



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 2023 Benefit Summary provides information on your district's benefit plans, including:

- BCBS Member Resources
- Medical Plans Comparison
- Medical Options
- Voluntary Life & AD&D
- Dental—High and Low Plan
- Blue365 Discount Programs
- 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 [www.bcbsil.com](http://www.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
- Receive email alerts
- Locate a provider

### BCBS Global Core

BCBS Global Core provides members with access to doctors and hospitals in nearly 200 countries and territories around the world.

To take advantage of the BCBS Global Core program, contact BCBSIL for coverage details. The BCBS Global Core Service Center is available **24 hours a day, 7 days a week**, toll-free at **800.810.BLUE (2583)** or by calling collect at **804.673.1177**.

### Wellbeing Management

The Wellbeing Management program is designed to help you take charge of your health and provide you with the tools to better manage your benefits. Members have access to a variety of resources through Blue Cross and Blue Shield's secure website and Blue Access for Members.

### 24/7 Nurseline — Around-the-Clock, Toll-Free Support (PPO Members Only)

**The 24/7 Nurseline can help you figure out if you should call your doctor, go to the ER or treat the problem yourself.**

Health concerns don't always follow a 9-to-5 schedule. Fortunately, registered nurses are on call at **800.299.0274** to answer your health questions, wherever you may be, 24 hours a day, 7 days a week.

**Note:** For medical emergencies, call 911 or your local emergency service first.

### Livongo Diabetes and Hypertension Management Simplified

The Livongo for Diabetes and Hypertension management program provides 24/7 personalized coaching, connected blood glucose meter, connected blood pressure monitor and an app to help manage chronic conditions. Services are covered as preventative with no out of pocket costs to members. The program is provided to all PPO members as well as covered family members with diabetes or hypertension.

Join today at [join.livongo.com/EBC/register](http://join.livongo.com/EBC/register) or call **(800) 945.4355**. Use registration code: **EBC**

### Benefits Value Advisor

Call a Benefits Value Advisor to help you compare cost on 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 your appointment
- Tell you about online educational tools

Call **800.458.6024** before your next procedure!

### BCBS Member Rewards

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

- Compare costs and quality 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.**

### Seasons of Life

Seasons of Life is an outreach program that provides personalized claims resolution assistance to members and their families who are dealing with the death of a loved one. Seasons of Life ensures that members and their families have compassionate help when they need it.

### 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, not hours or days like the ER, urgent care or doctor's office. Plus, you can get care from anywhere in the US: home, office, or on the road!

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

- When you need care now
- If you're considering the ER or urgent care center for a non-emergency issue
- On a vacation, on 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** or downloading the Teladoc mobile app. Once you register your account and complete your medical history, you will have access to speak with a doctor by phone or video on your mobile device, computer, or phone.

\*Copay for PPO members is \$0\*

\*Copay for HDHP members is \$50\*

## Your Medical Options

### Blue Cross and Blue Shield of Illinois

**Blue Cross and Blue Shield of Illinois (BCBSIL)** is the claims administrator for your district's medical plan(s).

Contact Blue Cross for questions regarding:

- Eligibility
- Plan benefits
- Status of claim payments

Please remember to present your insurance ID card to your healthcare provider at your appointment. This informs providers where they need to send your claims and identifies you as a Blue Cross member.

### PPO Medical Plan

To find a contracting doctor or hospital, just go to [www.bcbsil.com](http://www.bcbsil.com) and use the Provider Finder.

PPO Customer Service: **800.458.6024**  
(8:00 a.m. to 6:00 p.m., Monday through Friday).

IL Network Provider Search: **800.458.6024** (8:00 a.m. to 6:00 p.m., Monday through Friday) or [www.bcbsil.com](http://www.bcbsil.com).

### PPO RX Information

Prime Therapeutics is the administrator of the PPO prescription drug program. They oversee the retail and mail order prescriptions under this plan. Your medical ID card also serves as your prescription ID card. PPO members utilize the Balanced Drug Lists. To find a participating retail pharmacy or for more information on the Balanced Drug List, log into Blue Access for Members and click on the prescription drug link or visit [myprime.com](http://myprime.com).

### Prescription Drug Inquiry Unit

Phone: **800.423.1973** (Available 24 Hours Per Day, 7 Days Per Week) | Website: [myprime.com](http://myprime.com)

### Home Delivery Customer Service

through Express Scripts  
Phone: **833.715.0942** | Website: [express-scripts.com/rx](http://express-scripts.com/rx)

### Specialty Customer Service

through Accredo Pharmacy  
Phone: **833.721.1619** | Website: [accredo.com](http://accredo.com)

### Hearing Aid Benefit Coverage

Benefits will be provided for Hearing Aids for covered persons when a Hearing Care Professional prescribes a Hearing Aid to augment communications. Some related services are included, such as audiological examinations and selection, fitting and adjustment of ear molds to maintain optimal fit when Medically Necessary; Hearing Aid repairs will be covered when deemed Medically Necessary.



# Dental Plan

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

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

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

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

For a complete list of providers near you, visit <https://www.bcbsil.com/> or call BCBS dental customer service at 800.367.6401.

**Note:** This is an outline 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

EyeMed		
For a complete list of providers near you, use our Provider Locator on <a href="http://www.eyemed.com">www.eyemed.com</a> 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
<b>Contact Lenses (fitting and two follow up visits are available once a comprehensive eye exam has been completed)</b>		
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
<b>Standard Plastic Lenses</b>		
Single Vision	\$25 copay	Up to \$25
Bifocal	\$25 copay	Up to \$40
Trifocal	\$25 copay	Up to \$60
Standard Progressive	\$90	Up to \$40
Premium Progressive	\$90; 80% of charge less \$120 allowance	Up to \$40
<b>Contact Lenses</b>		
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
LASIK and PRK Vision Correction	15% off the retail price or 5% off the promotional price	N/A
<b>Frequency</b>		
Examination	Once every 12 months	
Lenses or Contact Lenses	Once every 12 months	
Frames	Once every 12 months	

**Note:** This is an outline 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.



# Herscher Community School District #2 Medical Plans Comparison

	Blue Cross and Blue Shield PPO HDHP with HSA		Blue Cross and Blue Shield PPO <sup>1</sup> with HRA	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Deductible*</b>				
Individual	\$1,500	\$1,500	\$2,500	\$5,000
Family	\$3,000	\$3,000	\$7,500	\$15,000
<b>Out-of-Pocket Limit*</b> (deductible included)				
Individual	\$3,000	\$3,000	\$3,500	\$7,000
Family	\$6,000	\$6,000	\$10,500	\$21,000

## Covered Expenses

Hospital				
Inpatient Services	100% after deductible	80% after \$300 per admission deductible	90% after deductible	70% after \$300 per admission deductible
Outpatient Surgery	100% after deductible	80% after deductible	90% after deductible	70% after deductible
Emergency Room	90% after deductible		100% after \$75 copay (waived if admitted)	
Physician				
Inpatient Services	100% after deductible	80% after deductible	90% after deductible	70% after deductible
Outpatient Surgery	100% after deductible	80% after deductible	90% after deductible	70% after deductible
Office Visits	100% after deductible	80% after deductible	100% after \$20 copay	70% after deductible
Specialist Office Visit	100% after deductible	80% after deductible	100% after \$30 copay	70% after deductible
Other				
X-ray and Lab	100% after deductible	80% after deductible	90% after deductible	70% after deductible
Therapy-Speech, occupational or physical therapy	100% after deductible**	80% after deductible	90% after deductible**	70% after deductible
Mental/Nervous-Inpatient	100% after deductible	80% after \$300 per admission deductible	90% after deductible	70% after \$300 per admission deductible
Mental/Nervous-Outpatient	100% after deductible	80% after deductible	90% after deductible	70% after deductible
Substance Abuse-Inpatient	100% after deductible	80% after \$300 per admission deductible	90% after deductible	70% after \$300 per admission deductible
Substance Abuse-Outpatient	100% after deductible	80% after deductible	90% after deductible	70% after deductible
Wellcare	100%	80% after deductible	100%	70% after deductible
Prescription Drugs	Prime Therapeutics		Prime Therapeutics	
Retail Pharmacy 34-day supply	80% after deductible		\$15 Generic \$30 Formulary Brand \$50 Non-Formulary Brand	
Mail Order 90-day supply	80% after deductible		\$30 Generic \$60 Formulary Brand \$100 Non-Formulary Brand	

<sup>1</sup>Please note: effective 09/01/15 all medical copays are included in the OOP maximum.

\*Deductible and Out-of-Pocket amounts accumulate based on the benefit period of Jan 1 to Dec 31.

\*\*Physical Therapy (65 visits/benefit period). Occupational Therapy (70 visits/benefit period). Speech Therapy (45 visits/benefit period).

Dependent Age: to 26 for all married or unmarried dependents and to age 30 for all unmarried military dependents who are Illinois residents.

**Note:** This is an outline 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.

Herscher CSD #2 complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN (Spanish): si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **815.426.2162**.

UWAGA (Polish): Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer **815.426.2162**.





## Voluntary Group Life and AD&D (Reliance Standard)

### Eligibility

You are eligible to enroll if you work the minimum number of hours per week by your employer, and you have satisfied any waiting period.

### Voluntary Life/AD&D Insurance

Employee Benefit: Amounts from \$10,000 to \$500,000 in increments of \$10,000.

Note: Spouse and children may not have coverage unless the employee has coverage.

### Child Coverage

Live birth to 14 days: \$0

Ages 15 days to 6 months: \$100

Age 6 months to age 26: \$5,000, \$10,000, \$15,000 or \$20,000

Life and AD&D benefits reduce by 35% of the original amount at age 65 and further reduce by 50% at age 70 of the original amount.

EMPLOYEE Voluntary Life/AD&D	
Monthly rates per \$1,000	
Age	Rates
24 and Under	\$0.050
25-29	\$0.034
30-34	\$0.043
35-39	\$0.063
40-44	\$0.096
45-49	\$0.150
50-54	\$0.230
55-59	\$0.384
60-64	\$0.502
65-69	\$0.791
70+	\$1.340

SPOUSE Voluntary Life/AD&D	
Monthly rates per \$1,000	
Age	Rates
24 and Under	\$0.050
25-29	\$0.034
30-34	\$0.043
35-39	\$0.063
40-44	\$0.096
45-49	\$0.150
50-54	\$0.230
55-59	\$0.384
60-64	\$0.502
65-69	\$0.791
70+	\$1.340

Dependent Life/ AD&D (Children)	
Monthly premium per family	
\$5,000	\$1.35
\$10,000	\$2.69
\$15,000	\$4.04
\$20,000	\$5.39





# The right care when you need it most



Consults are:

## FREE for PPO HDHP HSA is \$50/visit

Teladoc Health gives you 24/7 access to doctors by phone, video or app for non-emergency conditions.

We treat allergies, flu and cold symptoms, pink eye, sinus infections, headaches, upset stomach and more.



Talk to a board-certified doctor anytime, anywhere\*

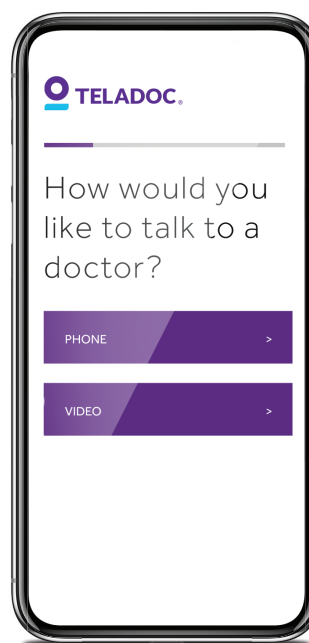


Get a prescription or refill if needed



Skip the trip to the ER and save money

\*Teladoc is not available internationally.



### Feel better faster

Visit [Teladoc.com](https://www.teladoc.com)

Call 1-800-TELADOC (835-2362) | Download the app

Consult fee is subject to the plan deductible and out-of-pocket limit



## Blue365 Discount Programs

### Fitness Program

The Fitness Program is a four-tier membership program that gives you unlimited access to a nationwide network of fitness centers. With more than 11,000 participating gyms on hand, you can work out at any place or at any time. Choose a gym close to home and one near your office. To search for a gym, please log in to Blue Access for Members or call **888.762.2583**.

Other program perks are:

- No long-term contract required. Membership is month to month.
- Enroll in a tier that fits your budget and preferences with a one time **\$19 enrollment fee**.
  - Base:** \$19/month
  - Core:** \$29/month
  - Power:** \$39/month
  - Elite:** \$99/month
- Automatic withdrawal of monthly fee.
- Online tools for locating gyms and tracking visits.
- Earn bonus Blue Points for joining the Fitness Program. Rack up more points with weekly visits.

### Vision Program

PPO and HMO members can receive discounts on glasses, contact lenses, laser vision correction services, examinations and accessories through Davis Vision and EyeMed providers. HMO members receive their vision exam benefit via EyeMed only. For a list of providers near you, go to [www.eyemed.com](http://www.eyemed.com), click *Find a Provider*, then choose the "Select Network" for HMO members and "Advantage Network" for PPO Members.

Davis Vision: **888.897.9350** | HMO EyeMed (Select Network): **866.273.0813** |  
PPO EyeMed (Advantage Network): **866.273.0813**

For more discount programs, sign up on the Blue365 website at [www.blue365deals.com/BCBSIL](http://www.blue365deals.com/BCBSIL)

## Well onTarget®

### A Dynamic Wellness Program

Wellness is more than diet and fitness. It involves making healthy choices that enrich your mind, body and spirit. Well onTarget is designed to give you the tools and support you need to make these choices, while rewarding you for your hard work.

#### Well onTarget features:

##### Well onTarget Member Wellness Portal

The heart of Well onTarget is the member portal. It uses the latest technology to offer you an enhanced online experience. This engaging portal links to a suite of innovative programs and tools including self-directed courses, health and wellness content, tool and trackers, and the Blue Points program.

##### Blue Points

With the Blue Points program, you will be able to earn points by regularly participating in a range of healthy activities. You can then redeem your points for popular health and wellness merchandise and services.

## Navigate

### Wellbeing Solutions

Your physical, financial, and emotional wellbeing are extremely important. In order to support, and offer you resources all in one place, the EBC has partnered with Navigate Wellbeing Solutions to provide a unified wellbeing engagement platform. Through the secure site, you will have access to group challenges, e-learning opportunities, health resources including workout videos and healthy recipes, and information on free programs the district provides, even if you are not enrolled in benefits. Visit [ebcwellbeing.com](http://ebcwellbeing.com) to use these comprehensive online resources and step toward your healthiest, happiest self.

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.