and all deductibles under the new health plan, as well as under the prescription drug plan, even if you already met the deductibles under your previous plans.
4. If you change from a plan that uses the MEDCO prescription benefit manager to another plan that also uses MEDCO, you will still need to meet a new prescription deductible. Plans that use MEDCO are HealthLink OAP, Health Alliance Illinois, PersonalCare OAP, and the Quality Care Health Plan (QCHP).
5. Transition Care: Members or dependents who are involved in an on-going course of treatment or who have entered the third trimester of pregnancy should contact their new plan to coordinate the transition of services for treatment under their prior carrier.

**** Special Note regarding Christie Clinics ****

Employees and their dependents who are enrolled in the PersonalCare plans, and who receive care at Christie Clinics, may need to select a new healthcare plan during the Special Enrollment Period. Based on the current information that is available, the PersonalCare contract with Christie Clinic for both its HMO and OAP plans will terminate effective January 1, 2012. Employees in these plans should consider their options carefully.

What should I consider if I am a PersonalCare HMO participant who receives care at Christie Clinic?

1. **October 10 - 28, 2011 Special Enrollment Period** - During this period you have the opportunity to select a new healthcare vendor. If you meet certain criteria, you may also have the opportunity to wait, and select a new healthcare vendor once the PersonalCare and Christie Clinic contract terminates on January 1, 2012.
2. **Qualifying Event** - HMO participants must have a Primary Care Physician. If your Primary Care Physician leaves the HMO network, it is considered a Qualifying Event. This Qualifying Event will allow you to submit a request to change health plans within 60 days of the Qualifying Event date.
 - a. To be eligible for the Qualifying Event provision that will allow you to change health plans, you must meet both of the following criteria: 1) You must be an HMO participant with a Christie Clinic Primary Care Physician ON FILE with PersonalCare, and 2) Your Primary Care Physician ceases participation in the HMO network (i.e., a Christie Clinic physician who no longer accepts PersonalCare HMO insurance).

What should I consider if I am a PersonalCare OAP participant who receives care at Christie Clinic?

1. **October 10 - 28, 2011 Special Enrollment Period** - This will be the ONLY time during which you may change your healthcare plan. After this time, your next opportunity to change plans will be in May 2012 (with change effective in July 2012).
 - a. OAP participants are not required to have a Primary Care Physician; therefore, the Qualifying Event provision DOES NOT APPLY to OAP participants or their dependents.
2. You will need to decide whether or not to stay in the PersonalCare OAP plan. You are encouraged to talk with your physician's business office and/or the various healthcare plans in order to make this decision.
3. **If you choose to stay in the PersonalCare OAP**, effective January 1, 2012 Carle Clinic physicians are Tier 2 and Carle Hospital is Tier 1. Also effective January 1, 2012, Christie Clinic will become a Tier 3 provider under the PersonalCare OAP. Note: Preventative care is not covered under Tier 3.
 - a. See the PersonalCare website for additional medical providers who accept PersonalCare OAP coverage. <http://chcillinois.coventryhealthcare.com/health-care-solutions/our-products/state-of-illinois/index.htm>
4. **If you wish to choose a new health plan**, you have the following choices:
 - a. HealthLink OAP - Christie Clinic doctors and Provena Covenant Hospital are Tier 1 providers.
 - b. Health Alliance HMO - Christie Clinic physicians are in-network, but Provena Covenant Hospital is not in-network under this plan. Carle Foundation Hospital is in-network.

- c. Quality Care Health Plan (QCHP) - Christie Clinic and Provena Covenant Hospital are preferred providers.
- d. See other managed care plans available in your county at <https://nessie.uhr.uillinois.edu/pdf/benefits/statemap.pdf>

If you are a PersonalCare HMO or OAP participant who does NOT use Christie Clinic doctors this does not apply.

** Information about the Christie Clinic situation is based on what is known today and is subject to change. Additional information will be sent if it becomes available. **

Watch NESSIE's home page at <http://nessie.uhr.uillinois.edu/> for the latest news and announcements.

If you have any questions about your benefit plans, please contact your campus UPB Benefits Services office or send email to benefits@uillinois.edu.

UPB Benefits Services - Urbana: 217-333-3111

UPB Benefits Services - Chicago: 312-996-6471

UPB Benefits Services - Springfield: 217-206-7144

UPB Benefits Services (Toll-Free): 866-669-4772, Select Option #1