2026 Plan Year – Network Service Area

How to Determine If You Are in the Tier 1: HSHS/Prevea Service Area

The HSHS Health Plan Network is made up of two (2) tiers:

- **HSHS + Extended (Tier 1)** - HSHS/Prairie/Prevea plus community partners or supplemental providers to ensure adequate provider access such as Springfield Clinic, SIU, PCIN network providers, SSM, SLU, Mercy, Froedtert, University of Wisconsin, and other select providers.
- **UHC Choice Plus (Tier 2)** - Broad, nationwide United Healthcare network.

Coverage for services varies by tier with Tier 1 providing a higher level of benefit (lower deductible, lower colleague coinsurance percentages, etc.) Tier 2 provides access to a broad network of providers without requiring prior approval. ***You will always receive the highest level of benefit when using an HSHS, Prairie or Prevea provider or facility – including 100% coverage for many common services.***

Note: Colleagues or dependents who live outside of the HSHS service area will receive the Tier 1 benefit level for any services received from a UHC Choice Plus Provider.

You live inside the HSHS/Prevea service area if the county or zip code of your primary home residence is shown in the charts below:

Illinois Counties

Bond	Clay	Cumberland	Effingham	Jersey	Macoupin	Mason	Montgomery	Piatt	Scott	Washington
Cass	Clinton	De Witt	Fayette	Logan	Madison	Menard	Moultrie	Richland	Shelby	
Christian	Coles	Douglas	Jasper	Macon	Marion	Monroe	Perry	Sangamon	St. Claire	

Missouri Counties

Franklin	Jefferson	St. Charles	St. Louis	St. Louis City

Illinois Zip Codes

61534	61709	61736	61758	61790	61815	61825	61852	61875	62016	62081	62237	62277	62413	62449	62478	62639	62695	62846	62878
61543	61710	61737	61759	61791	61816	61826	61853	61877	62027	62082	62241	62278	62420	62454	62601	62650	62814	62850	62883
61701	61721	61745	61761	61799	61820	61840	61863	61878	62036	62092	62242	62286	62433	62464	62624	62651	62816	62851	62889
61702	61722	61747	61770	61801	61821	61843	61864	61880	62044	62098	62259	62288	62441	62466	62628	62660	62823	62864	62894
61704	61724	61752	61772	61802	61822	61845	61872	61933	62054	62217	62261	62292	62442	62474	62631	62668	62830	62866	62898
61705	61734	61754	61774	61803	61824	61851	61874	62013	62078	62233	62272	62297	62446	62477	62638	62692	62842	62872	

Wisconsin Counties

Brown	Door	Kewaunee	Manitowoc	Sheboygan

Wisconsin Zip Codes

53001	53011	53013	53015	53020	53023	53026	53031	53042	53044	53061	53062	53063	53070	53073	53075	53081	53082	53083	53085
53093	54101	54106	54107	54111	54112	54115	54124	54126	54130	54131	54137	54139	54140	54141	54153	54154	54155	54157	54161
54162	54165	54166	54171	54173	54180	54201	54202	54204	54205	54207	54208	54209	54210	54211	54212	54213	54214	54215	54216
54217	54220	54221	54226	54227	54228	54229	54230	54232	54234	54235	54240	54241	54245	54246	54247	54301	54302	54303	54304
54305	54306	54307	54308	54311	54313	54324	54344												