

Personal service.  
Local access.  
Leading-edge technologies.



“Strong, steady performance.”

— Northwest Illinois City Official

## NIHP: A health plan you help manage

Northern Illinois Health Plan (NIHP) includes all the traditional components you expect to see from a regional supplier providing Third Party Administration (TPA) services to self-insured businesses: access to regional and nationwide PPOs, Care Management, and more, all designed to provide exceptional value, quality healthcare, and diverse options.

But with NIHP, you also get some unexpected benefits:

**You are directly represented on the board of directors** — Out of 12 board members, six are employers like yourself and six are providers. Your input is not only valued, it is essential. You have a real say in governing NIHP.

**You get lots of flexibility and personal attention** — No process is so structured that it can't be modified to meet the needs of your business. You customize how you want to work with us. And if you'd like plan benefit and design assistance, we are here to give expert consultation tailored to your needs.

**You benefit from the latest technology** — We stay abreast of and utilize technological advances to manage your health care plan. We constantly evaluate our systems and make improvements to stay on the leading edge.

# Our customer service is our strength...and yours

Just like participating providers take care of our members, NIHP takes care of you, the employer. Our system focuses on your unique business situation. After careful evaluation, we customize plans and processes that meet your needs. So you don't need to ask us, "How does this work?" Instead, we'll ask you, "How do you *want* it to work?" This partnership with each individual employer is the cornerstone of our plan.

From a day-to-day vantage point, our staff remains attentive and focused on your satisfaction, with your program's efficient operation their utmost goal. **You get:**

- **Personalized service** for you and your employees, from a dedicated staff of knowledgeable and personable customer service representatives.
- **Help how you want it**, available online, by telephone, or in person.
- **Valuable local access**, so we can easily come on-site to provide direct assistance at no charge to you.
- **Phone call flexibility**, letting callers decide if they want to hold for personal contact or request a prompt return call, depending on their personal situation and schedule. If messages are left, calls are returned within one hour.
- **Customer Service surveys and Process Improvement Teams** when areas of opportunity are identified.
- **Implementation Teams**, which ensure smooth transitions for newly-enrolled employers.
- **Custom-designed** educational materials and employee communications support.



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Terrific “Live People” in customer service — they make all the difference! They are knowledgeable and friendly professionals.

— Employee, Regional Police Department

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# Applying better technology for better results



Staying on top of the latest technology—and then applying it to enhance our processes—is a strength of Northern Illinois Health Plan. Our professionals are proven leaders in the field, streamlining and expediting our systems for constant improvement. **Examples of these advancements include:**

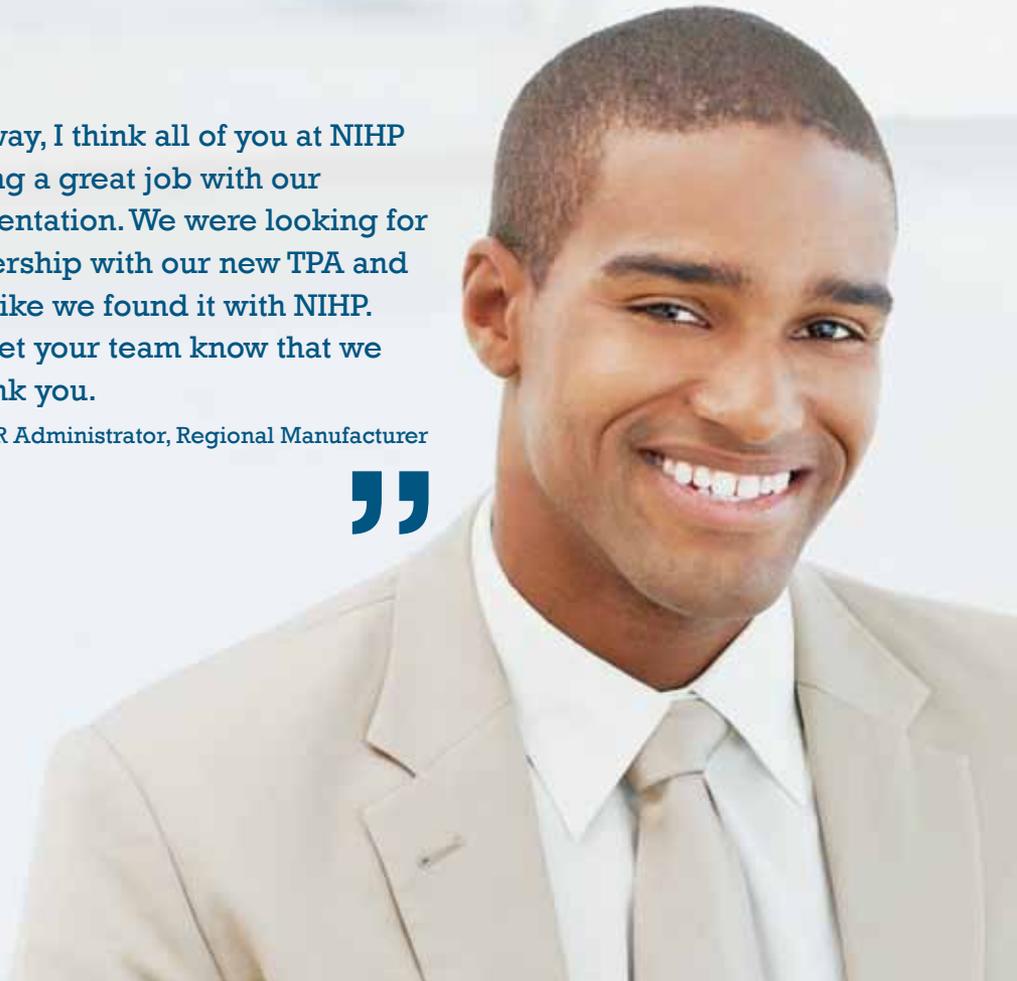
- **Advanced data analytics**, which help you determine what forces are driving health plan costs and utilization trends. Get the control needed to make well-informed, cost-effective decisions.
- **Predictive modeling capabilities** that include adjustments for demographics, industry type, plan design, and geographic location. This innovative tool helps you identify plan strengths, understand risks, allocate resources, and take control of health plan costs.
- **An innovative claims software system** that provides online, real-time claims adjudication, immediately updating files when data is entered or edited. Ideal for referral linking, duplicate claims checking, coordination of benefits, and more, it also allows NIHP to provide detailed reports so you can readily assess your healthcare strategies.
- **An electronic claims receipt system** that increases accuracy and timeliness. Ask to see our current results, which generally outperform industry standards in claims processing speed, financial accuracy, and procedural accuracy.
- **A comprehensive web portal** with real-time access to claims and benefit information for employees, dependents, providers, and employers. The online enrollment tool allows additions, changes, or deletions in coverage. Employees can go paperless by signing up to receive Explanation of Benefits (EOBs) via email. Employers can log on to request reports or billing statements.

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By the way, I think all of you at NIHP are doing a great job with our implementation. We were looking for a partnership with our new TPA and it feels like we found it with NIHP. Please let your team know that we say, thank you.

— HR Administrator, Regional Manufacturer

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# Comprehensive benefit administration services



NIHP offers a broad array of benefit administration services to public entities, non-profits, manufacturing operations, and other businesses in a variety of industries. Our goal? To enhance your benefit programs, manage risks, and control costs. Whether you need support locally or nationally, our customer service team holds a stellar reputation for reliability, efficiency, and quality.

- **Claims administration services for:**

- Medical
- Dental
- Vision
- Short-term disability

NIHP thoroughly investigates each claim and evaluates the appropriateness of payment. Instant online access provides immediate status.

- **Care management**, including utilization review, pre-certification, case management, and disease management with sound decisions by MDs and RNs, based upon nationally recognized criteria.

- **Access to local, regional, and national PPO networks** so we can ensure each plan is receiving every possible savings opportunity on every claim, from primary care to heart transplants.

- **COBRA administration**

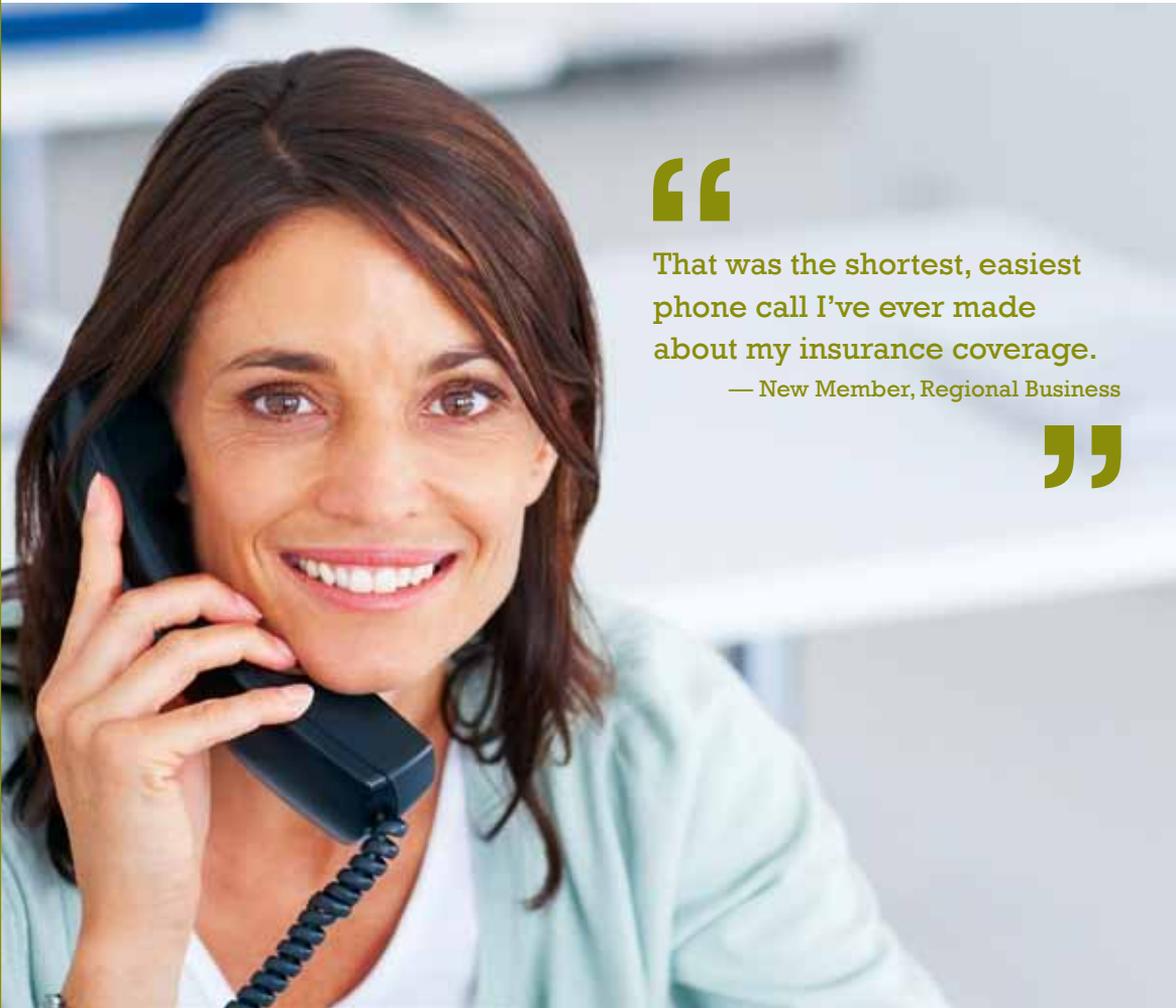
- **HIPAA certification**

- **Prescription drug card administration**

- **Stop-loss administration**

- **Flexible spending accounts**, as part of your plan or standalone, including optional debit cards and direct deposit.

- **HRA and HSA administration**



“

That was the shortest, easiest phone call I've ever made about my insurance coverage.

— New Member, Regional Business

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# Plan support services

We're here, for you. From a simple plan proposal to a comprehensive compliance program, you can take advantage of our expertise to make your job less complicated.

## Ask about:

- Benefit plan design
- Assistance with employee communication materials
- Participation in employee orientation, enrollment meetings, and benefit fairs
- Summary plan description development and administration services
- Assistance on compliance and legal issues

## Take advantage of NIHP's personal service, local access, and leading-edge technologies

To find out more about how Northern Illinois Health Plan can improve your administrative services, manage risks, and keep you cost competitive, please call your insurance broker. Or contact our sales and marketing department directly at **1-800-723-0202** or **1-815-599-7056**.



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NIHP has been there to help with open enrollments each year. These events can be very time consuming, but with your assistance I can focus on other issues.

— Human Resources Director,  
Local Manufacturing Company

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Freeport, Illinois 61032



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[www.nihp.com](http://www.nihp.com)

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