


Herscher CUSD 2 2026 Open Enrollment Presentation



Agenda

- 1 Open Enrollment
- 2 BenefitSolver
- 3 Dependent Eligibility Ongoing Audit
- 4 Benefit Summary
- 5 Dental
- 6 Vision
- 7 Medical 
- 8 Value-Added Programs

Open Enrollment

Open Enrollment is May 1st – 13th

All Open Enrollment changes go into effect
July 1, 2026

After Open Enrollment, you **cannot** make any enrollment changes without an IRS qualified life event such as birth, marriage, divorce and loss of coverage.

The district must be notified within **31** days of the event.

Example – If you have a baby and would like to add the baby as a dependent, you should notify the district within 31 days of the baby's date of birth. If your baby is born January 1st, you should notify the district by January 31st

During Open Enrollment you can...

Waive
Coverage

Add/Drop
Dependents

Enroll in
Coverage

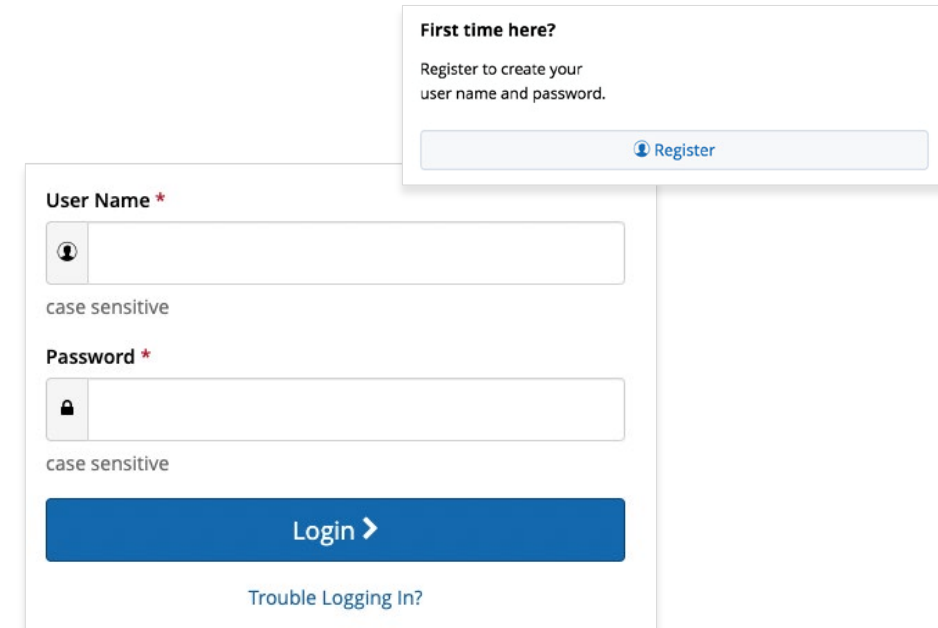
Switch
Between
Plan Options

BenefitSolver: Register and Login

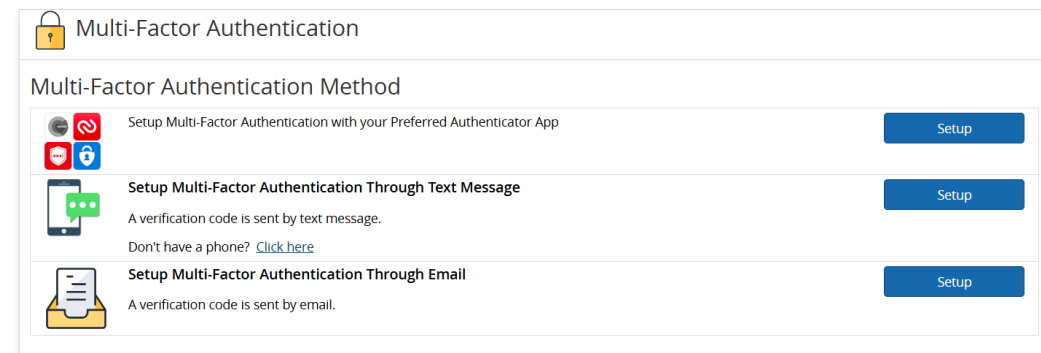
EBCcooperative.com

HOW TO REGISTER

1. Visit **EBCcooperative.com** and click the **Register** button to get started. The case-sensitive company key is **ebc**.
2. Verify your personal information and create your username and password.
3. Log in using your new username and password.
4. Set up your Multi-Factor Authentication preferences. This will be your authentication process each time you visit the site going forward.



The screenshot shows a registration and login interface. At the top right, a box titled "First time here?" contains the text "Register to create your user name and password." and a "Register" button. Below this, the "User Name" field is marked with an asterisk and "case sensitive". The "Password" field is also marked with an asterisk and "case sensitive". A blue "Login" button with a right-pointing arrow is positioned below the password field. A link for "Trouble Logging In?" is located at the bottom of the form.

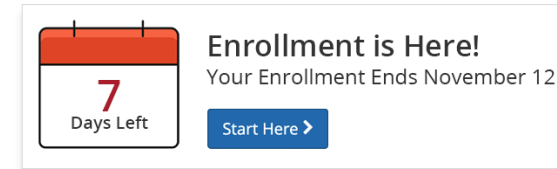


The screenshot displays the "Multi-Factor Authentication" setup screen. It features a title "Multi-Factor Authentication" with a lock icon. Below the title, the heading "Multi-Factor Authentication Method" is followed by three options, each with a "Setup" button:

- Setup Multi-Factor Authentication with your Preferred Authenticator App**: Includes icons for Google Authenticator, Microsoft Authenticator, and Duo.
- Setup Multi-Factor Authentication Through Text Message**: Includes a mobile phone icon. Below the heading, it says "A verification code is sent by text message." and "Don't have a phone? [Click here](#)".
- Setup Multi-Factor Authentication Through Email**: Includes an envelope icon. Below the heading, it says "A verification code is sent by email."

BenefitSolver: Enrolling in Benefits

EBCcooperative.com



START YOUR ENROLLMENT

- Click the **Start Here** button to review your personal information and add or edit any dependents you wish to cover. Sofia, your personal benefits assistant, can answer questions and guide you as you enroll.
- Use the **Next** and **Back** buttons in the enrollment event to review and elect options available to you.
- Review plan documents and use the **Compare** and **Plan Details** tools to view details and costs for the options available to you.

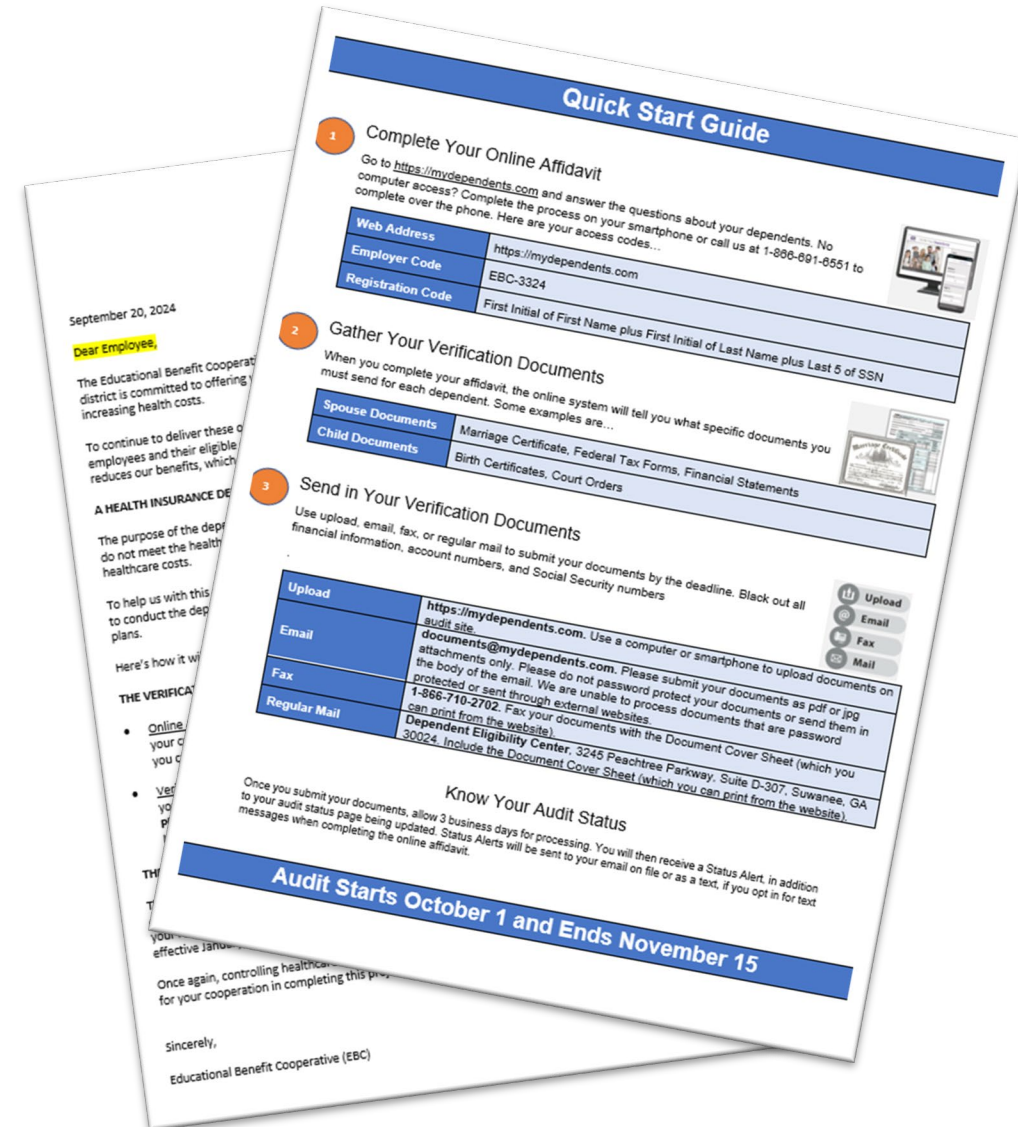
REVIEW AND FINALIZE YOUR ELECTIONS

- Make sure your personal information, elections, dependents, and beneficiaries are accurate, then approve your elections.
- To finish, click **I Agree**. When your enrollment is complete, you will receive a confirmation number and can print your **Benefit Summary** for your records.

Dependent Eligibility Audit

Remember!

- If you add new dependents due to:
 - A qualifying life event (QLE)
 - Ex: Marriage, birth, loss of other coverage
 - Open Enrollment
 you will receive audit communication from Impact Interactive to provide documentation.
- Communication will include deadline and steps to verify dependents.
- Audit is mandatory. Failure to complete will result in dependents being terminated from coverage.



Your Benefit Summary

2026



Herscher Community School District #2

This summary is designed to give you an outline of the health benefit programs offered through Herscher Community School District #2. Contained in the summary are tips for you on using the plans.

Your 2026 Benefit Summary provides information on your district's benefit plans, including:

- BCBS Member Resources
- Medical Plans Comparison
- Medical Options—PPO and HDHP
- Voluntary Life & AD&D
- Dental—High and Low Plan
- Dependent Eligibility Audit
- Vision

BCBS Member Resources

Blue Access for Members

To access the many resources available to Blue Cross and Blue Shield members, register to participate in Blue Access for Members at bcbsil.com. To register, click on "Log In" tab located on the right side of the homepage and click on "Register Now" for new users. Be sure to have your BCBS ID card handy.

Blue Access is available 24 hours a day, 7 days a week, 365 days a year.

Blue Access Features

- Cost Estimator
- Access to health and wellness information
- Print a temporary ID card or order a replacement card
- Claim status
- Compare hospitals and physicians
- View and print Explanation of Benefits (EOB)
- View your personal information
- Locate a provider
- Receive email alerts

Teladoc Diabetes and Hypertension Management (PPO and HDHP plans only)

The Teladoc for Diabetes and Hypertension management programs provide 24/7 personalized coaching, connected blood glucose meter, connected blood pressure monitor and app to help manage chronic conditions. Services are covered as preventative care with no out-of-pocket cost to members. The program is provided to all PPO and HDHP members as well as covered family members with diabetes or hypertension. Join today at teladochealth.com/smile/ebc or call (800) 835.2362. Use registration code: EBC

Benefits Value Advisor (PPO and HDHP plans only)

Call a Benefits Value Advisor to help you compare costs for your next procedure!

The BVA is a personal concierge service that will help you choose doctors, providers, and facilities while helping you to maximize your benefits.

A Benefits Value Advisor can:

- Help you compare costs at different providers near you
- Help you schedule appointments
- Share online educational tools

Call [800.458.6024](tel:800.458.6024) before your next procedure!

BCBS Member Rewards (PPO and HDHP plans only)

Earn CASH REWARDS when you choose a high-caliber, low-cost provider for certain services and procedures. The program uses Provider Finder[®]—a database of independently contracted providers, which can help members:

- Compare costs and quality providers for numerous procedures
- Estimate out-of-pocket costs
- Assist in making treatment decisions with their doctors

Using this resource to shop for services based on price and location, as well as quality metrics, allows you to earn cash for selecting lower-cost care. The result puts extra cash in your pocket. **Please note, all rewards are taxable to the member.**

Hinge Health (PPO and HDHP plans only)

Hinge Health's Virtual Physical Therapy Program Hinge Health offers a comprehensive Digital MSK Clinic with dedicated programs across the MSK continuum of care. If you suffer from back, knee, neck, shoulder, or hip pain, Hinge Health may be able to help. You'll complete an online screening questionnaire to determine which program best fits your needs, whether preventive, acute, chronic or post-surgery. Through education, exercise therapy, and digital coaching, you can discover health alternatives to help manage your pain. You can participate in Hinge Health at no cost. It includes:

- Physical therapy through digital delivery with motion sensors, online education, and cognitive behavioral therapy to address the causes of chronic pain over time.
- 12-week, coach-led, digital platform for chronic back and knee pain.
- Exercise therapy—Wearable sensors and tablet for real-time movement feedback.

Sign up by visiting hinge.health/ebc.

Wondr

Digital Weight Loss Program

If you are enrolled in one of the district's medical plans, you and your covered dependents over the age of 18 will have access to Wondr, an online behavioral weight loss program (no dieting) to promote long-term weight loss with no out-of-pocket cost to you as services are covered as preventive. You can earn points along your wellness journey to be redeemed for items in the Wondr Store. Sign up by visiting wondrhealth.com/EBC.

Teladoc

Your district offers virtual care, through Teladoc, to you and your dependents enrolled in medical coverage through the district. With Teladoc, members can connect with a doctor in minutes. Plus, you can get care from anywhere in the US: at home, the office, or on the road!

Teladoc does not replace your primary care physician. It is a convenient and affordable option for quality care:

- If you're considering the ER or urgent care center for a non-emergency issue
- On a vacation, a business trip, or away from home
- For short-term prescription refills when medically necessary

Set up your account by going to teladoc.com, calling [1.800.TELADOC](tel:1.800.TELADOC) or downloading the Teladoc mobile app. Once you register and complete a medical history questionnaire, you will be granted access to speak with a doctor by phone or video on your mobile device, or computer.

Copay for PPO is \$0

Copay for HDHP members is \$35

Your Dental Plan

Find a provider near you on www.bcbsil.com or call **800.367.6401**

BCBS Dental – High Plan		
Benefit	In-Network	Out-of-Network
Annual Deductible Amount	\$50 Individual \$150 Family	\$50 Individual \$150 Family
Diagnostic and Preventive Care	100%	100%
Basic Restorative Services	80%	80%
Endodontic Services	80%	80%
Periodontal Services	80%	80%
Periodontal Maintenance	80%	80%
Oral Surgery Services	80%	80%
Crowns, Inlays/Onlays Services	50%	50%
Prosthodontic Services	50%	50%

Note: Deductible waived for Preventive and Diagnostic Services and Miscellaneous Services. Covered dental expenses incurred toward the deductible amount applied to both the In-Network and Out-of-Network Plan.

Maximum Calendar Year Benefits	
Covered Dental Expenses (excluding Orthodontia)	\$1,500
Orthodontic Services	\$0
Temporomandibular Joint (TMJ) Services	\$0
Maximum Lifetime Benefits	
Implant Services	\$0
Orthodontic Services (child to age 19)	50% up to a maximum of \$1,500
Temporomandibular Joint (TMJ) Services	\$0

BCBS Dental – Low Plan		
Benefit	In-Network	Out-of-Network
Annual Deductible Amount	\$25 Individual \$75 Family	\$25 Individual \$75 Family
Diagnostic and Preventive Care	100%	100%
Basic Restorative Services	100%	80%
Endodontic Services	0%	0%
Periodontal Services	0%	0%
Periodontal Maintenance	100%	80%
Oral Surgery Services	0%	0%
Crowns, Inlays/Onlays Services	0%	0%
Prosthodontic Services	0%	0%

Maximum Calendar Year Benefits	
Covered Dental Expenses (excluding Orthodontia)	\$500
Orthodontic Services	No Coverage
Temporomandibular Joint (TMJ) Services	\$0
Maximum Lifetime Benefits	
Implant Services	\$0
Orthodontic Services	\$0
Temporomandibular Joint (TMJ) Services	\$0

Your Vision Plan



Find a provider near you on www.eyemedvisioncare.com or call **866.723.0513**

EyeMed		
For a complete list of providers near you, use our Provider Locator on www.eyemed.com and choose the SELECT network or call 1.866.299.1358.		
Vision Care Services	Member Cost	Out-of-Network
Exam with dilation as necessary	\$10 copay	Up to \$30
Contact Lenses (fitting and two follow up visits are available once a comprehensive eye exam has been completed)		
Standard Contact Lens	Up to \$40	N/A
Premium Contact Lens	10% off retail	N/A
Frames	\$0 copay; \$130 allowance; 80% of charge over \$130	Up to \$65
Contact Lenses		
Conventional	\$0 copay; \$130 allowance; 15% off retail price over \$130	Up to \$104
Disposable	\$0 copay; \$130 allowance; plus balance over \$130	Up to \$104
Medically Necessary	\$0 copay; paid in full	Up to \$200
Frequency		
Examination	Once every 12 months	
Lenses or Contact Lenses	Once every 12 months	
Frames	Once every 12 months	

Your High-Deductible Health Plan (HDHP) Options



	Blue Cross and Blue Shield PPO HDHP with HSA		Blue Cross and Blue Shield PPO HDHP 2 with HSA	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible*				
Individual	\$2,500	\$5,000	\$5,000	\$10,000
Family	\$5,000	\$10,000	\$10,000	\$20,000
Out-of-Pocket Limit* (deductible included)				
Individual	\$5,000	\$10,000	\$5,000	\$10,000
Family	\$10,000	\$20,000	\$10,000	\$20,000
Covered Expenses				
Hospital				
Inpatient Services	100% after deductible	80% after \$300 per admission deductible	100% after deductible	
Outpatient Surgery	100% after deductible	80% after deductible	100% after deductible	
Emergency Room	90% after deductible		100% after deductible	
Physician				
Inpatient Services	100% after deductible	80% after deductible	100% after deductible	
Outpatient Surgery	100% after deductible	80% after deductible	100% after deductible	
Office Visits	100% after deductible	80% after deductible	100% after deductible	
Specialist Office Visit	100% after deductible	80% after deductible	100% after deductible	
Wellcare	100%	80% after deductible	100%	
Prescription Drugs				
Prime Therapeutics				
Retail Pharmacy 34-day supply	80% after deductible		100% after deductible	
Mail Order 90-day supply	80% after deductible		100% after deductible	
Pharmacy Out-of-Pocket*	Included in Medical		Included in Medical	

Your Health Savings Account (HSA)

WEX

You own the account!

- No “use it or lose it” rules — you keep the funds in your account if you leave the company or change plans.
- You cannot have an HSA and FSA account at the same time

The maximum you can contribute to your HSA account for 2026 are:

- \$4,400 for Individual
- \$8,700 for Family
- An additional \$1,000 for those 55 and older as a catch-up contribution

Account earns interest and can be invested, over minimum balances.

Balances remaining in account at year end roll over to the following year.

Note: Available to those enrolled in the HDHP only

You will only have access to the amount that is in your account at the time of a claim — but you can save your receipt and repay yourself with funds contributed later in the year.

Your PPO Plan with HRA Options



	Blue Cross and Blue Shield PPO ¹ with HRA		Blue Cross and Blue Shield PPO 2 with HRA	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible*				
Individual	\$2,500	\$5,000	\$5,000	\$10,000
Family	\$7,500	\$15,000	\$15,000	\$30,000
Out-of-Pocket Limit* (deductible included)				
Individual	\$3,500	\$7,000	\$5,000	\$10,000
Family	\$10,500	\$21,000	\$15,000	\$30,000
Covered Expenses				
Hospital				
Inpatient Services	90% after deductible	70% after \$300 per admission deductible	100% after deductible	
Outpatient Surgery	90% after deductible	70% after deductible	100% after deductible	
Emergency Room	100% after \$75 copay (waived if admitted)		100% after deductible	
Physician				
Inpatient Services	90% after deductible	70% after deductible	100% after deductible	
Outpatient Surgery	90% after deductible	70% after deductible	100% after deductible	
Office Visits	100% after \$20 copay	70% after deductible	100% after deductible	
Specialist Office Visit	100% after \$30 copay	70% after deductible	100% after deductible	
Wellcare	100%	70% after deductible	100%	
Prescription Drugs				
	Prime Therapeutics		Prime Therapeutics	
Retail Pharmacy 34-day supply	\$15 Generic \$30 Preferred Brand \$50 Non-Preferred Brand		\$15 Generic \$30 Preferred Brand \$50 Non-Preferred Brand	
Mail Order 90-day supply	\$30 Generic \$60 Preferred Brand \$100 Non-Preferred Brand		\$30 Generic \$60 Preferred Brand \$100 Non-Preferred Brand	
Pharmacy Out-of-Pocket*	\$3,200 Single / \$3,200 Family		\$3,200 Single / \$3,200 Family	

How the HRA Works

Health Reimbursement Account

Funds set aside in the HRA help cover eligible medical expenses.

- PPO HRA is funded by employer contributions
- Employees, spouses, and tax dependents are eligible to receive reimbursements on substantiated medical expenses, including your deductible, **incurred while actively enrolled in the plan**
- Reimbursement amounts are subject to your deductible, enrollment tier, and completion of a biometric screening
- To submit a reimbursement request, you must meet the designated deductible threshold amount and submit a copy of the Explanation of Benefit (EOB) from BCBS.
- Unused amounts cannot be cashed out
- After your plan year ends, you will be able to submit reimbursement requests within 90 days.
- Contact your Payroll / District Office for further information.



Sign Up for Blue Access for MembersSM (BAM)

BlueCross BlueShield of Illinois

Search

Make a Payment **1** Log In or Sign Up ▾

Find Care Shop Plans Prescription Drugs Insurance Basics Member Services

Looking for Illinois Health Insurance?

Find health insurance to fit your needs with Blue Cross and Blue Shield of Illinois. We offer Individual and Family plans, along with Medicare and Medicaid options.

Shop Plans and Products

Need Coverage Now?
Enroll in an Individual and Family plan today if you've had certain events or a change in income recently.

Enter Identification Number

Create Login

Confirm Account

Back

Step 1 of 3

Please fill out your policy information.

Registering your account will only take a minute. To get started, have your Blue Cross and Blue Shield of Illinois (BCBSIL) ID card handy.

First Name

Last Name

Date of Birth

MM / DD / YYYY

Identification Number ID

Are You a Legal Guardian?

I am a Legal Guardian

Legal & Privacy - Non-Discrimination Notice

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

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Go to bcbsil.com and log in to Blue Access for Members via web or mobile

If you are a new user, choose **sign up** and follow the prompts to register

To register you will need your identification number on the front of your ID card **OR** you can call the Customer Service number on the back of the card.

Blue Access for MembersSM (BAM)



**Save time
with self-service
support tools
and health and
wellness resources
available through
a convenient and
secure website**

- Check claims and claims history
- View, save or print Explanation of Benefits (EOBs)
- Sign up for electronic EOBs, and save paper
- View benefits and covered dependents
- Check coverage details and Rx benefit information
- Manage mobile and texting preferences
- Request new ID cards or print temporary ID cards
- Access health and wellness information and guides
- Get details on wellness, discounts, 24/7 Nurseline
- Use Provider Finder[®] to find in-network doctors and hospitals

Log in and perform protected transactions
24 hours a day, 7 days a week*

*Claim Statements/EOBs are not available 3 – 6 a.m.

► Member ID Card

In BAM, members have the ability to view their current Identification card and download a copy to their computer or cell phone. This is an actual image of the physical card that is issued to them. Members also have the option to order a new ID card if they would like a physical replacement.

The screenshot shows the Blue Cross Blue Shield of Illinois Member ID Card page. The page header includes the logo, navigation links (Español, Language Assistance, Messages, PPO+, My Account), and utility links (Dashboard, Claims, Coverage, Spending, Find Care, Wellness). The main heading is "Member ID Card" with tabs for "Medical" and "Dental". The "Temporary Member ID Card" section features a text description, a placeholder image of two ID cards, and a "View and Download" link. The "Need a New ID Card?" section includes a text description and an "Order New Member ID Card" button.

Blue Cross Blue Shield of Illinois

Español | Language Assistance | Messages | PPO+ | My Account


Dashboard | Claims | Coverage | Spending | Find Care | Wellness

Member ID Card

Medical | Dental

Temporary Member ID Card

The image is your member ID card and proof of insurance for any doctor or hospital visit. Simply download or print the image and show it to your Provider.



[View and Download](#)

Need a New ID Card?

You can use the Temporary Member ID card provided, download the Blue Cross Blue Shield of Illinois (BCBSIL) app to view on your mobile device, or order a new ID card.

[Order New Member ID Card](#)

What Members Can Do in Our **PROVIDER FINDER**[®]

[Earn Rewards](#) | [View Rx Costs](#) | [Access other health benefits](#)



Quickly find in-network doctors, medical groups, hospitals and urgent care



Search for providers by ZIP code, gender, specialty, languages spoken and more



Compare quality ratings for providers and facilities



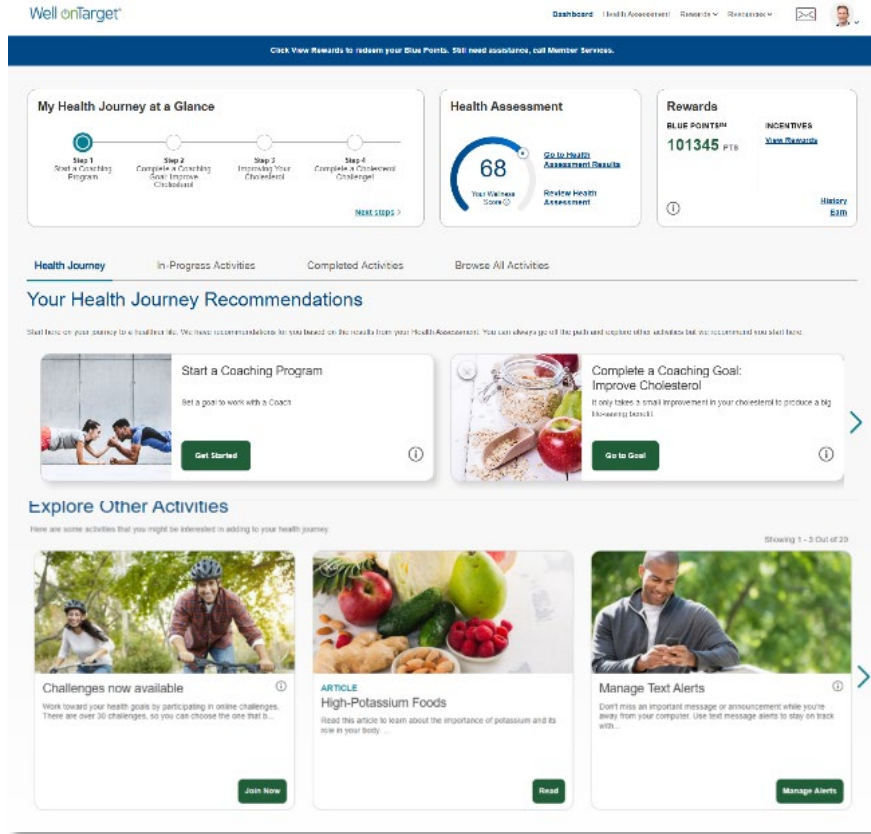
Read or write reviews for providers and facilities



See and compare your out-of-pocket cost estimates for more than 1,700 medical procedures and services*



Well onTarget: Member Wellness Portal



The portal includes recommended activities that make up your Personal Member Journey.

May be included in other packages.

The Fitness Program is provided by Tivity Health™ Services, LLC, an independent contractor which administers the Prime® Network of fitness centers. The Prime Network is made up of independently-owned and managed fitness centers. Prime is a registered trademark of Tivity Health, Inc. Tivity Health is a trademark of Tivity Health, Inc.

Portal Highlights

- Health Assessment
- Personalized “My Journey” member dashboard
- Digital self-management programs
- Trackers and tools
- “Explore” wellbeing resources
- Coaching program*
- Interactive symptom checker
- Health and wellness content
- Secured messaging
- Blue PointsSM *
- Fitness Program
- Tracking for fitness, nutrition and device integration
- Personal wellness challenges
- Mobile app (AlwaysOn)
- Health and Wellness content

*Blue Points program rules are subject to change without prior notice. Member agrees to comply with all applicable federal, state and local laws, including making all disclosures and paying all taxes with respect to their receipt of any reward.

AlwaysOn is owned and operated by Onlife Health Inc, an independent company that has contracted with Blue Cross and Blue Shield of Illinois to provide digital health management for members with coverage through BCBSIL. BCBSIL makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

You don't eat the same food every day.

Why work out at the same fitness location every single time?



Well onTarget® Fitness Program

- Flexible, no-excuses, budget-friendly fitness program from Tivity Health™
- Offered to member and their dependents
- Unique program designed to promote health, wellness and activity for adults*
- Access to multiple fitness locations where you live, work and travel with no obligation or contract
- Easy online enrollment (or by phone) plus fitness location finder
- Just log in to Blue Access for MembersSM to access the Fitness program enrollment page

Base	Core	Power	Elite	Pro	Signature	Premier
\$19/mo	\$29/mo	\$39/mo	\$129/mo	\$159/mo	\$199/mo	\$239/mo
3500+ Standard Gyms†	8,500+ Standard Gyms	13,000+ Standard Gyms	Access to 1 Luxury Gym + All 13,000+ Standard (Luxury Gyms differ by tier, 180+ Available)†			
\$19 enrollment fee						
Digital Content Only: Video and Live Stream (\$10/mo)						

Available to members and their covered dependents (age 18 and older).

*Individuals must be 18 years old to purchase a membership. Dependents, 16-17 years old, can join but must be accompanied to the location by a parent/guardian who is also a Fitness Program member. Check your preferred location to see their membership age policy. Underage dependents can log in and join through the primary member's account as an "additional member."

Blue PointsSM – How to Earn Points

Members earn points for regularly participating in healthy activities. Points are redeemable for gift cards through the AlwaysOn app.

Eligible activities include:

- Health Assessment completion
- Digital self-management program completion
- Fitness Program enrollment and visits to participating locations
- Use of Online Trackers
- Connecting and syncing a fitness or nutrition device or app

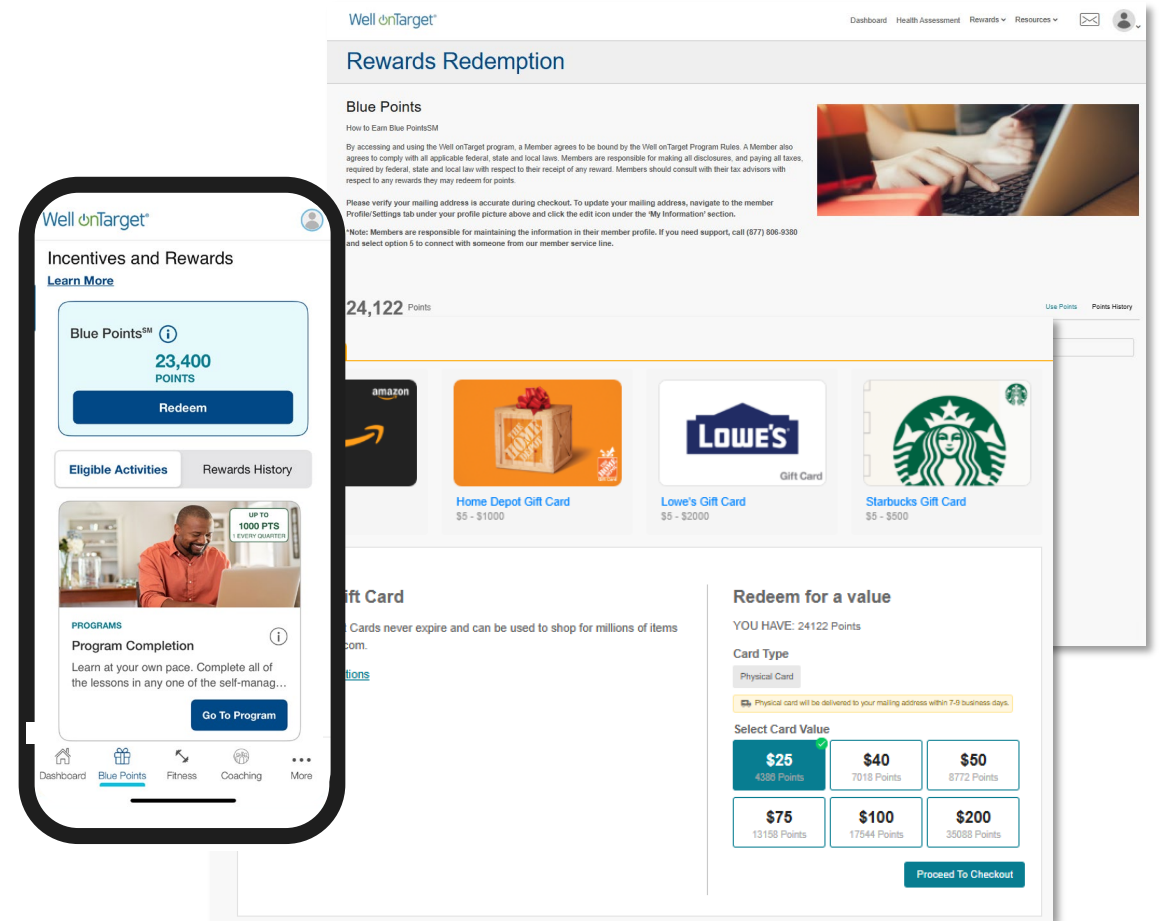
AlwaysOn is owned and operated by Onlife Health Inc. an independent company that has contracted with Blue Cross and Blue Shield of Illinois to provide digital health management for members with coverage through BCBSIL.

Blue Points Program Rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal for more information.

Member agrees to comply with all applicable federal, state and local laws, including making all disclosures and paying all taxes with respect to their receipt of any reward.

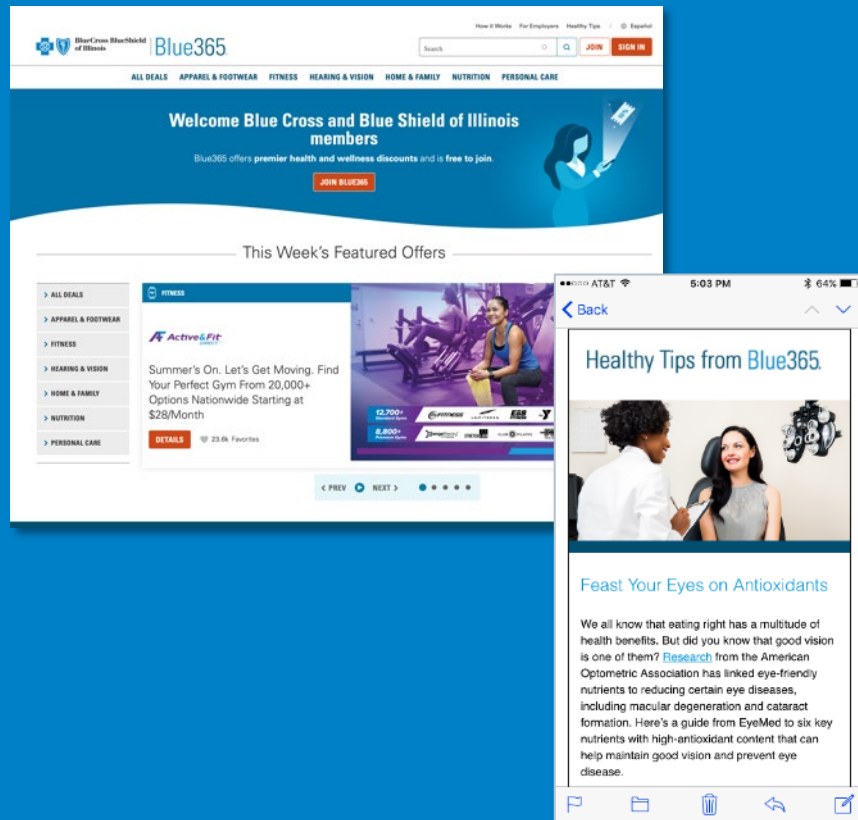
The Fitness Program is provided by Tivity Health™, an independent contractor that administers the Prime Network of fitness locations. The Prime Network is made up of independently owned and operated fitness locations.

BCBSIL makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.



Blue365[®] Member Discount Program

Member discounts simply
for being a BCBSIL member



- Exclusive health and wellness deals from national and local retailers
- Save money on fitness classes and gear, family activities, healthy eating, dental, vision, hearing aids and more from top national and local retailers
- Go to www.blue365deals.com/bcbsil to register, view your available discounts and sign up for weekly emails

The relationship between these vendors and Blue Cross and Blue Shield of Illinois is that of independent contractors. Blue365 is a discount program only for BCBSIL members. This is NOT insurance. Some of the services offered through this program may be covered under your health plan. Employees should check their benefit booklet or call the Customer Service number on the back of their ID card for specific benefit facts. Use of Blue365 does not change monthly payments, nor do costs of the services or products count toward any maximums and/or plan deductibles. Discounts are only given through vendors that take part in this program and are subject to change. BCBSIL does not guarantee or make any claims or recommendations about the program's services or products. Members should consult their doctor before using these services and products. BCBSIL reserves the right to stop or change this program at any time without notice. BCBSIL makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

Digital Mental Health

Delivered by  **learntolive**



Online programs and services based on proven therapy techniques (English and Spanish); personal coaching is also available by phone, text or email



Private, convenient way to get help for mental health concerns:

- Depression
- Insomnia
- Panic
- Resilience
- Stress, Anxiety and Worry
- Social Anxiety
- Substance Use



Available to employees and family members (13 and older) at no cost to you

Get Started with a Mental Health Assessment: Go to bcbsil.com

- Log in to **Blue Access for Members**SM
- Choose **My Health and Wellness**, then find **Digital Mental Health**

Less than 50% of people with a mental health condition receive treatment*

*National Alliance on Mental Health, Mental Health by the Numbers, 2019

Learn to Live, Inc. is an independent company that provides online behavioral health programs and tools for members with coverage through Blue Cross and Blue Shield of Illinois.

BCBSIL makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

What Can a Benefits Value Advisor (BVA) Do for You?

Make it easier to use your health plan, while helping you save time and money

They can help you:

- Find a doctor or facility
- Get cost estimates for procedures and services
- Schedule appointments
- Set up prior authorizations (if needed)

Benefits Value Advisors offer cost estimates for procedures and services from various providers and facilities. Lower pricing and cost savings are dependent on the provider or facility selected by the member. Benefits Value Advisors do not give medical advice. Members should talk to their doctor or health care professional about any health questions or concerns.



BVAs are available 24 hours a day, 7 days a week* via phone or live chat to help you.

*Excludes major U.S. holidays

Guiding Members to Lower-Cost and High-Quality Options

Member Rewards helps you shop for procedures and services, and earn cash rewards.

- Save money by shopping in-network
- Compare costs for scans, colonoscopies, surgeries and more
- Estimate out-of-pocket costs



How Does Member Rewards Work?

1

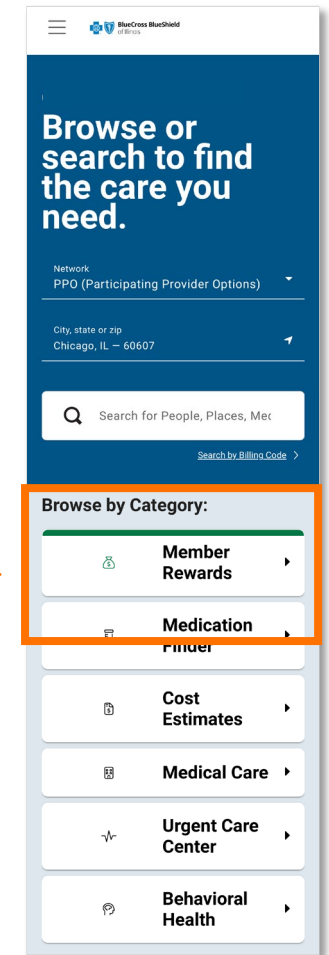
Contact a Benefits Value Advisor, or search online via Provider Finder[®] to find and select a reward-eligible provider

2

Visit your chosen reward-eligible provider

3

Receive a cash reward by check, which will be mailed directly to your home, after your claim is paid and the provider is verified as reward-eligible





Exercise therapy. Without leaving home.

Take control of your joint pain and move better.

What does my program include?

- Unlimited access to your personalized exercises and stretches developed by physical therapists
- Convenient exercise sessions you can do anytime, anywhere with the Hinge Health app
- Dedicated 1-on-1 support from a physical therapist and qualified health coach

How much does the program cost?

Hinge Health is available to eligible employees at no additional cost.

Who is eligible?

Employees and dependents 18+ enrolled in an EBC medical plan are eligible. If you need help with pain or an injury, then you will go through a clinical questionnaire to make sure our program is the right fit. Our program to stay healthy and pain free has no clinical requirement, and is open to all 18+ members on the medical plan.

\$0
cost to you



Diabetes Management:

Healthier living at no cost to you

Convenient access to device and tools at no extra cost

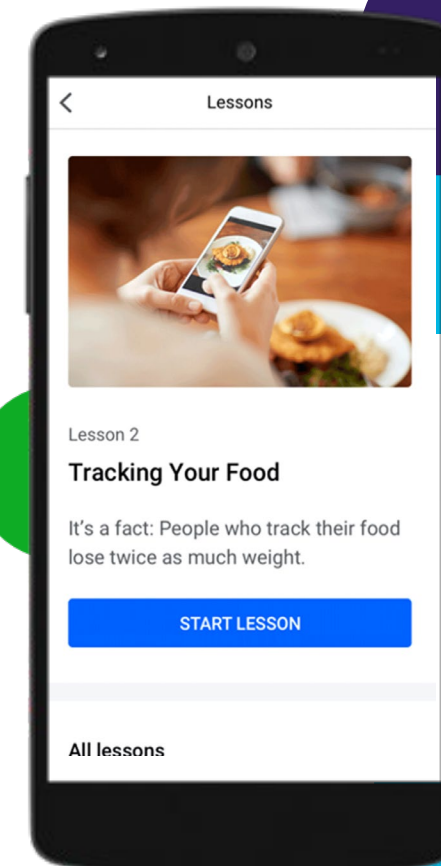
- Receive a connected blood glucose meter
- Get reminders on your meter to order more supplies before you run out
- Order **unlimited strips and lancets delivered to your door**

Connected support

- See all your **blood sugar data in your secure Teladoc Health account**
- **Get real-time tips and insights** after every check
- Share reports with your doctor
- Set goals and reminders, get personalized tasks, track food and activity, and monitor health trends—all in one place

Guidance from expert coaches

- Get **24/7 support for out-of-range readings and unlimited access** to one-on-one coaching with Certified Diabetes Care and Education Specialists



Get started
Join by visiting TeladocHealth.com/Register/EBC
or call **800-835-2362**



Hypertension Management:

Live healthier at no cost to you

Convenient access to a device at no extra cost

- Receive a **connected blood pressure monitor with arm cuff**

Connected support

- See all your blood pressure data in your secure Teladoc Health account
- Get **personalized insights** on your blood pressure readings
- **Share reports with your doctor**
- Set goals and reminders, **get personalized tasks, track food and activity**, and monitor health trends—all in one place
- Receive a **weekly email summary with your trends and tools**

Guidance from expert coaches

- Enjoy unlimited access to **one-on-one coaching** from National Board Certified Health & Wellness Coaches
- Message a coach through your mobile app or online account

Get started

Join by visiting TeladocHealth.com/Now/EBC
or call **800-835-2362**





Wondr™

Metabolic Syndrome Reversal Program

With Wondr you can lose weight, gain energy, sleep better and improve your mind and body — all while eating your favorite foods

- Online program and mobile app allows members access anywhere at any time
- Wondr is a skills-based digital weight loss program that teaches you how to enjoy the foods you love and improve your overall health

Sign up by visiting
Wondrhealth.com/EBC

This is available at **no cost** to you

General Medical (24/7 Care): You're never alone

Around-the-clock convenient access

- Speak to a healthcare professional 24/7
- Accessible via [phone or video] from home, work or while traveling*

Comprehensive care for common conditions

- Care for non-urgent medical needs like sore throats, sinus infections, allergies, cold, flu and more

Cost-effective

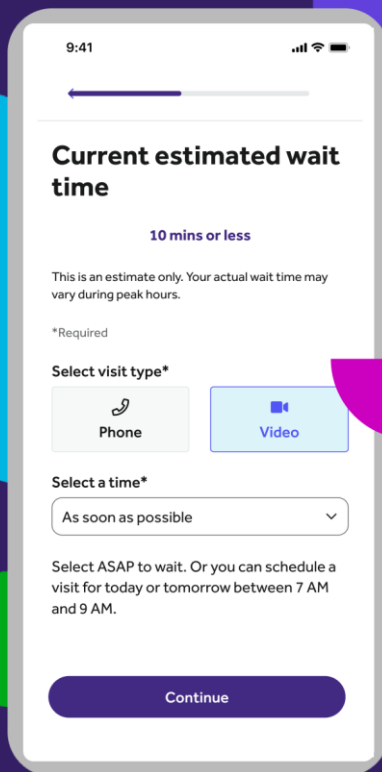
- Avoid unnecessary ER visits for non-emergencies
- Lower out-of-pocket expenses compared to emergency room and urgent care

Accessible

- Teladoc Health supports several languages, including American Sign Language, through 3-way visits with an interpreter

Visit Fees: PPO – Free / HDHP – \$55

Visit [Teladoc.com](https://www.teladoc.com) or Call 1-800-TELADOC (835-2362)



95%+

Of concerns addressed in the first visit¹

90%

Member satisfaction¹

¹Consumer engagement survey results

*General Medical services are not available internationally

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Employee Assistance Program (EAP)

Free and Confidential Services for you and your family members



Contact AllOne Health

Call: **855-RSL-HELP** (855-775-4357)

Visit: allonehealth.com/reliance-matrix

Code: RSLI859

Travel Assistance

24 Hour, worldwide travel assistance for employees and dependents traveling more than 100 miles from home.

Services are available whether traveling for business or leisure.

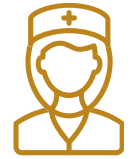
If you need assistance, contact On Call International at:
USA – 800-456-3893
Worldwide – 603-328-1966



Travel Assistance services provided in partnership with On Call International.



Your 24-hour travel emergency companion with round-the-clock travel assistance services.



Medical Assistance

- Emergency Evacuation
- Medically Necessary Repatriation
- Visit by Family Member or Friend
- Medical Referrals for Local Physicians or Dentists
- Medical Case Monitoring
- Prescription Assistance
- Convalescence Arrangements



Safety and Security

- Urgent Message Relay
- Emergency Travel Arrangements
- Return of a Traveling Companion
- Return of Vehicle
- Recovery of stolen items
- Recovery of lost items
- Legal Assistance
- Bail Bond



Travel Support

- Interpretation services
- Translation services
- Passport/Visa requirements
- Currency Exchange Rates
- Weather Information
- Inoculation requirements
- Health Hazard Advisory
- Consulate/Embassy Referral

Life Insurance Eligible Members

Identity Theft Prevention and Support

Our program offers powerful monitoring and security tools, plus full-service remediation and reimbursement in the event an employee's identity is stolen.

If you think your identity has been compromised, contact InfoArmor at 855-246-7347.



Identity Theft services provided in partnership with InfoArmor.

Identity Theft Remediation Services:

- 24/7/365 hotline service to report theft
- Personalized ID Recovery Kit
- Assigned Paralegal ID Theft experts
- Systematic Fraud Alerts
- Ongoing Identity Monitoring



Dark web monitoring

Dark web monitoring looks out for a participant's Social Security number.

Bots and human intelligence will monitor closed hacker forums for compromised credentials and other personal information.



\$25k loss reimbursement

Should fraud occur, employees will receive remediation and up to \$25K in identity fraud expense reimbursement for out-of-pocket costs.

*Insurance covering expense and stolen funds reimbursement is underwritten by Assurant.



Encrypted Vault

This security feature allows employees to easily access and replace wallet contents.

The encrypted vault stores:

- User IDs & passwords
- ATM/credit cards
- Driver's licenses
- Health insurance cards

Life Insurance
Eligible
Members

YOUR MONEY LINE

Guidance for Financial Wellness

NEW!
7/1/2026

- In addition to dashboard access, you also have **free** access to expert guidance through any financial question or situation
- **Unlimited** access via phone, email, live chat or schedule an appointment through the dashboard
- Access to webinars, spending insight tools, credit monitoring, and more!
- 100% **confidential** and **unbiased**
- Zero sales pressure, **ever!**

Sheila A.

Hello, my partner and I want to purchase a home, but we don't even know where to start!

Jayne L., AFC®

Hi Sheila! I completely get how you might feel right now, but I can help. Let's start with the basics—how much do you

Download the YML app
Or visit yourmoneyline.com/start
Register using code: **ebc**



**All Benefit
Eligible
Employees**

Navigate

EBC Wellbeing Portal

Learn and grow

Enjoy resources like videos, articles, and other tools to support you in each area of wellbeing including financial, physical, mental, and emotional health.

Enjoy yourself!

Who said taking care of yourself had to be a chore? Join the fun with wellbeing challenges and share your successes on the platform.

You also have the option to sync apps and devices, discover nutritious recipes, monitor your hydration, track your sleep, and more. No matter what your wellbeing goals are, you'll have the tools and resources to help you be well.

1. Visit ebcwellbeing.com
2. Select JOIN NOW and follow the onscreen prompts.
3. Enable multi-factor authentication (MFA). Instructions are available on the portal after you log in.

Returning user

If you are a returning user, enter your username and password.



Thank you!

Open Enrollment is May 1st – 13th

Legal Notice

The intent of this analysis [report, letter, etc.] is to provide you with general information regarding the status of, and/or potential concerns related to, your current employee benefits environment. It should not be construed as, nor is it intended to provide, legal advice. Laws may be complex and subject to change. This information is based on current interpretation of the law and is not guaranteed. Questions regarding specific issues should be addressed by legal counsel who specializes in this practice area.

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Insurance | Risk Management | Consulting