

Valuable Extras



To help plan participants be their best, we offer these helpful extras at no cost to them.*



Money-saving pharmacy programs



24-hour Anytime Nurse Line



Disease management programs



Treatment Cost Calculator to compare prices



Rally, our online wellness tool



Fitness discounts

*Some extras might be add-on plan features for the employer. Ask your IERMP representative if you have questions.



Participants can also log in to YourHealthAlliance.org to search their network, order ID cards, check the status of claims and more.



Build a Better Future with IERMP



The Illinois Educators Risk Management Program (IERMP) is an organization of Central Illinois schools that banded together to ensure access to affordable healthcare solutions and support. IERMP helps manage risk to better control rising healthcare costs.





The goal is to create greater buying power and more renewal stability.



Why Self-Funding

- ▶ **Employers choose self-funded plans for several reasons.**
 - Employers control the health plan cash reserves, allowing them to maximize interest income and improve their chances to save money overall.
 - Risk charges, insurance company reserves and most premium taxes are avoided.
 - Health Alliance provides you with clear reports and documentation of how every dollar is spent. This gives you all the information you need to manage the plan effectively.

Plan Options

- ▶ **Health Alliance offers affordable and comprehensive plans for employers and individuals, from Fortune 500 giants to family-owned businesses. Through IERMP, you will be able to choose from several of the plan options below.**

PPO (Preferred Provider Organization)

Health Alliance PPO plans allow freedom of choice in visiting doctors and hospitals. Although PPO plan participants can see any doctor, staying in-network ensures coverage at the highest benefit level.

POS-C (Point of Service-Copayment)

Health Alliance POS-C plans offer comprehensive HMO benefits for in-network care and indemnity coverage for out-of-network services. Plan participants determine their coverage at the "point of service," or when they choose a doctor, clinic or hospital and receive services.

HDHP (High-Deductible Health Plan)

An HDHP plan is a type of PPO plan but with higher out-of-pocket costs and lower monthly premiums than a traditional PPO. It can be paired with a health savings account.

Illinois Educators Risk Management Program (IERMP)

- ▶ IERMP is a specialized health insurance management program for school districts, colleges, regional superintendent offices and special education co-ops. The goal is to create greater buying power and more renewal stability by combining membership from multiple educational organizations. The plan is administered on a self-funded basis but paired with reinsurance to minimize overall risk. Under this arrangement, the member groups will have more control and can avoid many of the ACA mandates.

Program Administrator

- ▶ Loman-Ray Insurance Group, Inc. delivers quality insurance solutions to people in Illinois and Indiana, specializing in auto, home, commercial, group and individual health, farm and federal crop insurance coverage. Its trusted insurance professionals help clients find a policy to fit their needs and to protect the people and things that are important to them.

Health Plan Administrator

- ▶ Health Alliance, well-known throughout the state for high-quality care and excellent service, coordinates essential services, including claims administration, medical management, provider network access and pharmacy benefits for IERMP. The integrated communications and processes in these key areas help set Health Alliance apart from other plan administrators that employ less effective, piecemeal approaches.

Health Alliance has a large network of doctors, hospitals and clinics that must meet a high standard of care to be considered for participation. This helps ensure plan participants get top-notch care, and competitive provider contracts mean they get it at the best possible price.

