

# Applying for coverage is simple...

- 1 Choose your plan—CoventryOne<sup>SM</sup> has several plans with different coverage options to meet your needs.
- 2 Fill out an application for every member of the family applying for coverage. Be sure to provide all information and make a copy of the application for your records.
- 3 Scan and send it by **e-mail** to *quotes@coventryone.com* or:

• **By mail**

Individual Sales Department  
PersonalCare, Inc.  
2110 Fox Drive, Suite A  
Champaign, IL 61820

• **By fax**

Individual Sales Department  
217-366-5410

• **Through your broker**

If you need additional information or are ready to apply, talk to your broker or go to **www.coventryone.com** and select “IL” from the drop-down menu under “You’re Covered” on the right-hand side of the page.

Contact your broker today...



## Individual Health Plans



### Why Choose CoventryOne<sup>SM</sup>

Are you self-employed, an entrepreneur, an early retiree, a part-timer, a recent grad or perhaps between jobs? Then **CoventryOne** from PersonalCare has an affordable plan that’s right for you and your family.

- ▶ A wide variety of plan options
- ▶ More than 10,000 participating network providers in Illinois
- ▶ More than 60,000 pharmacies nationwide
- ▶ Valuable extra benefits, including dental, vision and discount programs on additional services

### Choose the Plan that’s right for you

Plan	I want:				
	A set dollar amount for all office visits.	A lower monthly premium in exchange for higher deductibles, copays or coinsurance.	Coverage for a serious illness or an accident.	Savings, and will use generic drugs only for first-dollar prescriptions in order to save money.	Preventive benefits.
Standard	X		X		X
QHDHP		X	X		X
Prime		X	X	X	X
Economy		X	X		

### Important Terms

**Benefit year** — the period during which the total amount of yearly benefits under your coverage is calculated. This period is a calendar year for CoventryOne plans from PersonalCare.


**Coinsurance** — a specified percentage of the charges that you must pay as a condition of the receipt of certain services. Specific coinsurance amounts are listed in the Summary of Benefits.

**Copay** — a specified dollar amount you pay as a condition of the receipt of certain services.

**Deductible** — a fixed dollar amount of covered services that a member must pay in a benefit year before remaining covered services are paid during the benefit year.

# CoventryOne<sup>SM</sup> — Illinois Plans

Our benefit plans are built to fit your unique lifestyle. CoventryOne offers a variety of plans to choose from, as shown below:



This grid displays information on what the member will pay when choosing a CoventryOne plan.

Standard		In-Network Providers								Out-of-Network Providers			Prescription Drug Plan – Retail		
	Plan Name	Office Visit (PCP/Specialist)	Deductible Single	Coinsurance (after deductible)	Emergency Room	Outpatient Surgery	Advanced Imaging	Inpatient Hospital	Out-of-Pocket Max. Single	Deductible Single	Coinsurance (after deductible)	Out-of-Pocket Max. Single	Tier 1	Tier 2	Tier 3
	Highest level of benefits and the security of our lowest out-of-pocket costs.														
	Standard PPO 500	\$35/\$50	\$500	20%	20% after \$100 copay	20%	20%	20%	\$3,000	\$1,000	40%	\$8,000	\$15	\$500 RX ded, then \$40	\$500 RX ded, then \$70
	Standard PPO 1000	\$35/\$50	\$1,000	20%	20% after \$100 copay	20%	20%	20%	\$3,000	\$2,000	40%	\$8,000	\$15 AMD	\$40 AMD	\$70 AMD
	Standard PPO 1750	\$35/\$50	\$1,750	20%	20% after \$100 copay	20%	20%	20%	\$3,000	\$3,500	40%	\$8,000	\$15 AMD	\$40 AMD	\$70 AMD
	Standard PPO 2500*	\$35/\$50	\$2,500	20%	20% after \$100 copay	20%	20%	20%	\$3,000	\$5,000	40%	\$8,000	\$15 AMD	\$40 AMD	\$70 AMD
QHDHP	Standard PPO 5000	\$35/\$50	\$5,000	20%	20% after \$100 copay	20%	20%	20%	\$3,000	\$10,000	40%	\$8,000	\$15 AMD	\$40 AMD	\$70 AMD
	Standard PPO 10,000	\$35/\$50	\$10,000	0%	0% after \$100 copay	0%	0%	0%	\$0	\$20,000	40%	\$8,000	\$15 AMD	\$40 AMD	\$70 AMD
	Strong coverage with the financial flexibility of an optional Health Savings Account (HSAs).														
	QHDHP 2000 100/60	0%	\$2,000	0%	0%	0%	0%	0%	\$3,000	\$4,000	40%	\$8,000	\$15 AMD	\$30 AMD	\$60 AMD
	QHDHP 2500 100/60	0%	\$2,500	0%	0%	0%	0%	0%	\$4,000	\$5,000	40%	\$10,000	\$15 AMD	\$30 AMD	\$60 AMD
Prime	QHDHP 2500 70/60	30%	\$2,500	30%	30%	30%	30%	30%	\$5,800	\$5,000	40%	\$10,000	\$15 AMD	\$30 AMD	\$60 AMD
	QHDHP 5000 100/60	0%	\$5,000	0%	0%	0%	0%	0%	\$5,800	\$10,000	40%	\$15,000	\$15 AMD	\$30 AMD	\$60 AMD
	First-dollar coverage for highly valued benefits such as PCP and OB GYN visits, wellness care and Tier One prescriptions at a competitive price.														
	Prime 1000	\$35/Deductible then \$50^	\$1,000	20%	Deductible then \$250	20%	Deductible then \$150	20%	\$3,500	\$2,000	40%	\$10,000	\$15	\$40 AMD**	\$70 AMD**
Economy	Prime 2500	\$35/Deductible then \$50^	\$2,500	20%	Deductible then \$250	20%	Deductible then \$150	20%	\$3,500	\$5,000	40%	\$10,000	\$15	\$40 AMD**	\$70 AMD**
	Prime 5000	\$35/Deductible then \$50^	\$5,000	20%	Deductible then \$250	20%	Deductible then \$150	20%	\$3,500	\$10,000	40%	\$10,000	\$15	\$40 AMD**	\$70 AMD**
	Hospitalization & surgical coverage at an affordable price.														
	Economy 1000	Not Covered	\$1,000	30%	30% after \$250 copay	30%	40%	30%	\$4,000	\$3,000	40%	\$10,000	Drug Discount Card Available		
	Economy 2000	Not Covered	\$2,000	40%	40% after \$250 copay	40%	40%	40%	\$4,000	Combined with In-Network	50%	\$8,000			
	Economy 2500	Not Covered	\$2,500	30%	30% after \$250 copay	30%	40%	30%	\$4,000	\$7,500	40%	\$10,000			
	Economy 5000	Not Covered	\$5,000	30%	30% after \$250 copay	30%	40%	30%	\$4,000	\$15,000	40%	\$10,000			
	Economy 10,000	Not Covered	\$10,000	30%	30% after \$250 copay	30%	40%	30%	\$4,000	\$30,000	40%	\$10,000			

Notes Regarding Plans

- Lifetime benefit maximum for all plans is \$5 million — EXCEPT for Economy and Prime plans, which are \$2 million. Economy plans also includes \$1 million annual maximum benefit.
- Out-of-Pocket (OOP) maximum does not include copays, only medical deductibles and coinsurance. QHDHP plans — OOP max includes deductibles, copays and coinsurance.
- Family aggregate deductible is 3X the individual deductible; EXCEPT on QHDHPs which equal 2X the individual deductible.
- Family aggregate out-of-pocket maximum is 3X the individual out-of-pocket maximum; EXCEPT on QHDHPs which equal 2X the individual out-of-pocket maximum.
- Calendar year deductible on all plans.

\* Optional maternity rider available; maternity benefits begin 12 months after the effective date.

^ limited to 4 physician office visits per calendar year (In & Out-of-Network and PCP & specialist combined)

AMD: After Medical Deductible

CoventryOne is a health insurance product underwritten and administered by PersonalCare Insurance of Illinois, Inc. This information is a partial description of the benefits and in no way details all of the benefits, limitations, or exclusions of the plan. Please refer to the Certificate of Insurance and applicable Riders to determine exact terms, conditions and scope of coverage, including all exclusions and limitations and defined terms. For information about PersonalCare's service area, please visit [www.coventryone.com](http://www.coventryone.com).

Prescription Drug Tier Level Descriptions

Tier 1: Includes most generic and a few selected OTC (over the counter drugs)

Tier 2: Formulary brand name drugs

Tier 3: Non-Formulary brand name, and a few non-formulary generic drugs. These drugs may have a lower cost alternative on Tier One or Tier Two.

\*\*AMD: \$3,000 maximum prescription benefit for Tier Two through Tier Four.





## Count on **CoventryOne<sup>SM</sup>** For Valuable Extras

**P**ersonalCare is committed to supporting our members' health and wellness. Our quality health plans feature discount programs and services to assist you in staying healthy and living a healthy lifestyle.

### Discounted dental services

When using Heartland Dental Network providers, members can receive 10 percent to 25 percent discounts on services such as cleanings, x-rays, fillings, crowns, bridges and cosmetic dentistry. There are no claim forms to submit, no deductibles or maximums, no waiting periods or monthly premiums.

### Discounted vision services

Improve your health through a routine eye exam and save money on eye care purchases when you use EyeMed Vision Care providers. For just a copay, you can have an eye exam with dilation every 12 months. Save up to 40 percent off retail on frames. Lenses, tints and coatings are available at flat copays.

### Discounted LASIK services

Take advantage of 40-50 percent savings on LASIK vision correction provided by QualSight. Interest-free financing plans of up to three months are available. Call QualSight LASIK at 877-213-3937 or contact them by email at [www.qualsight.com/-coventry](http://www.qualsight.com/-coventry).

### Diabetic savings supply

This mail-order program greatly reduces diabetic supply expenses. There are no annual or lifetime maximums, no claim forms to file, no exclusions and no required pre-authorization required. Simply choose a discount from the website ([www.diabeticsavingsplan.com](http://www.diabeticsavingsplan.com)) or by phone at 866-766-4610 or choose to purchase items individually.

### Prosmile teeth whitening

Brighten up your smile and purchase a dental grade teeth whitening system for as low as \$14.99 (Regular Price \$49.95). Call 1-866-WHITE-30 or visit [www.prosmileusa.com](http://www.prosmileusa.com) to learn more.

### Truhearing digital hearing discounts

USHearingPlan.com saves members as much as 50 percent on high-quality digital hearing instruments and covers most major brands. Benefit packages include a 60-day trial, a 2-year repair warranty, a 1-year loss and damage policy, and a 1-year supply of batteries, shipped directly to your home. To learn more, visit [www.ushearingplan.com](http://www.ushearingplan.com) or call 1-866-292-0641.

### Nutritional Wellness Program

VITAMINSAVINGSPLAN.COM provides top-quality, affordable nutritional products for specific health issues. This FREE program provides discounts of up to 40 percent. Better yet, shipping and handling is free for orders over \$50. For additional information, please call 1-877-900-8482 or visit [www.vitaminsavingsplan.com](http://www.vitaminsavingsplan.com).

Take advantage of coverage  
that goes above and beyond.  
**Apply for CoventryOne today.**





# The Right *One* For You

Health Coverage for Individuals and Families





Take charge of  
your health care.  
Get affordable coverage  
from CoventryOne.<sup>SM</sup>

Whether you need a little coverage or a lot, CoventryOne is right for you with:

- 1 AFFORDABLE PLAN OPTIONS  
THAT MEET YOUR NEEDS
- 2 VALUABLE EXTRAS THAT HELP  
KEEP YOUR COSTS DOWN
- 3 FAST, ACCURATE CLAIM  
PROCESSING
- 4 FRIENDLY, EFFICIENT  
CUSTOMER SERVICE

### **CoventryOne gives you freedom**

CoventryOne has policies that allow you to choose the type of plan you need. We have a wide variety of plans featuring coverage for:

- Doctor's office visits, hospital and outpatient care
- Preventive care for adults and children
- Prescription drugs (including a mail-order program)
- Routine gynecological exams including Pap tests
- Mammograms at no cost to you

With CoventryOne, you have the freedom to see any physician you want. No referrals are needed to see a specialist. If you select in-network providers, you'll enjoy savings on out-of-pocket costs. You can still use out-of-network providers, but you will pay a higher share of the cost. The choice is yours.

# We're right for **YOU** WITH VALUABLE EXTRAS

Coventry*One* goes a step further by offering these additional benefits.

## Savings on extra services

With Coventry*One*, you'll get extra features that you'd normally expect to have only with employer-sponsored health plans, such as:

- Discounts on services and programs typically not covered under health benefit plans
- Health Savings Account offered with Qualified High-Deductible Plan

## Helpful Online Tools

- Secure online access to a wealth of tools and your personal account information through My Online Services<sup>SM</sup> allowing you to:
  - Check claims status
  - Request or print a new ID card
  - Order prescription refills
  - Research costs for drugs, procedures and conditions
  - Compare quality results for providers
  - And much, much more



## Support for your well-being

Coventry is committed to supporting our members' health and wellness. Coventry WellBeing<sup>SM</sup> gives you self-care resources and helps improve your overall well-being. Members have access to a variety of programs including:

- **Online Health Management** – Our program helps individuals of all ages get in shape, eat right and live well. It provides customized fitness, nutrition and life skills plans that are personalized to each member's health status and fitness goals.



- **Health Risk Assessments** – An online Health Risk Assessment tool analyzes responses to questions about health history and lifestyle. Members receive information about conditions they may be at risk for and suggestions on how to reduce or eliminate risks.
- **E-mail Reminders for tests, screenings and immunizations** – It's easy to forget these important preventive services, so Coventry encourages members to sign up online for e-mail reminders about scheduling important screening tests.



# BENEFIT *Basics*

Here is some important information to help you understand your benefits.

## Eligibility

You and your lawful spouse are eligible to apply if you are both under the age of 65 and not eligible for Medicare. All eligible persons must reside in the service area and have been a United States resident for at least six months.

## Dependents

Eligible dependents under the age of 26 (30 if a military veteran) may apply, if they are unmarried. CoventryOne also accepts minor child/children-only applications.

## Your effective date

Your effective date is first day that your CoventryOne benefit coverage begins. That date will be the first of the following month after underwriting approval of your application, unless we receive a written or verbal application withdrawal notice from you. Allow a minimum of 15 days to review and process your application.

DO NOT cancel existing insurance until you have been notified of your acceptance by CoventryOne in writing.

## Network providers

Using participating network providers gives you the highest level of benefits and lower out-of-pocket costs. Network providers will file claims for you. You should not be balance billed for any cost above our negotiated rate. Members who do get balance billed should call Customer Service.

Please note that the continued participation of any provider in the network is not guaranteed.

If you choose to receive care from providers that are not in the PersonalCare network, those claims will be paid at the

out-of-network benefit level. Plus, you could be balance billed for costs that exceed the maximum allowable charge for those particular services.

## Coverage for emergencies

You are covered for emergency care anywhere in the world. You will receive benefit coverage at your in-network benefit levels. If at all possible, please contact your physician as well to ensure he or she can coordinate your care once your condition has stabilized.

## Your rates are guaranteed

Beginning with your effective date, your rates are guaranteed not to change for 12 months as long as you remain in the same area and keep the same benefit plan.

## Pay your monthly premium the easy way

Your CoventryOne monthly premium payments will be withdrawn directly from your checking or savings account on the 10th of each month. Your first premium payment will not be deducted from your bank account until the 10th day of the month following the effective date of coverage.

## Renewing your coverage

Your plan is guaranteed renewable as long as premiums are paid and you and your dependents remain in the service area. We will not change your premium because of claims filed or due to a change in your health since becoming a member. Renewal premiums are based on your original premium, age, gender, area of residence and the type of benefit plan you have.

## Pre-existing conditions

This means the existence of symptoms which would cause an ordinarily prudent person to seek diagnosis, care, or

treatment, or a condition for which medical advice or treatment was recommended by or received from a provider of health care services, within 12 months preceding the effective date of coverage of the insured.

Pre-existing conditions may result in your application being denied, or may affect your premium rate. If you are accepted for coverage, your premium rate will be calculated to include your documented pre-existing conditions. These conditions will be covered under the terms of your Individual Member Contract from the first day you're enrolled unless the condition is specifically waived. You may receive a phone call from a Coventry medical underwriter who will identify himself or herself and will leave a message if you are unavailable.

### Prior authorization

Coventry must be contacted prior to you receiving certain covered services to determine if the services and supplies are medically necessary, and whether the services or supplies are covered under your health benefit plan. Please note that obtaining prior authorization is not a guarantee of coverage for the service or treatment. When you use a participating provider, he or she will obtain prior authorization for you. It is your responsibility to make sure you have obtained prior authorization before receiving care and incurring expenses.

For more information regarding services that require prior authorization, please see the Individual Member Contract.







## IT'S **easy** TO APPLY

### *Here's a checklist of things to consider:*

- ✓ **Select the policy you want.** Refer to the benefit plan information grid found in the back pocket.
- ✓ **Fill out the application for every member of the family that is applying for coverage.**  
Double check to be sure the application is filled out completely. Incomplete information will delay processing.  
Make a photocopy of the documents for your records prior to submitting them.
- ✓ **Submit the completed application.** Your application must be received prior to the effective date you are requesting. Please note that if your application is approved or accepted after the date that coverage is to become effective, the first premium withdrawal may not occur until the following month. When this happens, the first premium withdrawal will be twice the normal monthly premium amount to pay for both the first and second months of coverage.
- ✓ Scan and send it by **e-mail** to [quotes@coventryone.com](mailto:quotes@coventryone.com) or:
  - **By mail**  
Individual Sales Department  
PersonalCare, Inc.  
2110 Fox Drive, Suite A  
Champaign, IL 61820
  - **By fax**  
Individual Sales Department  
217-366-5410
  - **Through your broker**
- ✓ **Carefully read your Evidence of Coverage when you receive it.** The information in this booklet contains summary information only. The actual coverage you receive is conditional on the policy you select and the terms, conditions, limitations and other details contained in the PPO Policy, Description of Coverage and related riders.

If you need answers to specific questions that aren't addressed in these materials, talk to your broker or go to **[www.coventryone.com](http://www.coventryone.com)** and select your state from the drop-down menu under "You're Covered" on the center right-hand side of the page.



**The Right *One***  
**For You**

## The Right *One* For You



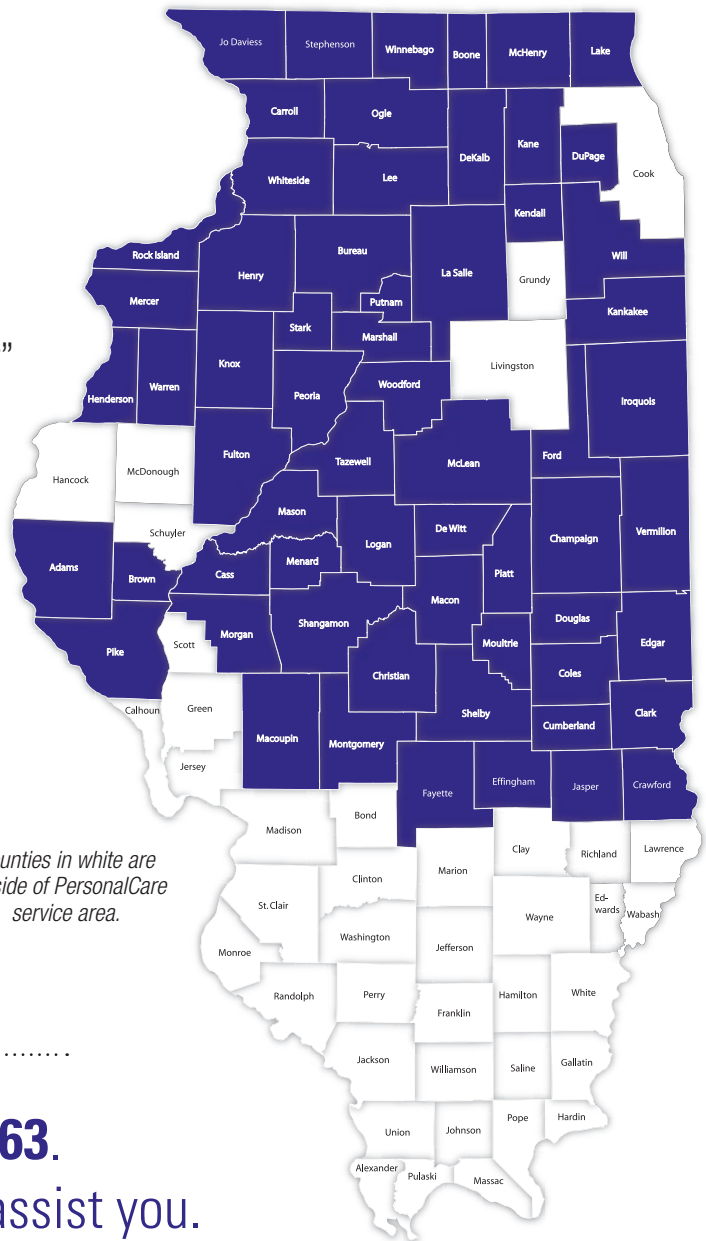
CoventryOne is a health insurance product underwritten and administered by PersonalCare Insurance of Illinois, Inc. This information is a partial description of the benefits and in no way details all of the benefits, limitations, or exclusions of the plan. Please refer to the Certificate of Insurance and applicable Riders to determine exact terms, conditions and scope of coverage, including all exclusions and limitations and defined terms. For information about PersonalCare's service area, please visit [www.coventryone.com](http://www.coventryone.com).



# Provider Network and **Service Area**

The best way to find a participating network provider is to do the following:

- 1 Go to **www.personalcare.org**.
- 2 Select “Individuals and Families” in the middle of the page.
- 3 Scroll down the next page to “Locate a Provider” on the right-hand side of the page.
- 4 Choose the type of provider you are looking for.
- 5 Select “PPO” for the product type.
- 6 Enter your geographical information.



You can also call us at **866-364-5663**.  
A representative will be happy to assist you.