

Valuable Extras

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



Money-saving pharmacy programs



24-hour Anytime Nurse Line



Disease management programs



Treatment Cost Calculator to compare prices



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.

For more information, please contact Loman-Ray Insurance Group, LLC. at 866-551-5100

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 lessen overall risk. This helps member groups have more control and avoid many of the ACA mandates.

Program Administrator

Loman-Ray Insurance Group, LLC. offers quality insurance solutions in Illinois and Indiana, specializing in auto, home, commercial, group, individual, farm and federal crop insurance coverage. Their trusted insurance professionals help clients find plans that best fit their needs.

Health Plan Administrator

Health Alliance™ coordinates essential services including claims administration, medical management, provider network access and pharmacy benefits for IERMP. Connecting these key areas helps set Health Alliance apart from other plan administrators that use separate processes.

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 at the best possible price.

Why Self-Funding

Employers choose self-funded plans for several reasons.

- Employers control the health plan cash reserves, helping them increase interest income and save money.
- Risk charges, insurance company reserves and most premium taxes are avoided.
- Health Alliance reports how every dollar is spent, which is used to manage the plan effectively.

Plan Options

Health Alliance offers affordable and comprehensive plans for employers and individuals.

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.

POS-C+ (Point of Service-Copayment Plus)

With POS-C+, coverage is still determined at the point of service, and comprehensive HMO benefits for in-network care and indemnity coverage for out-of-network services still apply. For in-network specialty care, doctors refer to in-network specialists. Specialty care received without a referral or from an out-of-network provider is covered at the lower (indemnity) level.

HDHP (High-Deductible Health Plan)

An HDHP 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 (HSA)