



2025 Open Enrollment

Benefit Providers



- **BCBS:** Claims administrator



- **Express Scripts:** Manages your prescription (RX) drug benefit



- **Delta Dental:** Administrator of dental benefits



- **VSP:** Administrator of vision benefits



- **Securian Financial:** Life insurance carrier for both employer coverage and optional employee paid supplemental life insurance



- **ComPsych:** Employee assistance program including First Responder Program

Terminology

- **Deductible** - The amount you pay for most services **before your plan starts covering costs**. You pay 100% until the deductible is met
- **Coinsurance** - The percentage you pay for services after meeting your deductible
- **Copay** - A **set fee** you pay for services or prescriptions at the time of care or picking up prescription
- **Out-of-Pocket Maximum (OOPM)** - The most you'll pay in a plan year. After you spend this amount, your health plan pays 100%
 - **Counts toward OOPM:** Deductibles, copays and coinsurance
 - **Does not count toward OOPM:** Insurance premiums or non-covered services

This document is an outline of the coverage provided under your employer's benefit plans based on information provided by your company. It does not include all the terms, coverage, exclusions, limitations, and conditions contained in the official Plan Document, applicable insurance policies and contracts (collectively, the "plan documents"). The plan documents themselves must be read for those details. The intent of this document is to provide you with general information about your employer's benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. To the extent that any of the information contained in this document is inconsistent with the plan documents, the provisions set forth in the plan documents will govern in all cases. If you wish to review the plan documents or you have questions regarding specific issues or plan provisions, you should contact your Human Resources/Benefits Department.

Overview of Plans

HDHP/HSA PPO	PPO	HMO
No referrals needed	No referrals needed	<u>Referrals needed for specialists</u> Care is coordinated by your Primary Doctor – you must select a medical group/PCP
<u>You pay for services until you meet your deductible (except preventive care).</u> <u>This includes prescriptions.</u>	PCP visits: \$25 copay Specialist visits: \$35 copay Other services are subject to deductible and coinsurance	Fixed predictable copays on covered services. PCP visit: \$20 copay Specialist visit: \$40 copay <u>There is no deductible or coinsurance</u>
Coverage both in and out of network (at different levels)	Coverage both in and out of network (at different levels)	<u>Only covers in-network services</u> (except emergencies)
Full PPO network with coverage around the U.S	Full PPO network with coverage around the U.S	You must stay in the HMO network: <u>no out-of-network coverage</u> <u>except in emergencies</u>

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	FSA	HSA
Control	Owned by the employer	Owned by the employee
Funding	Employee funded	Employee funded & Employer Contributions of: \$1000 single/\$2000 single+1 & Family
Health plan eligibility	Traditional PPO or HMO	HDHP PPO w/ HSA
Can participants invest funds?	No	Yes
Can participants roll over funds?	Only up to annual maximum	Yes

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Health Savings Account (HSA)

Available for HDHP Only

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HSA – Benefits & Requirements

- Must be enrolled in an HDHP plan
- No other health coverage or FSA enrollment
- Not enrolled in Medicare
- Cannot be claimed as a dependent on someone else's tax return
- Funds rollover each year, so you can use your HSA to save tax-free money for retirement
- At age 65, penalty-free distributions allowed for any reason, including non-medical
- Funds stay with you if you leave the organization

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Annual Contribution limit



Individual maximum
contribution limits

\$4,300



Family maximum
contribution limits

\$8,550

Catch-up for over age 55:

\$1,000

Contributions:

- Pre-tax employer contributions - \$1,000 single, \$2,000 single+1 & family
- Pre-tax employee payroll contributions
- Post-tax employee contributions outside of payroll deductions

HDHP/HAS PPO Option Key Takeaways:

- BCBSIL PPO Network
- Higher deductibles
- Lower premiums
- HSA Employer Contributions
- Coinsurance: 90/10
- Out of pocket maximums

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Benefits	Blue Cross Blue Shield of Illinois	
	In-Network	Non-Network
Lifetime Maximum	Unlimited	
Deductible	\$1,700 individual / \$3,400 family	\$1,900 individual / \$5,650 family
Coinsurance	90% after deductible	70% after deductible
Out-of-Pocket	\$3,200 individual / \$6,400 family	\$5,150 individual / \$10,600 family
Office Visit Copay (PCP)	90% after deductible	70% after Deductible
Office Visit Copay (Specialist)	90% after deductible	70% after Deductible
Inpatient Hospital	90% after Deductible	70% after Deductible
Hospital Emergency Care	90% after deductible	
Preventive Care	100%	70% after Deductible
Prescription Drug Retail	90% after deductible	Not Covered
Prescription Drug Mail Order	90% after deductible	
HSA Employer Funding	<u>\$1,000 single</u> <u>\$2,000 single+1 & family</u>	

Health FSA

*Available for
Trad PPO & HMO Only*

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Health FSA – Benefits & Requirements



- Cover expenses with pre-tax money, saving you money on taxes
- Funds available day one
- Multiple household members can elect up to plan max (with different employers)
- \$640 rolls over next plan year
- Funds over \$640 for claims incurred in 2024 will be forfeited

Annual Contribution Limit

2024: \$3,200 per year

2025: \$3,300 per year

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What does the plan cover?



Eligible medical expenses* include but not limited to:

- Doctor visits
- Over-the-counter and prescription medication
- Dental and vision care
- First-aid products
- Baby and Child care products
- Smoking cessation products

* Please refer to Publication 502 on [irs.gov](https://www.irs.gov) for a complete list.

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PPO Option Key Takeaways:

- BCBSIL PPO Network
- Lower deductibles
- Higher premiums
- FSA Available
- Coinsurance: 90/10
- Out of pocket maximums

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Benefits	Blue Cross Blue Shield of Illinois	
	In-Network	Non-Network
Lifetime Maximum	Unlimited	
Deductible	\$750 individual / \$2,250 family	\$850 individual / \$3,750 family
Coinsurance	90% after deductible	70% after deductible
Out-of-Pocket	\$2,000 individual / \$6,000 family	\$3,250 individual / \$6,700 family
Office Visit Copay (PCP)	\$25 Copay	70% after Deductible
Office Visit Copay (Specialist)	\$35 Copay	70% after Deductible
Inpatient Hospital	90% after Deductible	\$300 + 70% after Deductible
Hospital Emergency Care	\$200 copay; then 80%; waived if admitted	
Preventive Care	100%	70% after Deductible
Prescription Drug Retail	\$10 generic \$30 brand name formulary \$50 non-formulary	Not Covered
Prescription Drug Mail Order	\$15 generic \$35 brand name formulary \$55 non-formulary	

HMO Option Key Takeaways:

- BCBSIL HMO Network
- No deductibles
- Very Low premiums
- Copays Only
- FSA Available
- Out of pocket maximums

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Benefits	Blue Cross Blue Shield of Illinois HMO
	In-Network
Lifetime Maximum	Unlimited
Deductible	N/A
Coinsurance	100%
Out-of-Pocket	\$1,500(Individual) \$3,000(Family)
Office Visit Copay (PCP)	\$20 Copay
Office Visit Copay (Specialist)	\$40 Copay
Inpatient Hospital	100%
Outpatient Hospital	100%
Hospital Emergency Care	\$100 Copay (waived if admitted)
Preventive Care	100%
Prescription Drug Retail	\$10 generic \$30 brand name formulary \$50 non-formulary
Prescription Drug Mail Order	\$15 generic \$35 brand name formulary \$55 non-formulary

Dependent Care FSA

Available for All Plans



Dependent Care Benefits & Requirements

- Cover expenses with pre-tax money, saving you money on taxes
- Funds available after each payroll contribution
- Both spouses must be working (if married)
- Expenses must be for a child under 13 or a dependent who is not physically or mentally able to take care of themselves
- Services received must be from a licensed facility
- No future services allowed
- No rollover of unused funds



What does the plan cover?

Eligible Dependent Care expenses include but are not limited to:

- Licensed child day care
- Preschool
- Summer day camps
- After school care
- Elder care obtained from a licensed facility



Annual contribution limit

\$5,000 per year, \$2,500 for married individuals filing a separate tax return

* Please refer to Publication 503 on [irs.gov](https://www.irs.gov) for a complete list.

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Prescription Plan - Maintenance Medications

- Prescriptions taken over a sustained period for chronic conditions
- Get a 90-day supply instead of 30-day

Express Scripts: Mail Order

- Free delivery to your door
- Transfer prescriptions easily online, by phone or Express Scripts mobile app
- Auto-refills and refill reminders available
- 24/7 pharmacist support by phone

CVS or Walgreens Pharmacy

- Convenient CVS and Walgreens locations
- Transfer your prescriptions easily in-store, by phone or online
- Auto refills and refill reminders available

To choose a three-month supply and avoid paying more, log in or register at express-scripts.com/90day.
You can also call the Member Services number on the back of your member ID card.



Dental Coverage



Benefits	Delta Dental PPO	
	In-Network(PPO and PPO Premier)	Non-Network
Deductible	\$50 individual / \$150 family	\$50 individual / \$150 family
Preventative(Cleanings, Oral Exams)	100% after deductible	100% or R&C
Basic(Fillings, Perio, Endo)	80% after deductible	80% or R&C
Major(Crowns, Bridges, and Dentures)	60% after deductible	60% or R&C
Orthodontia (Children under 19)	50% after deductible	50% or R&C
Ortho Lifetime Maximum	50% up to \$1,700 per covered member	
Annual Maximum	\$1,500 per covered member	

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Vision Coverage



Benefits	VSP
	In-Network
Copay	\$10 for exam and glasses
Frequency	12 Months
Exam	12 Months
Frames	12 Months
Lenses/Contact Lenses	12 Months
Frames	<ul style="list-style-type: none"> • \$250 allowance for a wide selection of frames • \$300 allowance for featured frame brands • 20% savings on the amount over your allowance • \$135 Costco® frame allowance • \$300 Visionworks frame allowance on any frame
Retinal Screening	Up to \$39
Lenses Copay	\$0
Standard Progressive	\$95-\$105
Premium Progressive	\$150-\$175
Custom Progressive	
Contacts(Instead of glasses)	\$250 allowance, Up to \$60 copay

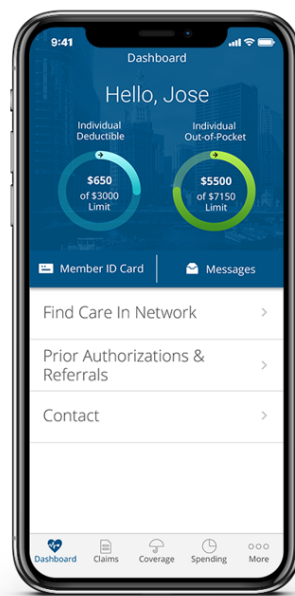
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Optional BCBS Programs for ALL Members

BCBSIL App for Mobile Devices

- Find in-network doctors, hospitals, urgent care, or Spanish-speaking providers
- View claims, coverage and deductible information
- Access temporary digital member ID card
- Secure login with Face ID (iOS only) or Fingerprint ID
- **Let us know your communication preferences**

*Message and data rates may apply.

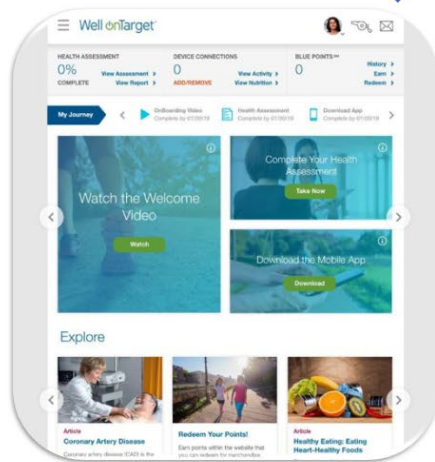


To download the app, go to Google Play, the App Store or text* **BCBSILAPP to 33633**

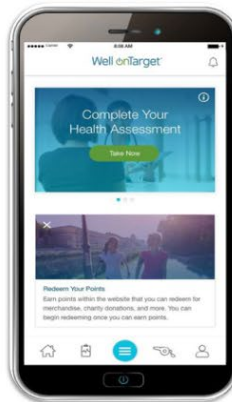


BCBS Wellness Programs

Member Wellness Portal

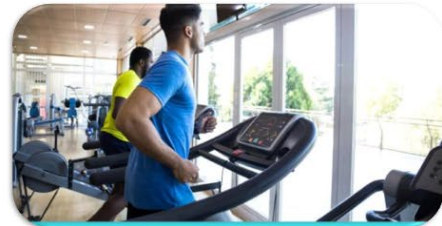


Log in to Well onTarget on a desktop computer to start the process and authentication



AlwaysOn Wellness
MobileApp
Well onTarget®

Fitness Program



**Blue Points
Program
and Blue
365**

Log in to Blue Access for MembersSM - click Fitness Program or Member Discount Program in Quick Links to reach the enrollment page.

Optional BCBS Programs for PPO Members



BCBS Health Advocacy Solutions



Take the easy path to better health ...
Your health advocate is your dedicated health care concierge.

Your Personal Health Advocate:
One call that does it all

Whether you are concerned about:

- Understanding your benefits
- Scheduling appointments
- A chronic illness or a new diagnosis
- An upcoming surgery
- Getting preauthorization for a test
- Saving money on health care

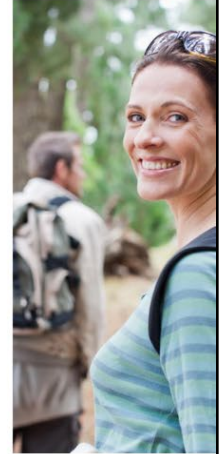
Your health advocate has answers.



You Don't Have to Do It All on Your Own

Connect with a health advocate to get personal support and guidance for any health concern. We can help you:

- Manage a health concern affecting you or someone you are caring for
- Sort out a new diagnosis and what to do next
- Find care and support for mental health issues
- Navigate complex health care journeys like:
 - Cancer
 - Diabetes
 - Caregiver support
 - Going on disability leave
 - Gender affirmation
 - Legacy planning



A Health Advocate Might Reach Out to You

If we're calling, it's because we think we can help!

Here are a few reasons why we might be calling you:

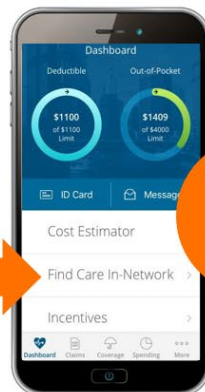
- You or your family recently had a health event or a new diagnosis
- To help you find the right doctor or care facility for your needs
- If you had an emergency room visit, to see how you are doing and how we can help



Use Member Rewards Online

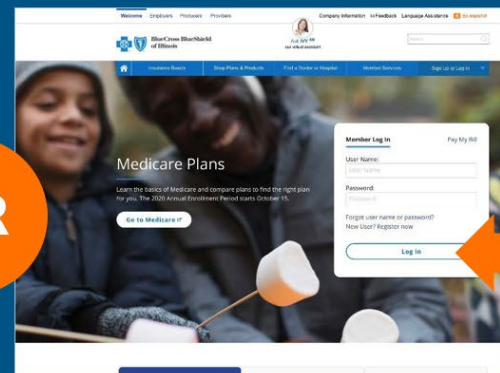
Access Member Rewards via the BCBSILApp...

just log in and click "Find Care In Network"



OR

Or visit bcbsil.com, log in to Blue Access for MembersSM and click **Doctors & Hospitals** tab to access Member Rewards.



Screen images are for illustrative purposes only.



MD Live - Telehealth

How Virtual Visits Work

CONNECT

Access where mobile app, online video or telephone service is available

INTERACT

Real-time consultation with an independently contracted, board-certified doctor or therapist

DIAGNOSE

Prescriptions sent to a pharmacy of your choice (when appropriate)

Please Note: This slide is specific to PPO members, see next slide for information on MDLive for HMO members.

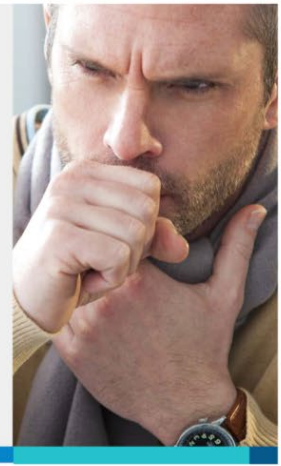
To register, you'll need to provide your first and last name, date of birth, and BCBS member ID number.



Get Care When and Where You Need It

- Whether you're at home or traveling, access to an independently contracted, board-certified doctor is available 24/7.
- You can speak to an MDLIVE doctor immediately or schedule an appointment for a time that works for you.
- MDLIVE doctors can help treat many non-emergency conditions.
- A virtual visit may be a better alternative to the emergency room or urgent care center.

Please Note: This slide is specific to PPO members, not available for HMO Members.



GROUP TERM LIFE INSURANCE

 **securian** FINANCIAL® | 



Basic Life Insurance

✓ 100% Employer Paid



Benefit Includes:

- Active full-time employees, excluding Police Officers & Firefighter Paramedics: \$50,000
- Active Police Officers & Firefighter Paramedics: 1 X annual salary, maximum \$125,000
- A matching Accidental Death & Dismemberment (AD&D) Benefit

*Coverage reduces beginning at age 65

Supplemental Life Insurance Plan

Benefit eligible employees have a ONE-TIME offer to elect Supplemental Life Insurance - **NO HEALTH QUESTIONS!**

Employee	Spouse	Dependent Package	Child
Elect up to \$300,000 in \$10,000 increments	Elect up to \$50,000 in \$5,000 increments	Elect \$10,000 spouse & \$5,000 child (if included with your plan)	Elect \$2,500, \$5,000, \$7,500, \$10,000, \$15,000, or \$20,000

GUARANTEED ELECTIONS WILL BE EFFECTIVE JANUARY 1, 2025.

All other elections will be effective upon underwriting approval.

PLAN ENHANCEMENTS INCLUDE:

- ✓ **New** Employee supplemental life available - **\$750,000** maximum
- ✓ **New** Spouse supplemental life available - **\$500,000** maximum
- ✓ **New** Child Life up to **\$20,000** available and guaranteed issue each annual enrollment period
- ✓ No age reductions



Employee Assistance Program

- 8 Sessions per issue, per year
- First Responder Program
 - Includes specialty preferred local network for first responders that specializes in trauma and PTSD

Please note: Our previous Employee Assistance Program (EAP) remains available, and additional resources are also accessible through your medical coverage. The new EAP being introduced is an additional option designed to enhance your access to support services and does not replace existing benefits.

GuidanceResources®

Your Life. Your Work. Your Best.®

Your GuidanceResources® Program

Sometimes life can feel overwhelming. It doesn't have to. Your ComPsych® GuidanceResources® program provides confidential counseling, expert guidance and valuable resources to help you handle any of life's challenges, big or small. Program services are provided without cost to you and your household members.

Services:

Confidential Emotional Support

8 sessions per issue, per year

- Anxiety, depression, stress
- Grief, loss and life adjustments
- Relationship/marital conflicts

Work and Lifestyle Support

- Child, elder and pet care
- Moving and relocation
- Shelter and government assistance

Legal Guidance

- Divorce, adoption and family law
- Wills, trusts and estate planning
- Free consultation and discounted local representation

Financial Resources

- Relocation, mortgages, insurance
- Budgeting, debt, bankruptcy and more
- Holistic retirement planning to support your financial security as well as your social and emotional transition

Well-Being Support

- Make positive lifestyle changes with one-on-one health coaching session over the phone or via video link
- Improve sleep habits, time management skills, self-compassion
- Get help with burnout, stress, resiliency and more

Interactive Digital Tools

- Self-care platform offers guided health programs
- Tackle anxiety, depression, stress
- Improve mindfulness, sleep, and more

Digital Support

- Tap into an array of articles, podcasts, videos, slideshows
- Improve your skills with On-Demand trainings
- Schedule counseling, work-life support or other services directly online via the Connect to Care menu