



**Adventist  
Midwest Health**

A Member of Adventist Health System

**Your employees are like family – offer them a better health insurance option.**

## **Adventist Land of Lincoln Health** Insurance Plans for Small Businesses

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Underwritten by **Land of Lincoln Mutual Health Insurance Company**

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Call or visit us online

 844.674.3830

 [keepingyouwell.com/insurance](https://www.keepingyouwell.com/insurance)



## Adventist Land of Lincoln Health Insurance

We take a holistic approach to medicine – including how to pay for it. Introducing Adventist Land of Lincoln Health Plans. Now the health insurance you offer your employees can be covered by a name they already trust for health care. Adventist Midwest Health has always provided outstanding and compassionate care to keep the families that work for you well. Now we're also providing health insurance to keep it all in the family.



Available in these counties

Cook  
DuPage  
Kane

## How It Works

Adventist Land of Lincoln Health plans give you access to two great networks of doctors and hospitals, the Adventist Midwest Health Preferred Partner Network and Land of Lincoln Health's In-Network Providers.<sup>1</sup>

| Adventist Midwest Health Preferred Partner Network             | Land of Lincoln Health In-Network Providers                                    |
|--|--|
| <p>✓ Save the most money by receiving care in this network</p> | <p>✓ Huge network of excellent doctors &amp; hospitals spanning the nation</p> |

<sup>1</sup> Visit [www.keepingyouwell.com/insurance](http://www.keepingyouwell.com/insurance) to view a full list of doctors and hospitals in the Preferred Partner Network and to search the Land of Lincoln Health In-Network Providers. Call 1-844-674-3830 to verify whether or not a doctor or hospital is in-network.

## Why Choose Adventist Land of Lincoln Health Plans

- **Low Premiums:** By working with a non-profit health insurance company, Land of Lincoln Health, we are able to offer these plans for very competitive prices.
- **Excellent Benefits:** Save money if you already get your health care from Adventist Midwest Health or one of our Preferred Partner doctors and hospitals, or would like to do so.
- **Non-Profit:** Revenue from these plans is reinvested into improving benefits and lowering premiums.
- **Member-Focused:** As a company whose board of directors is composed entirely of members, Land of Lincoln Health is truly focused on providing the best health insurance possible.

Save  
**14-35%**  
on Your Health Insurance\*

\*Savings based on comparison between 2015 Adventist Land of Lincoln PPO rates and 2014 Land of Lincoln Health products offered in the same metallic classes.

# Adventist Land of Lincoln Health

## Small Business Health Insurance Highlights

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|  | ADVENTIST LAND OF LINCOLN<br>PLATINUM PPO 250 |                                   |                      | ADVENTIST LAND OF LINCOLN<br>GOLD PPO 500 |                                   |                        | ADVENTIST LAND OF LINCOLN<br>SILVER PPO 3000 |                                     |                        | ADVENTIST LAND OF LINCOLN<br>BRONZE PPO 5000           |                             |                        |
|--|---|-----------------------------------|----------------------|---|-----------------------------------|------------------------|--|-------------------------------------|------------------------|--|-----------------------------|------------------------|
|  | Adventist Preferred<br>Partner Network        | LLH In-Network<br>Providers       | Out-of-Network       | Adventist Preferred<br>Partner Network    | LLH In-Network<br>Providers       | Out-of-Network         | Adventist Preferred<br>Partner Network       | LLH In-Network<br>Providers         | Out-of-Network         | Adventist Preferred<br>Partner Network                 | LLH In-Network<br>Providers | Out-of-Network         |
| <b>Deductible</b><br>(individual/family) <sup>1</sup>            | \$250 / \$500                                 |                                   | \$5,000 / \$10,000   | \$500 / \$1,000                           |                                   | \$6,000 / \$12,000     | \$3,000 / \$6,000                            |                                     | \$10,000 / \$20,000    | \$5,000 / \$10,000                                     |                             | \$15,000 / \$30,000    |
| <b>Coinsurance</b> <sup>2</sup>                                  | 10%   | 40%                               | 50%                  | 20%                                       | 40%                               | 50%                    | 20%  | 45%                                 | 50%                    | 25%  | 50%                         | 50%                    |
| <b>Out of Pocket Maximum</b><br>(individual/family) <sup>3</sup> | \$1,500 / \$3,000                             |                                   | No Max               | \$4,200 / \$8,400                         |                                   | No Max                 | \$6,600 / \$13,200                           |                                     | No Max                 | \$6,600 / \$13,200                                     |                             | No Max                 |
| <b>Primary Care<br/>Physician</b>                                | \$5<br>copay / visit                          | \$40<br>copay / visit             | 50%                  | \$15<br>copay / visit                     | \$45<br>copay / visit             | 50%                    | \$15<br>copay / visit                        | \$60<br>copay / visit               | 50%                    | \$50 copay/visit (first 2<br>visits); then/coinsurance | 50%                         | 50%                    |
| <b>Specialist Visit</b>  | \$20<br>copay / visit                         | \$60<br>copay / visit             | 50%                  | \$50<br>copay / visit                     | \$75<br>copay / visit             | 50%                    | \$50<br>copay / visit                        | \$125<br>copay / visit              | 50%                    | 25%  | 50%                         | 50%                    |
| <b>ER</b>  | \$500<br>copay / visit                        | \$500<br>copay / visit            | \$500<br>copay/visit | \$500<br>copay / visit                    | \$500<br>copay / visit            | \$500<br>copay / visit | \$500<br>copay / visit                       | \$500<br>copay / visit              | \$500<br>copay / visit | \$500<br>copay / visit                                 | \$500<br>copay / visit      | \$500<br>copay / visit |
| <b>Urgent Care</b>   | \$40<br>copay / visit                         | \$40<br>copay / visit             | 50%                  | \$60<br>copay / visit                     | \$60<br>copay / visit             | 50%                    | \$60<br>copay / visit                        | \$60<br>copay / visit               | 50%                    | \$100<br>copay / visit                                 | \$100<br>copay / visit      | 50%                    |
| <b>Inpatient Hospital Stay</b> <sup>4</sup>                      | \$100<br>copay / day first 3 days             | \$550<br>copay / day first 3 days | 50%                  | \$400<br>copay / day first 3 days         | \$900<br>copay / day first 3 days | 50%                    | \$700<br>copay / day first 3 days            | \$1,550<br>copay / day first 3 days | 50%                    | 25%  | 50%                         | 50%                    |
| <b>Outpatient Hospital Services</b> <sup>5</sup>                 | 10%   | 40%                               | 50%                  | 20%                                       | 40%                               | 50%                    | 20%  | 45%                                 | 50%                    | 25%  | 50%                         | 50%                    |
| <b>X-Rays &amp; Labs</b>   | \$0<br>copay / visit                          | \$50<br>copay / visit             | 50%                  | \$25<br>copay / visit                     | \$75<br>copay / visit             | 50%                    | \$30<br>copay / visit                        | \$65<br>copay / visit               | 50%                    | 25%  | 50%                         | 50%                    |
| <b>Physical, Occupational &amp;<br/>Speech Therapy</b>           | \$10<br>copay / visit                         | \$50<br>copay / visit             | 50%                  | \$35<br>copay / visit                     | \$105<br>copay / visit            | 50%                    | \$50<br>copay / visit                        | \$100<br>copay / visit              | 50%                    | 25%  | 50%                         | 50%                    |
| <b>Chiropractic</b>  | 25%   | 25%                               | 50%                  | 30%                                       | 30%                               | 50%                    | 35%  | 35%                                 | 50%                    | 40%  | 40%                         | 50%                    |
| <b>Generic RX</b>  | \$4<br>copay / prescription                   | \$4<br>copay / prescription       | 50%                  | \$5<br>copay / prescription               | \$5<br>copay / prescription       | 50%                    | \$10<br>copay / prescription                 | \$10<br>copay / prescription        | 50%                    | 25%  | 25%                         | 50%                    |
| <b>Preferred Brand RX</b>  | \$25<br>copay / prescription                  | \$25<br>copay / prescription      | 50%                  | \$35<br>copay / prescription              | \$35<br>copay / prescription      | 50%                    | \$35<br>copay / prescription                 | \$35<br>copay / prescription        | 50%                    | 25%  | 25%                         | 50%                    |
| <b>Non-Preferred Brand RX</b>                                    | \$60<br>copay / prescription                  | \$60<br>copay / prescription      | 50%                  | \$75<br>copay / prescription              | \$75<br>copay / prescription      | 50%                    | 20%  | 20%                                 | 50%                    | 25%  | 25%                         | 50%                    |
| <b>Specialty RX</b>  | 10%   | 10%                               | 50%                  | 20%                                       | 20%                               | 50%                    | 20%  | 20%                                 | 50%                    | 25%  | 25%                         | 50%                    |

- Copays are not subject to deductible.** Coinsurances are subject to deductible. The deductible for the Preferred Partner Network and Land of Lincoln Health In-Network Providers is integrated, meaning qualified payments made within either of those networks apply to that single deductible.
- Coinsurance is the percentage paid by member after meeting the deductible.** Percentages shown within this table represent coinsurance amounts and are always subject to the deductible. Land of Lincoln Health is responsible for the remainder of the covered services.
- Out of pocket maximum is the most you will ever have to pay in the plan year for covered services under a specific plan.** Deductibles, coinsurance and copays in either the Preferred Partner Network or with Land of Lincoln Health In-Network Providers all apply to your out of pocket maximum.

<sup>4</sup> Includes room and board and some other additional charges. After the first three days of copays, Land of Lincoln Health pays 100% of covered services for that hospital stay. Includes services provided for mental/behavioral health and substance use disorders.

<sup>5</sup> May include an outpatient clinic or same-day surgery center. Also includes services provided for mental/behavioral health and substance use disorders. All Prescription Drug Benefits listed are for a 34-day supply. Copay for 90-day mail order prescriptions is 2½ times the 34-day retail copay. Coinsurance for mail order is the same as retail. To help you save money, mail order is mandatory after the first three retail fills.

Adventist Midwest is offering the individual and family health insurance plans described herein in conjunction with Land of Lincoln Mutual Health Insurance Company ("Land of Lincoln Health"). This brochure is distributed for marketing purposes and is not your certificate of insurance coverage. Some health care services will require precertification. If there is any difference between this brochure and the certificate of coverage, the provisions of the certificate of coverage will control. For more information on Adventist Midwest call 844-674-3830 or visit [keepingyouwell.com/insurance](http://keepingyouwell.com/insurance). All Small Group and Individual Plans sold through the Marketplace are considered QHPs (Qualified Health Plans) as determined by the Affordable Care Act.

# Adventist Land of Lincoln Health

## Individual Insurance Plans for Small Businesses

Underwritten by **Land of Lincoln Mutual Health Insurance Company**



### Adventist Hinsdale Hospital

120 N. Oak St.  
Hinsdale, Illinois 60521  
630.856.9000

### Adventist La Grange Memorial Hospital

5101 S. Willow Springs Rd.  
La Grange, Illinois 60525  
708.245.9000

### Adventist Bolingbrook Hospital

500 Remington Blvd.  
Bolingbrook, IL 60440  
630.312.5000

### Adventist GlenOaks Hospital

701 Winthrop Ave.  
Glendale Heights, IL 60139  
630.545.8000

**Adventist Health Network** is a physician led and physician driven clinically integrated network with more than 800 physicians - primary care physicians and specialists. Call 630.312.7000 for more information.



Save **14-35%** on your insurance premiums

Call or visit us online

 844.674.3830

 [keepingyouwell.com/insurance](https://keepingyouwell.com/insurance)