

Justice (2)  
Hope Trust

# HOPE TRUST<sup>®</sup>

## Health Options for Public Entities

### About the HOPE Trust

The HOPE Trust is in its 13<sup>th</sup> year of providing health benefits to county, school district, city, village, and other local government employees throughout the State of Illinois.

Originally formed by four founding counties looking for an alternative to standard commercial insurance policies and self-insured health plans, the HOPE Trust is an intergovernmental pool in which participating employers join together to reduce administrative burdens and to spread the risk of claims more broadly than if they participated in the market alone.

The HOPE Trust provides exceptional health benefits with a goal of achieving cost stability and savings for its participating employers and employees for many years to come. The HOPE Trust Health Care Plan is sponsored by the employers participating in the Health Options for Public Entities Joint Self-Insurance Risk Pool Association, with Snedeker Risk Management (SRM) as the designated Plan Administrator.

### Notable Highlights

- Each participating employer is represented on the Board of Directors (With 5 employer representatives serving as the Executive Board)
- 99% retention since inception
- Average cost of coverage per employee is well below national average for similar benefits
- Nearly all annual rate changes have been single digit percentages
- Discretionary dividends may be paid to participating employers when authorized by Executive Board
- Free member access to in-house clinical team for medical and Rx assistance and proactive management of complex conditions and care
- Wide range of available plan options (including dual choice and Health Savings Account (HSA)-compatible qualified high deductible health plans) with available no-cost administration of paired Health Reimbursement Arrangements (HRAs) and employer risk-sharing layers.
- Significant range of choices available for hospitals, doctors, and other medical providers
- Innovative plan designs and cost control measures ensure employees experience some of the lowest out-of-pocket health care expenses in the market, *including* \$0 out-of-pocket in many circumstances

### Executive Board and Officers

Chairman  
Vice-Chairman & Secretary  
Treasurer

Jim Sheppard (Pike County Board)  
Liz Hunter (Jackson County Treasurer)  
Chet Esther (Schuyler County Board)  
Tom Robinson (Lawrence County Board)  
Janet Will (Wabash County Clerk)

**Ask SRM today about joining the HOPE Trust  
and its nearly 30 participating employers and around 5,000 covered members!**



**Snedeker Risk Management**  
Plan Administrator for the HOPE Trust Health Care Plan  
www.clientsadvocate.com | 800.331.0546

## Join Our Family of Clients Today!

Alexander County  
City of Anna  
Anna-Jonesboro Water Comm.  
Village of Ashland  
Village of Bath  
Bond County <sup>HT</sup>  
Bond County CUSD #2 <sup>HT</sup>  
Carbondale Township  
Cass County <sup>HT</sup>  
Cass Co. Health Dept. <sup>HT</sup>  
Cass Co. Mental Health Dept. <sup>HT</sup>  
Christian County <sup>HT</sup>  
Clay County <sup>HT</sup>  
Clay County Hospital  
Crawford County <sup>HT</sup>  
Cumberland County <sup>HT</sup>  
Edwards County  
Fayette County  
Franklin Co. 2<sup>nd</sup> Cir. Prob. & Ct. Svcs. <sup>HT</sup>  
Hamilton County  
Hamilton County Water District  
City of Havana <sup>HT</sup>  
Havana Rural Fire Prot. Dist.  
Jackson County <sup>HT</sup>  
Jasper County <sup>HT</sup>  
Johnson County <sup>HT</sup>  
Lawrence County <sup>HT</sup>  
City of Lewistown  
Village of Louisville <sup>HT</sup>  
Mason County  
Mason District Hospital  
City of McLeansboro <sup>HT</sup>  
Menard County <sup>HT</sup>  
Menard Rural Water Co-op  
Mercer County  
Morgan County  
Mount Vernon Township High School <sup>HT</sup>  
City of Newton  
North Clay CUSD #25  
Village of North Pekin <sup>HT</sup>  
Perry County  
Perry Co. Housing Authority <sup>HT</sup>  
City of Petersburg  
Pike County <sup>HT</sup>  
Pulaski County <sup>HT</sup>  
Quincy Public Schools Dist. # 172 <sup>HT</sup>  
Randolph County  
Reg'l Office of Educ. #30  
Richland County  
Village of Roanoke  
Schuyler County <sup>HT</sup>  
Union County <sup>HT</sup>  
City of Virginia  
Wabash County <sup>HT</sup>  
Wade Comm. Fire Prot. Dist.  
Wayne County <sup>HT</sup>  
White County  
Williamson County <sup>HT</sup>  
Woodford County

<sup>HT</sup> HOPE TRUST Participating Employer





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## Health Options for Public Entities

### \*\*\* HOPE Trust Member Resource \*\*\*

Members of the HOPE Trust Health Care Plan have access to a clinical team consisting of licensed professionals, including registered nurses and a pharmacist, with the over-arching goal of connecting our members with quality healthcare at affordable prices. The HOPE Trust clinical team is here to support our members with the following:

- Help members evaluate care options to know the impact of their choices on their overall healthcare spend.
  - Example: Using **Preferred Providers** can **eliminate or greatly lower** out-of-pocket spend.
- Support members in locating contracted provider options for the care they need.
- Assist members with their plan selection to ensure their coverage will meet their healthcare needs.
- Build and promote programs which encourage health and wellness among members.
- Secure direct contracts with providers and facilities to ensure members have ample and quality options to seek health care.
- Foster strong provider relations to improve both member and provider experience with the HOPE Trust Health Care Plan.

Frequently asked questions could include, but not limited to:

- Can my family and I save money on our yearly healthcare spend by utilizing the HOPE Trust network of **Preferred Providers**?
- What are my **Preferred Provider** options for the care I need?
- Is my doctor or facility in our network of contracted providers?
- Is the service my provider recommends covered under my plan?
- Is the medication my provider prescribed covered and are there any special provisions that we need to aware of? (i.e., pre-certification, step therapy, etc.)
- My healthcare needs are very complicated, what plan is going to work best me and/or my family?

*If you wish to set up a time for a meeting or conference call to take a deeper look at your specific healthcare needs and goals, please feel free to reach out via phone or email.*

#### **HOPE Trust Clinical Director**

Sarah Brockhouse, PharmD  
(800) 331-0546  
[sarah@clientsadvocate.com](mailto:sarah@clientsadvocate.com)

#### **HOPE Trust Director of Nursing**

Leah Wilson, BSN RN  
(800) 331-0546  
[leah@clientsadvocate.com](mailto:leah@clientsadvocate.com)



*Plan Administrator for the HOPE Trust Healthcare Plan*

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## Health Options for Public Entities

### Health Care Plan

## HOPE 500 OPTION

Effective January 1, 2024

### BENEFIT HIGHLIGHTS

Basic Group Term Life and AD&D Insurance	\$15,000 for each covered active employee/official Reductions in benefit for those age 65 and up
Provider Access <i>Map directory available via online participant account (paper directory also available)</i>	HOPE Trust Direct Contract Network with Patient Advocacy Team (PAT)

MAJOR MEDICAL PLAN	Provider Type		
	Preferred	Standard	Out-of-Contract
Lifetime Benefit Maximum	Unlimited		
Individual Deductible	\$0	\$500	
Family Deductible	\$0	\$1,500	
Individual Out-of-Pocket (OOP) Limit (includes medical deductible & medical co-insurance)	\$0	\$1,000	Unlimited
Family Out-of-Pocket (OOP) Limit (includes medical deductible & medical co-insurance)	\$0	\$3,000	Unlimited
<b>After deductible (if applicable), you pay:</b>			
Physician Office Visit (OV)	\$0 (deductible n/a)		50% (OOP n/a)
Preventive Services	0% (deductible n/a)		50% (OOP n/a)
Chiropractic Services (40 visits maximum per year)	0%	20%	50% (OOP n/a)
Physician/Surgeon/Practitioner & Non-Facility Ancillary Provider Services	0%	20%	50% (OOP n/a)
Facility Services (Hospital, Lab, Surgery Center, Ambulance)	0%	20%	50% (OOP n/a)

Prescription Drug Program	Prescription drugs not subject to deductible.		
Preventive Drugs (& PAT Rx Program Drugs)	\$0		Member Reimbursed at Discounted Cost (Less Penalty of 25% of Cost for Out-of-Network Pharmacies)
Generic Drugs	n/a	\$7	
Formulary Brand Drugs	n/a	\$30	
Non-Formulary Brand Drugs	n/a	\$45	
Specialty Drugs	n/a	20%	
90-Day Supply of Maintenance Drugs	n/a	\$14/\$60/\$90	
Prescription Drug Out-of-Pocket (OOP) Limit (includes drug co-pays & drug co-insurance)	\$2,750 per person		

### HEALTH REIMBURSEMENT PLAN (HRP) (Alternative Benefit)

Reimbursement for In-Network Deductible, Co-insurance, & Co-pay Expenses Incurred Under Other Group Medical or Prescription Drug Plan <i>(HRP also available on an optional basis for individuals enrolled in Medicare Parts A, B, &amp; D)</i>	100% reimbursement (no dollar limit)	Out-of-Network Expenses Not Reimbursable
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*This document contains benefit highlights only. You should review the Summary Plan Description (SPD) for complete benefits, limitations, and exclusions.*

The HOPE Trust Health Care Plan is Sponsored by the HOPE Joint Self-Insurance Risk Pool Association

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## Health Options for Public Entities

### Health Care Plan

## HOPE 4000 QHDHP OPTION

Effective January 1, 2024

### BENEFIT HIGHLIGHTS

Basic Group Term Life and AD&D Insurance	\$15,000 for each covered active employee/official Reductions in benefit for those age 65 and up
Provider Access <i>Map directory available via online participant account (paper directory also available)</i>	HOPE Trust Direct Contract Network with Patient Advocacy Team (PAT)

MAJOR MEDICAL PLAN (QHDHP/HSA-Compatible)	Provider Type		
	Preferred	Standard	Out-of-Contract
Lifetime Benefit Maximum	Unlimited		
Individual Deductible	\$1,600	\$4,000	
Family Deductible	\$3,200 (aggregate)	\$8,000	
Individual Out-of-Pocket (OOP) Limit (includes medical deductible & medical co-insurance)	\$1,600	\$4,000	Unlimited
Family Out-of-Pocket (OOP) Limit (includes medical deductible & medical co-insurance)	\$3,200 (aggregate)	\$8,000	Unlimited

*Preferred, Standard, & Out-of-Contract expenses will be applied equally to the satisfaction of Preferred and Standard/Out-of-Contract Deductibles.  
Preferred & Standard expenses will be applied equally to the satisfaction of Preferred and Standard OOP Limits.*

**After deductible (if applicable), you pay:**

Physician Office Visit (OV)	\$0	50% (OOP n/a)
Preventive Services	0% (deductible n/a)	50% (OOP n/a)
Chiropractic Services (40 visits maximum per year)	0%	50% (OOP n/a)
Physician/Surgeon/Practitioner & Non-Facility Ancillary Provider Services	0%	50% (OOP n/a)
Facility Services (Hospital, Lab, Surgery Center, Ambulance)	0%	50% (OOP n/a)

#### Prescription Drug Program

**Prescription drugs subject to shared medical/Rx deductible.**

PAT Rx Program Drugs	0%	n/a	Member Reimbursed at Discounted Cost (Less Penalty of 25% of Cost for Out-of-Network Pharmacies)
Preventive Drugs	0% (deductible n/a)		
Generic Drugs	n/a	0%	
Formulary Brand Drugs	n/a	0%	
Non-Formulary Brand Drugs	n/a	0%	
Specialty Drugs	n/a	0%	
90-Day Supply of Maintenance Drugs	n/a	0%	
Prescription Drug Out-of-Pocket (OOP) Limit	Included in Medical OOP		

#### HEALTH REIMBURSEMENT PLAN (HRP) (Alternative Benefit)

Reimbursement for In-Network Deductible, Co-insurance, & Co-pay Expenses Incurred Under Other Group Medical or Prescription Drug Plan <i>(HRP also available on an optional basis for individuals enrolled in Medicare Parts A, B, &amp; D)</i>	100% reimbursement (no dollar limit)	Out-of-Network Expenses Not Reimbursable
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Health Options for Public Entities

## SAVE MONEY & MAXIMIZE YOUR BENEFITS with the Health Reimbursement Plan (HRP)!

Do you have **other group health insurance** (or Medicare Parts A, B, & D) or can you enroll in other coverage (such as through a spouse's employer)?

If you answered yes, you may be able to have **medical and prescription drug deductibles, co-insurance, and co-pays reimbursed to you at 100%** with no annual dollar limit.

Not only can you be reimbursed on claims for *you*, but **you can add your dependent spouse and/or child(ren)** who are covered under your other health insurance coverage to your HRP coverage as well. Verify with your employer the cost of taking the HRP.

Now, the details:

- Employees *already enrolled* in other employer-sponsored group medical coverage should be enrolled in the HRP when covered through the HOPE Trust.
- If you involuntarily lose the other group coverage while enrolled in the HRP, you may immediately switch back to a HOPE Trust major medical plan as long as you make the request within 30 days of losing the other coverage.
- An employee who changes to the HRP may enroll his or her otherwise eligible dependent spouse and/or children in the HRP effective upon such change as long as enrollment of such dependents is requested no later than 30 days after the effective date of your HRP coverage.
- The HRP reimburses expenses classified by your other group health insurance as deductibles, co-insurance, and co-pays incurred under that other plan's in-network medical providers and pharmacies. (*Non-covered or out-of-network expenses, dental and vision plan expenses, etc. are not reimbursable by the HRP.*)
- Reimbursement requires submission to the designated claims administrator a completed HRP Claim Form along with copies of Explanations of Benefits (EOBs) associated with claims processed by your other group health insurance and/or detailed receipts from your pharmacy.
- All HRP reimbursement requests must be filed with the designated claims administrator no later than 365 days following the end of the calendar year in which the claim was incurred.
- The HRP is not considered a Medigap policy (Medicare Supplement Health Insurance) and thus will not serve as creditable coverage in the event you later wish to enroll in a Medigap policy immediately after being covered by the HRP.
- Some individuals may *also* be deemed eligible for the HRP *plus Premiums Program* based on expected future claims, which would provide for the benefits above *plus* reimbursement of premiums associated with the other health insurance coverage.

**GET STARTED TODAY**  
**Ask your employer about enrolling in the HRP!**



# HOPE TRUST®

## Health Options for Public Entities

### 2024 HOPE Trust Direct Contract Network

HOPE Trust Direct Contract Network is a medical provider network for HOPE Trust participating employer groups and their members, with tiered benefits based on a provider's classification as Preferred, Standard, or Out-of-Contract.

#### ❖ Preferred Providers ❖

Claims for covered services billed by Preferred Providers are subject to \$0 member deductible and out-of-pocket expense (except for members covered by a qualified high deductible health plan (QHDHP), where deductible and out-of-pocket expense is instead significantly *reduced*; see your Summary Plan Description (SPD) or Summary of Benefits and Coverage (SBC) for more details).

- ❖ 180 Medical (mail order)
- ❖ A to Z Pediatrics
- ❖ Across All Ages Physical Therapy
- ❖ Active Brand Counseling
- ❖ Active Edge Chiropractic & Rehab
- ❖ Advance Physical Therapy
- ❖ Advanced Diabetes Supply (mail order)
- ❖ Advanced Dermatology of Southeast Missouri
- ❖ Advanced Eyecare of Taylorville
- ❖ Advanced Kidney Institute
- ❖ Advanced Surgical Technology
- ❖ Advanced Urologic Surgeons
- ❖ Aeroflow Health (mail order)
- ❖ Affinity Family Health & Wellness
- ❖ Agape Christian Counseling
- ❖ Allergy, Asthma & Immunology Center
- ❖ Allied Physicians & Rehab of Southern Illinois
- ❖ Alpha Home Health Care
- ❖ Anderson Hospital
- ❖ Anderson Medical Group
- ❖ Anderson Surgery Center
- ❖ Andrews Chiropractic
- ❖ ApexNetwork Physical Therapy
- ❖ Asbery and Associates
- ❖ Ascension
  - St. Vincent Evansville
  - St. Vincent Neighborhood Hospital
  - Peyton Manning Children's Hospital
- ❖ Ascension Medical Group
- ❖ Athletico
- ❖ ATI Physical Therapy
- ❖ Atwood Medical
- ❖ Back and Body Works
- ❖ Bard & Didriksen Pediatrics
- ❖ Bartlow Counseling Center
- ❖ Bergbower Chiropractic
- ❖ Beardstown Therapy Clinic
- ❖ Becky Hart, LCSW
- ❖ Behavioral Health Center of Illinois (Springfield)
- ❖ Better Hearing Solutions (Greenville/Litchfield/Highland, IL)
- ❖ Be Well Therapy Center
- ❖ BioTel Heart (cardiac monitoring)
- ❖ Blessing Health System
  - Blessing Hospital
  - Illini Community Hospital
- ❖ Blessing Health Hannibal
- ❖ Blessing Physician Services
- ❖ Bloomington Eye Institute
- ❖ Bluegrass Medical Associates
- ❖ Borrowman Chiropractic
- ❖ Brentwood Family Chiropractic
- ❖ BrightWay Imaging
- ❖ Budstick Counseling & Psychotherapy Services
- ❖ Cancer Care Specialists of Central Illinois
- ❖ Cape Girardeau Surgical Clinic

- ❖ Cape Girardeau Urology Associates
- ❖ Cape Radiology
- ❖ Caring Counseling Ministries
- ❖ Carle Health Peoria (formerly UnityPoint Health)
  - Methodist Hospital
  - Pekin Hospital
  - Proctor Hospital
- ❖ Carle Health Peoria Clinics (formerly UnityPoint Clinics)
- ❖ Carrie Ackerman, LCSW
- ❖ Cedar Court Imaging
- ❖ Central Counties Health Centers
- ❖ Central Illinois Associates
- ❖ Central Illinois Urgent Care
- ❖ Chiropractic Works
- ❖ Chit Chat Therapy
- ❖ Christian County Chiropractic Center
- ❖ Christopher Rural Health Planning Corp
- ❖ Clarkson Eyecare
- ❖ Clay County Hospital
- ❖ Clay County Medical Clinics
- ❖ Cologuard (Exact Sciences)
- ❖ Commonwealth Pain & Spine
- ❖ Community Eye Care
- ❖ Community Hope and Recovery Center
- ❖ Compass Community Counseling
- ❖ Compassion Dynamic
- ❖ Complete Family Medicine
- ❖ Connections Family Counseling
- ❖ Cornerstone (Quincy, IL)
- ❖ Cornerstone DPC (Dr. Scott Sieberg – DPC)
- ❖ Crawford Memorial Hospital
- ❖ Crawford Memorial Rural Health Clinics
- ❖ Created for Motion
- ❖ Crossroads Community Hospital
- ❖ Curry Chiropractic
- ❖ Dalla Riva and Hulslen OB/GYN
- ❖ Deaconess
  - Gateway Hospital
  - Henderson Hospital
  - Midtown Hospital
  - Cross Pointe
  - The Heart Hospital
  - The Women's Hospital
  - Encompass Health Rehabilitation Hospital
- ❖ Deaconess Clinics
- ❖ Deaconess Specialty Physicians
- ❖ Decatur Neurological Associates
- ❖ Deeper Roots Counseling
- ❖ Denman Direct
- ❖ Dermatology & Mohs Surgery Institute
- ❖ Diagnostic Imaging Center of Carterville
- ❖ Digestive Care Center
- ❖ Direct Medical, Inc
- ❖ Distinctive Dermatology
- ❖ Diversified Rehab
- ❖ Dixon Chiropractic Center
- ❖ Doctor's Park Surgery Center
- ❖ Donald Doty, PhD
- ❖ Dr. Anad Salem (family medicine)
- ❖ Dr. Bharat Patel (cardiologist)
- ❖ Dr. Christina Midkiff (OB/GYN)
- ❖ Dr. David Rotman (family medicine)
- ❖ Dr. Evan Belfer (family medicine)
- ❖ Dr. James Lawler (internal medicine)
- ❖ Dr. Mark Morrison (gynecologist)
- ❖ Dr. Michael Elliott (family medicine)
- ❖ Dr. Michael Gadson (psychiatrist)
- ❖ Dr. Michael Lawler (internal medicine)
- ❖ Dr. Paul Morrison (OB/GYN)
- ❖ Dr. Peter Russotto (podiatrist)
- ❖ Dr. Ruben Boyajian (surgeon)
- ❖ Dr. Timothy Graham (podiatrist)
- ❖ Dynamic Health Chiropractic
- ❖ Eat Practical
- ❖ Edwardsville Ambulatory Surgery Center
- ❖ Edwardsville Imaging Center
- ❖ Effingham Express Care
- ❖ Effingham Obstetrics and Gynecology
- ❖ Effingham Ophthalmology Associates
- ❖ Effingham Surgical Center
- ❖ Effingham Urology Associates
- ❖ Elevate Therapy & Performance
- ❖ Evansville Surgical Associates
- ❖ Express Care of Mt. Vernon
- ❖ Eye Care Consultants
- ❖ Eye Care Consultants Surgery Center
- ❖ Eye of Illinois Surgery Center
- ❖ Fairfield Memorial Hospital
- ❖ Family Care Associates
- ❖ Family Chiropractic & Wellness Center
- ❖ Family Eye Care (Quincy, IL)
- ❖ Feddes Chiropractic
- ❖ Feet First Podiatry
- ❖ Finding the Forest
- ❖ First Choice Physical Therapy
- ❖ Fitness Designs Physical Therapy
- ❖ Flannagan Plastic Surgery



- ❖ Foot & Ankle Center of Illinois
- ❖ Fritschle Chiropractic
- ❖ Gailey Eye Clinic
- ❖ Gailey Eye Surgery – Decatur
- ❖ Gastroenterology Care (Dr. Kishore Maganty)
- ❖ Gastroenterology Care of Southern Illinois
- ❖ Gateway Medical Group
- ❖ Gateway Regional Medical Center
- ❖ Gem City Chiropractic (Dr. Becky Grimm)
- ❖ Gholson Chiropractic
- ❖ Good Samaritan Hospital (Vincennes, IN)
- ❖ Good Samaritan Clinics (Vincennes, IN)
- ❖ Good Samaritan Family Health Clinic (Vincennes)
- ❖ Good Samaritan Surgery Center (Mt. Vernon, IL)
- ❖ Great Oak Counseling
- ❖ Greenville Family Medicine
- ❖ Greenville Family Practice
- ❖ Greenville Rehab & Pain Clinic
- ❖ Hannibal Regional Hospital
- ❖ Hannibal Regional Medical Group
- ❖ Healing Hearts Family Counseling
- ❖ Health Departments
  - Adams County
  - Bond County
  - Cass County
  - Christian County
  - Clay County
  - Crawford County
  - Cumberland County
  - Edwards County
  - Egyptian
  - Franklin-Williamson Bi-County
  - Jackson County
  - Jasper County
  - Lawrence County
  - Macoupin County
  - Mason County
  - Perry County
  - Pike County
  - Schuyler County
  - Southern 7
  - Wabash County
  - Wayne County
  - Woodford County
- ❖ Heartland Pediatric Clinic – Marion, IL
- ❖ Heartland Regional Medical Center
- ❖ Heartland Regional Medical Group
- ❖ Heartland Surgery, LLC / Dr. Clay DeMattei
- ❖ Heartland Women’s Healthcare
- ❖ Hepp Chiropractic
- ❖ Horizon Healthcare (Fairfield Memorial Clinics)
- ❖ Hospice of Southern Illinois
- ❖ Hospital Sisters Health System (HSHS)
  - St. John’s Hospital – Springfield
  - St. John’s Children’s Hospital
  - St. Mary’s Hospital – Decatur
  - Good Shepherd Hospital – Shelbyville
  - St. Anthony’s Hospital – Effingham
  - St. Francis Hospital – Litchfield
  - Holy Family Hospital – Greenville
  - St. Joseph’s Hospital – Highland
  - St. Joseph’s Hospital – Breese
  - St. Elizabeth’s Hospital – O’Fallon
- ❖ HSHS Medical Group
- ❖ Ideal Eye Surgery
- ❖ Illini Health Services (Durable Medical Equipment)
- ❖ Illinois CancerCare
- ❖ Infectious Diseases Associates (Paducah, KY)
- ❖ Integrated Health of Southern Illinois
- ❖ Interventional Pain Consultants – MetroEast area
- ❖ Interventional Pain Medicine – Dr. Naheed Bashir
- ❖ Integrated Medical Group
- ❖ Jackson Health
- ❖ Jill Hall (Behavior Analyst)
- ❖ Jodie Kennedy, MSW, LCSW
- ❖ Joint Active Systems
- ❖ J. Phyllis Women’s Specialties
- ❖ Kathalynas Spine, Sport, and Rehabilitation
- ❖ Kaushal Pediatric Services
- ❖ KM Counseling
- ❖ LabCorp
- ❖ Lawrence County Memorial Hospital
- ❖ LCMH Rural Health Clinic
- ❖ Lighthouse Therapy Center
- ❖ Lincoln Surgical Associates
- ❖ Litchfield Family Practice Center
- ❖ Litchfield Urgent Care
- ❖ Living Well Counseling & Therapy
- ❖ LivingWell Radiology (formerly Lundberg Medical Imaging)
- ❖ Macoupin Family Practice Centers
- ❖ Marion Eye Center
- ❖ Marion Eye Surgery Center
- ❖ Mark Twain Behavioral Health
- ❖ Maryville Imaging
- ❖ Maryville Women’s Center
- ❖ Mascoutah Wellness Center

- ❖ Mason District Hospital
- ❖ Mason District Hospital Medical Associates Clinics
- ❖ Matick Neurology Clinic
- ❖ Medicine Shoppe (Marion, Harrisburg, Eldorado, Ridgeway, Shawneetown) – Durable Medical Equipment
- ❖ Medicine Shoppe (Mt. Vernon) – Durable Medical Equipment
- ❖ Mental Health Centers of Western Illinois
- ❖ Mercy (St. Louis area)
  - Mercy Hospital St. Louis
  - Mercy Children’s Hospital St. Louis
  - Mercy Hospital Jefferson
  - Mercy Hospital Lincoln
  - Mercy Hospital South
  - Mercy Hospital Washington
  - Mercy Rehabilitation Hospital St. Louis
  - Mercy Rehabilitation Hospital South
- ❖ Mercy Clinics (St. Louis area)
- ❖ Mercy Health Lourdes Hospital (Paducah, KY)
- ❖ Mercy Health (Paducah, KY)
- ❖ Metro East Dermatology & Skin Cancer Center
- ❖ MidAmerica Plastic Surgery
- ❖ Mid-America Radiology
- ❖ Mid America Rehab
- ❖ Mid-State Eye Partners
- ❖ Midwest Allergy, Sinus & Asthma
- ❖ Midwest Counseling Services
- ❖ Midwest Neurological, PC
- ❖ Midwest Orthopaedic Center
- ❖ Midwest Sinus Sleep & Allergy Associates
- ❖ Midwest Therapeutic Endoscopy Consultants
- ❖ Miller Spinal Health & Wellness Center
- ❖ Mindful Perspectives
- ❖ Mindshift Center
- ❖ Miracle Ear – Danville, IL location
- ❖ Morris Dermatology
- ❖ Mt. Vernon Spine & Disc Center
- ❖ Mulvaney Rehab Services
- ❖ Murphysboro Chiropractic Clinic
- ❖ Murphysboro Family Medicine
- ❖ Musick Dermatology
- ❖ Myofascial Release of Southern Illinois
- ❖ Nationwide Medical (mail order)
- ❖ Neurologic Associates of Cape Girardeau
- ❖ Neurosurgery of St. Louis
- ❖ Neurosurgical Consultants
- ❖ New Horizons OBGYN
- ❖ Next Step Foot & Ankle Centers
- ❖ Northeast Missouri Ambulatory Surgery Center
- ❖ Numotion
- ❖ One Step Ahead and DME
- ❖ Ophthalmology Consultants (St. Louis area)
- ❖ Orthopaedic Center of Southern Illinois
- ❖ Orthopaedic Institute of Southern Illinois
- ❖ Orthopaedic Institute of Western Kentucky
- ❖ Orthopedic Center of Illinois (Springfield area)
- ❖ Oslay Chiropractic
- ❖ Paducah Dermatology
- ❖ Paducah Psychiatric Partners
- ❖ Paducah Rheumatology
- ❖ Pain Consultants of Central Illinois
- ❖ Pain Rehab Products
- ❖ PC Medical Centers
- ❖ Pediatric Group, LLC
- ❖ Phoenix Physical Therapy
- ❖ Physicians Surgery Center
- ❖ Prairie Cardiovascular
- ❖ Prairie Pain & Spine Institute
- ❖ Premier Prosthetics & Orthotics
- ❖ Prism Medical Products (mail order)
- ❖ Professional Therapy Services
- ❖ ProRehab
- ❖ Providence Medical Group
- ❖ Quad County Home Medical Supplies & Equipment
- ❖ Quantum Vision Centers
- ❖ Quest Diagnostics
- ❖ Quincy Family Foot Care
- ❖ Quincy Medical Group
- ❖ REAL Rehabilitation
- ❖ Redbird Pediatrics
- ❖ Red Bud Health Clinic
- ❖ Red Bud Regional Hospital
- ❖ Regional Brain & Spine
- ❖ Regional Foot Center / Dr. Killough
- ❖ Rehabilitation & Performance Institute
- ❖ Richard Scott, PhD
- ❖ Riverside Dermatology
- ❖ Rosewood Physical Therapy
- ❖ Rural Family Direct Care (DPC)
- ❖ Rural Health, Inc
- ❖ Salt and Light Direct Primary Care
- ❖ Sana Lake Recovery
- ❖ Schaberg Dermatology
- ❖ Serene Women’s Wellness
- ❖ Shawler Psychology
- ❖ Shawnee Health Service

- ❖ Silhouette Shoppe
- ❖ SI Neurology & Sleep Medicine
- ❖ SIU Medicine
- ❖ Skin Care Center of Southern Illinois
- ❖ Sleep Medicine Associates (Marion, IL)
- ❖ Sleep Wellness Equipment & Supplies
- ❖ SLUCare Physician Group
- ❖ Smith Chiropractic & Sports Medicine
- ❖ Solvera Health
- ❖ Southeast Health System
- ❖ Southeast Health Clinics
- ❖ Southern Illinois Dermatology
- ❖ Southern Illinois GI Specialists
- ❖ Southern Illinois Healthcare System (SIH)
  - Memorial Hospital of Carbondale
  - St. Joseph Memorial - Murphysboro
  - Herrin Hospital
  - Harrisburg Medical Center
- ❖ SIH Clinics
- ❖ Southern Illinois Imaging
- ❖ Southern Illinois OB-GYN Associates
- ❖ Southern Illinois Physicians Group
- ❖ Southern Illinois Radiation Oncology
- ❖ Southern Illinois Surgical Care Associates
- ❖ Southern OB/GYN Associates (SOGA)
- ❖ Springer Physical Therapy
- ❖ SSM Health System (Missouri Locations)
  - St. Louis University Hospital
  - Cardinal Glennon Children's Hospital
  - St. Mary's Hospital – St. Louis
  - DePaul Hospital – St. Louis
  - St. Joseph Hospital – St. Charles
  - St. Clare Hospital – Fenton
  - St. Joseph Hospital – Lake St. Louis
  - St. Joseph Hospital – Wentzville
- ❖ SSM Health Medical Group (Missouri Locations)
- ❖ Stanfield Chiropractic
- ❖ St. Charles Surgery Center
- ❖ St. Louis Eye Surgery & Laser Center
- ❖ St. Luke's Hospital
  - St. Luke's Hospital – Chesterfield, MO
  - St. Luke's Des Peres Hospital
- ❖ St. Luke's Medical Group
- ❖ Stress & Trauma Treatment Center
- ❖ Survive and Thrive Counseling
- ❖ Susan Ramirez, PhD
- ❖ Synergy Therapeutic Group
- ❖ Talley Eye Institute
- ❖ Taylorville Urgent Care
- ❖ The Cure Center
- ❖ The Hearing Aid Warehouse
- ❖ The Ophthalmology Group (Paducah, KY)
- ❖ The Retina Institute ([www.tri-stl.com](http://www.tri-stl.com))
- ❖ Thrifty Home Medical
- ❖ Total Life Care
- ❖ Transforming Physical Therapy
- ❖ Transitions of Western Illinois
- ❖ Trinity Health & Wellness
- ❖ Ulti-Med Plus
- ❖ Union County Hospital – Anna, IL
- ❖ Union County Podiatry
- ❖ Urology Institute
- ❖ Urology of St. Louis
- ❖ US Medical Supply (mail order)
- ❖ Valley Surgery Center
- ❖ Virtuox (home sleep study)
- ❖ Vision Care Associates
- ❖ Young Pediatrics
- ❖ Wabash Valley Infectious Diseases
- ❖ WellSprings Institute
- ❖ Westphal Dermatology
- ❖ Wise Mind Counseling & Consulting
- ❖ Wise Minds Therapy
- ❖ Whole Family Health (Dr. Jillian Scherer – DPC)
- ❖ Whole Life Solutions
- ❖ William Bros Pharmacy Home Medical Equipment
- ❖ Women's Health Care, PC
- ❖ Worthy Life Wellness
- ❖ XCEL Physical Therapy
- ❖ Young Pediatrics
- ❖ Yummy Mummy (mail order)
- ❖ Zimmerman Chiropractic Clinic



## ● Standard Providers ●

Claims for covered services billed by Standard Providers are subject to your plan's standard applicable deductible and out-of-pocket limit. See your Summary Plan Description (SPD) or Summary of Benefits and Coverage (SBC) for more details.

- Alka Family Chiropractic
- Ascension
  - St. Vincent Warrick
- BJC HealthCare
  - Alton Memorial Hospital
  - Barnes-Jewish Hospital
  - Barnes-Jewish St. Peters Hospital
  - Barnes-Jewish West County Hospital
  - Christian Hospital
  - Memorial Hospital Belleville
  - Memorial Hospital Shiloh
  - Missouri Baptist Medical Center
  - Missouri Baptist Sullivan Hospital
  - Parkland Health Center
  - Progress West Hospital
  - St. Louis Children's Hospital
- BJC Medical Group
- Carle Health System
  - Carle Foundation Hospital
  - Carle Hoopes Regional Health Center
  - Carle Richland Memorial Hospital
  - Carle Bromenn Medical Center
  - Carle Eureka Hospital
- Carle Clinics
- Centerstone
- Deaconess
  - Gibson Hospital
  - Union County Hospital – Morganfield, KY
- Ferrell Hospital
- Ferrell Hospital Family Medicine Clinics
- Franklin Hospital
- Franklin Hospital Family Healthcare Clinics
- Gateway Foundation
- Hamilton Memorial Hospital
- Hamilton Memorial Hospital Family Clinics
- Hanger Prosthetics & Orthotics
- Hillsboro Health
- Marion Healthcare
- Marshall Browning Hospital
- Marshall Browning Clinic and Health Center
- Massac Memorial Hospital
- Massac Memorial Hospital Medical Clinics
- Memorial Health System
  - Springfield Memorial Hospital
  - Decatur Memorial Hospital
  - Jacksonville Memorial Hospital
  - Lincoln Memorial Hospital
  - Taylorville Memorial Hospital
- Memorial Physician Services
- Memorial Hospital – Chester, IL
- Memorial Hospital Clinics (Chester & Steeleville)
- Pana Community Hospital
- Pana Community Hospital Clinics
- Quad County Home Health
- RuralMed EMS
- Sarah Bush Lincoln Health System
  - Sarah Bush Lincoln Health Center
  - Fayette County Hospital
- Sarah Bush Lincoln Clinics
- Sarah D. Culbertson Memorial Hospital
- Sarah D. Culbertson Memorial Hospital Clinics
- Springfield Clinic
- SSM Health System (Illinois Locations)
  - Good Samaritan Hospital – Mt. Vernon
  - St. Mary's Hospital – Centralia
- SSM Health Clinics (Illinois Non-St. Louis Metro Locations)
- The Aviary Recovery Center
- Union Hospital (Terre Haute and Clinton, IN)
- Union Medical Group (IN)
- Wabash General Hospital
- Wabash General Hospital Primary Care Clinics
- Washington University

## ✧ Out-of-Contract Providers ✧

Members may use Out-of-Contract providers, but use of such providers exposes you to the risk of balance billing by the provider and potentially significant benefits penalties. All Out-of-Contract claims are subject to benefits penalties (see your SPD or SBC for more details), which may be waived by the Plan only for emergencies or due to extenuating circumstances determined in the sole discretion of the Plan. Additionally, any settlements authorized by the Plan for balance bills for Out-of-Contract claims will be processed subject to deductible and 50% coinsurance after deductible (with out-of-pocket limit being inapplicable).

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### Additional Information

- Claims billed as routine/preventive care are subject to \$0 member responsibility when incurred at Preferred or Standard Providers.
- Please call SRM at **(800)-331-0546** for further details on how you can lower your annual medical spend by utilizing Preferred Providers.
- The HOPE Trust is continually adding providers to the Direct Contract Network, so please call SRM at **(800) 331-0546** if you do not see your provider listed above. If there is a provider that you would like to see join our Direct Contract Network, please email the HOPE Trust Clinical Team at [sarah@clientsadvocate.com](mailto:sarah@clientsadvocate.com) or [leah@clientsadvocate.com](mailto:leah@clientsadvocate.com)

