

Benefit Summary

Benefit presentations, brochures, and enrollment forms for the open enrollment benefits summarized below are available for viewing and downloading, on the [Employee Website](#).

The Who's Who of Your Village's Benefit Plans

- **Blue Cross Blue Shield of Illinois (BCBS)** is the claims administrator for the Village of Bloomingdale's HMO/PPO medical plans. BCBS determines if you and your dependents are eligible for benefits and processes your claims.
 - » Contact BCBS for questions concerning eligibility, plan benefits, or status of claim payments. HMO Customer Service Representatives can be reached at **800.892.2803** between 8:30 a.m. and 7:00 p.m., CST, Monday through Friday. PPO Customer Representatives can be reached at **800.458.6024**.
 - » BCBS's website is both user-friendly and informative. The site allows you to seek answers about BCBS and available HMO/PPO doctors and hospitals, and to link to vendor sites. Their web address is www.bcbsil.com.
- **Empower Plus through Blue Cross Blue Shield of Illinois** offers convenient online tools and personalized telephone services that help support, inform and motivate individuals in their wellness efforts. All employees, spouses, and dependents covered under the Village of Bloomingdale's BCBS medical plans can participate at no charge to you.
 - » Employees can learn about their health status and potential health risk by completing the confidential Health Assessment online by logging in to and registering on the secure Blue Access for Members web site at www.bcbsil.com.
 - » Programs available online at www.bcbsil.com are:
 - Well onTargetSM** (to access tools and wellness resources to help you manage your health).
 - Blue Points** (a program that rewards you for engaging in healthy activities),
 - Special Beginnings** (maternity program offering expectant mothers support and education).
 - » PPO Employees also have access to the following:
 - 24/7 Nurseline** – contact a registered nurse anytime at **800.299.0274**.
 - Benefits Value Advisor (BVA)** – program designed to help members understand their benefit plans, estimate costs, find network providers, assist with pre-authorization, schedule appointments, and more. Speak with a BVA by calling Customer Service at **800.458.6024** and find out how to make the most of your benefits with quality, cost-effective care.
 - Member Rewards** – a program that offers cash rewards when a lower cost, high-quality provider is selected. This program allows you to use Provider Finder and/or BVA to compare services, minimize your out-of-pocket costs, and give you a cash reward.
- **MetLife** is the administrator of **dental benefits** for you and your family. MetLife offers you both telephonic and web access to your personal information to assist you in managing your dental benefits.
 - » **Telephonic:** A MetLife Customer Service Representative can be reached at **800.942.0854** between 5 a.m. and 10 p.m. CST Monday through Friday. Here you can verify eligibility status, review plan benefits, check on the status of a claim, get claim forms, and order a customized directory.
 - » **Web:** Employees can access MyBenefits at www.metlife.com/mybenefits. This website offers you the ability to view claims status and eligibility information, view a summary of your dental benefits, as well as locate a dentist in your area.
- **Express Scripts** is the prescription benefit manager for the Village of Bloomingdale's prescription drug programs. Retail and mail services on the medical programs are administered through Express Scripts.
 - » Express Scripts member service representatives can be reached at **800.294.7041**, 24 hours a day, 365 days a year (except Thanksgiving and Christmas). Contact Express Scripts for questions regarding orders, account information, or to refill prescriptions.
 - » Or you can visit Express Scripts online at www.express-scripts.com to order refills, check order status, compare medication costs, find potential lower-cost options, receive time-sensitive alerts and reminders, print forms, and much more. If you are a first time visitor to our site, take a moment to register. Please have your member ID number and a recent prescription number available.
 - » **Express Scripts Smart90 Program**
If you take maintenance medications (long-term medications), be sure to obtain a 90-day/3-month supply from Walgreens, CVS or through Express Scripts home delivery to avoid paying the full cost of the prescription. Call **800.294.7041** or visit express-scripts.com/90day for more information.
- **VSP** is the Village's **NEW** Vision benefit administrator. Click Here to view the vision benefit, and find network eyecare providers by visiting www.vsp.com. A Customer Service Representative can also assist in helping you find a VSP doctor or answer any benefit questions. To reach a Customer Service Representative, please call **800.877.7195**. Monday - Friday 7 am – 10 pm CST; Sat 9 am – 10 pm CST; Sun 9 am – 10 pm CST. Member can use their in network benefits online at www.eyeconic.com.
- **Discovery Benefits** is the administrator for the Village of Bloomingdale's Flexible Spending Account (FSA). Discovery Benefits processes all your medical and dependent care expenses that you submit electronically or via fax.
 - » A customer service representative can be reached at **866.451.3399** from 7:30 a.m. through 7:30 p.m., CST, Monday to Friday, excluding holidays.
 - » You can check your account status and retrieve forms 24/7 by going to www.discoverybenefits.com.
- **The Standard** is the life insurance carrier for your Basic employer-paid group and employee-paid supplemental life insurance benefits. The Standard Customer Service Representatives can be reached at **800.535.8465** between 8:00 a.m. and 5:00 p.m. CST Monday through Friday.
- **AFLAC:** Aflac policies provide an extra layer of paycheck protection for various life events, including: Accidental Injuries, Hospital Stays, Critical Illness Events, Short-Term Disability, and Cancer. Eligible employees who are interested in enrolling or changing coverage.
- **NCPERS:** Voluntary Group Life Insurance from the National Conference on Public Employees Retirement Systems (NCPERS), employees who contribute to the IMRF or Police Pension plans may enroll during this time. This Group Decreasing Term Life Insurance plan has a set rate of \$16 per month. The benefit decreases with age to provide the greatest amount of insurance when your growing family needs it most. Coverage for eligible dependents is included in the premium amount. You do not need to answer any health questions or take a medical exam if you enroll during an open enrollment period.

Medical Plans – All Employees

Benefits	Blue Cross Blue Shield of Illinois PPO	Blue Cross Blue Shield of Illinois HMOI & BAHMO
Major Medical Coverage		
Coinsurance		
Network	80%	N/A
Non-Network	60%	N/A
Deductible		
Network	\$650 individual / \$1,950 family	N/A
Non-Network	\$1,300 individual / \$3,900 family	N/A
Out-of-Pocket (includes deductible and Rx)		
Network	\$1,400 individual / \$4,200 family	\$1,500 individual / \$3,000 family
Non-Network	\$2,800 individual / \$8,400 family	N/A
Office Visit Copay	N/A deductible and coinsurance apply	\$25 copay, then 100%
Hospital Care		
Network	Deductible applies, then 80% with authorization	100%
Non-Network	\$300 Non-Network penalty, then deductible applies, then 60% with authorization	N/A
Hospital Emergency Care		
Network	100% after \$75 copay; waived if admitted	100% after \$75 copay; waived if admitted
Non-Network		
Other Covered Services		
Network	Deductible applies, then 80%	100% after \$25 copay for office visits where applicable
Non-Network		
Preventive Services		
Network	100%	\$25 copay, then 100%
Non-Network	Subject to out-of-network deductible and coinsurance	N/A
Prescription Drug (administered by Express Scripts)		
Retail (30-day supply)	Deductible applies, then 80% coinsurance included in Out-of-Pocket maximum	\$10 generic / \$25 brand name formulary / \$40 non-formulary
Mail Order (90-day supply)		\$10 generic / \$25 brand name formulary / \$40 non-formulary

This benefit schedule is for illustrative purposes only; please consult benefits booklet for more information.

This exhibit in no way replaces the plan document of coverage, which outlines all the plan provisions and legally governs the operation of the plans.

The Village complies with applicable Federal civil rights and does not discriminate on the basis of race, color, national origin, age, disability, or sex. The Village does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Dental Plan



Benefits	MetLife Dental	
	In-Network	Out-of-Network
Deductible		
Individual	\$50	\$50
Family	\$150	\$150
Waived for Type A	Yes	Yes
Waived for Orthodontics	Yes	Yes
Annual Maximum	\$1,500	\$1,500
Ortho Lifetime Maximum	\$1,500	\$1,500
Type A Preventive Services Cleanings, fluoride treatment, exams, x-rays, sealants	100%	100%
Type B Diagnostic/Basic Services Amalgam fillings, oral surgery, periodontics, endodontics	80%	80%
Type C Major Services Cast restorations (inlays, onlays, crowns) partial/full dentures, repair of fixed partial dentures, bridgework, stainless steel crowns, denture reline/repair, recementation of crowns, inlays, onlays, bridges	80%	80%
Orthodontics For dependent children under the age of 19.	50%	50%

Note: The comparisons are outlines of the Benefit Schedules. This exhibit in no way replaces the plan document of coverage, which outlines all the plan provisions and legally governs the operation of the plans.

Vision Plan VSP Plan C



Benefits	Plan C	
	In-Network	Out-of-Network
Annual Eye Exam	\$0 copay	\$45
Contact Lens Exam/Fit	Up to \$60 copay	N/A
Single Vision Lenses	\$0 copay	\$30
Bifocal Lenses	\$0 copay	\$50
Trifocal Lenses	\$0 copay	\$65
Lenticular Lenses	\$0 copay	\$100
Standard Progressive	Covered	\$50
Premium Progressive	\$95-\$105	\$50
Photochromics/Tints/Dyes	Covered	N/A
Std Polycarbonate (<19)	Covered	N/A
Std Polycarbonate (>=19)	\$35	N/A
Frame	\$150 + 20% off balance	\$70
Contact Lenses	\$0 copay	\$210
Necessary	\$0 copay; \$150 Allowance (in lieu of lenses & frames)	\$105
Elective		

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