

VSP Vision

Benefits	VSP - Choice Network	
	In-Network	Out-of-Network
Annual Eye Exam	\$0 copay	\$45
Contact Lens Exam/Fit	Up to \$60 copay	N/A
Lenses		
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
Frames	\$150 + 20% off balance	\$70
Contact Lenses		
Necessary	\$0 copay	\$210
Elective	\$0 copay; \$150 Allowance (in lieu of lenses & frames)	\$105

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.



Benefit Summary

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

HMO:

- **Blue Cross Blue Shield (BCBS)** is the claims administrator for the Village of Bloomingdale's HMO medical plan.
 - » Contact BCBS for questions concerning membership, plan benefits, or status of claim payments. HMO Customer Service Representatives can be reached at **800.892.2803**; Monday through Friday from 8:00 a.m. to 5:00 p.m. CST.
 - » BCBS's website is both user-friendly and informative. The site allows you to seek answers about BCBS and available HMO doctors and hospitals, and to link to vendor sites. Their web address is www.bcbsil.com.
- **Blue Cross Blue Shield** 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 medical plan can participate at no charge to you.
 - » **Well onTarget®** is a program that can give you the support you need to make healthy choices while rewarding you for your hard work. **Blue Points** is a program that rewards you for engaging in healthy activities including filling out a Health Assessment, syncing a fitness device, and more. Join the low cost Fitness Program with access to more than 10,000 fitness locations nationwide. Employees can access Well onTarget through BlueAccess for Members or www.wellontarget.com.
 - » **Wondr** assists you in losing weight and improving your health at no cost to you! Wondr is a digital behavioral change program that teaches skills to help you create a healthy relationship with food, lose weight, sleep better, lower stress, and improve your overall quality of life without counting calories, restricting foods, or giving up the foods you love.

PPO:

- **Blue Cross Blue Shield (BCBS)** is the claims administrator for the Village of Bloomingdale's PPO medical plan.
 - » Contact BCBS for questions concerning membership, plan benefits, status of claim payments, and more. PPO Customer Service Health Advocates are available at 877.245.5681, 24 hours a day, 358 days of the year (closed for major holidays).
 - » **Health Advocacy Solutions:** Your personal Health Advocate can help you with understanding your benefits, schedule medical appointments, navigate a chronic illness or new diagnosis, prepare for upcoming surgery, get a preauthorization, or save money on your health care. You can also engage via multiple 24/7 communication channels including the BCBSIL mobile app and the My Evive digital member hub – both of which feature live chat and secure messaging with a Health Advocate. The My Evive Hub also offers proactive engagement, mobile-first design connecting you with your other benefit carriers, in addition to your BCBSIL medical plan!
 - » **The Evive Digital Member Hub** will get you access to BCBSIL's website as well as links to other carrier and vendor websites. Their web address is www.myevive.com.
 - » **Well onTarget®** is a program that can give you the support you need to make healthy choices while rewarding you for your hard work. **Blue Points** is a program that rewards you for engaging in healthy activities including filling out a Health Assessment, syncing a fitness device, and

more. Join the low cost Fitness Program with access to more than 10,000 fitness locations nationwide. Employees can access Well onTarget through EVIVE at www.myevive.com.

- » **Member Rewards** is a program that offers cash rewards when a lower cost, high-quality provider is selected. This program allows you to minimize your out-of-pocket costs, and gives you a cash reward. Speak with a Health Advocate for more information.
- » **MDLIVE:** Call a Health Advocate at **877.245.5681** or download the EVIVE app to access MDLIVE and connect with a board certified doctor 24/7 (Virtual Visit). You will pay your portion of the Virtual Visit based on your medical plan provisions.
- **Express Scripts** is your 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 customer service representatives can be reached at **800.294.7041**, 24 hours a day, 7 days a week. Contact Express Scripts for questions regarding drug orders, account information, and to refill prescriptions.
 - » Or you can visit Express Scripts online at www.express-scripts.com to order prescription refills, check order status, locate participating retail pharmacies, find ways to save money on your medications through generics and mail order, and ask a pharmacist questions 24/7.
- **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 www.express-scripts.com/90day for more information.
- **Delta Dental** is the claims administrator for the HMO and PPO dental plans available to you as an employee of the Village of Bloomingdale.
 - » Contact Delta Dental for questions concerning eligibility, plan benefits, provider information, or status of claim payments. Delta Dental Customer Service Representatives can be reached at **800.942.3772 (HMO)** or **800.323.1743 (PPO)**, Monday through Thursday from 7:00 a.m. to 7:00 p.m. CST and Friday from 7:00 a.m. to 6:00 p.m. CST.
 - » Delta Dental's Website allows you to locate dentists in your area, as well as to download forms. Their web address is www.deltadentail.com.
- **VSP (Vision Service Plan)** is the vision carrier for the Village of Bloomingdale. To see a list of participating providers near you, go to www.vsp.com. To speak to a VSP Customer Service Representative, call **800.877.7195**, Monday through Saturday from 6:00 a.m. to 5:00 p.m. PST. Closed on Sunday.
- **Securian** is the life insurance carrier for your basic employer-paid and supplemental employee-paid life insurance benefits. Securian's Customer Service Representatives are managed through Ochs and can be reached at **800.392.7295**, Monday through Friday from 8:00 a.m. to 4:30 p.m. CST.
- **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**, Monday to Friday from 7:30 a.m. to 7:30 p.m. CST, excluding holidays. You can check your account status and retrieve forms 24/7 by going to www.discoverybenefits.com.

Medical Plans – All Employees

Benefits	Blue Cross Blue Shield of Illinois PPO - P14614	Blue Cross Blue Shield of Illinois HMOI - H15135 & BAHMO - B15135
Major Medical Coverage		
Coinsurance		
Network	80% after deductible	100%
Non-Network	60% after deductible	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		
Network	Deductible applies, then 80%	\$25 copay, then 100%
Non-Network		No coverage
Hospital Care		
Network	Deductible applies, then 80% with authorization	100%
Non-Network	\$300 Non-Network penalty, then deductible applies, then 60% with authorization	No coverage
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		No coverage
Preventive Services		
Network	100%; deductible waived	\$25 copay, then 100%
Non-Network	Subject to out-of-network deductible and coinsurance	No coverage
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)		

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

Dental Plan

Access to the two network levels is determined by your dentist's membership.

Benefits	Delta Dental of Illinois		
	PPO Network	Premier Network	Out-of-Network
Annual Deductible			
Individual	\$50	\$50	\$50
Family	\$150	\$150	\$150
Annual Benefit Maximum	\$1,500 / person	\$1,500 / person	\$1,500 / person
Preventive/Diagnostic (oral exams, x-rays, cleaning, fluoride treatments, space maintainers, sealants)	100%*	100%**	100% of MPA***
Basic (fillings, oral surgery, periodontics, endodontics, general anesthesia in conjunction with oral surgery)	80%*	80%**	70% of MPA***
Major (crowns, bridges, dentures)	80%*	80%**	80% of MPA***
Orthodontia (for dependent children under age 19)	50%*	50%**	50% of MPA***
Lifetime Orthodontia Maximum	\$1,500 / person	\$1,500 / person	\$1,500 / person

*You will not be balance billed for charges exceeding Delta Dental's allowed PPO fees.

**You will not be balance billed for charges exceeding Delta Dental's maximum plan allowances (MPAs).

***You are responsible for charges exceeding Delta Dental's MPAs.

To Locate Participating Dental Providers

- Visit www.deltadentalil.com/smartmouth, select "Find a Provider," and complete your location or name.
- Select the Delta Dental PPO network for the highest level of benefits, and follow the on-screen instructions.

Delta Dental Premier® is a safety net for our Delta Dental PPO network. You will pay more out-of-pocket with a Delta Dental Premier dentist compared to a Delta Dental PPO dentist. However, you may save more money with a Delta Dental Premier dentist compared to a non-network dentist. Delta Dental Premier Dentists agree to our maximum plan allowances as payment in full, which may be lower than what a dentist would typically charge.

