Dental Plan

- **Delta Dental** is the administrator of dental benefits for you and your family. Delta Dental offers you both telephonic and web access to your personal information to assist you in managing your dental benefits.
  - **Telephonic**: A Delta Dental customer service representative can reached at **800.323.1743**, 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.
  - **Web**: Employees can access Delta Dental's website by logging on to www.deltadentalil.com. This website offers you the ability to view claim status and eligibility information, view a summary of your dental benefits, as well as locate a dentist in your area. When prompted, choose the "Delta Dental PPO" network for the highest level of benefits, and follow the on-screen instructions.

Sample Network Comparison	Amount Billed	Delta Dental of Illinois's Allowed Amount	Coverage Percentage Paid by Delta Dental of Illinois	Amount Delta Dental of Illinois Pays	Amount Dentist Can Bill You Over The Allowed Amount	Total Amount You Pay	Your Total Cost Savings
Delta Dental PPO™ Network	$1,200	$850	50%	$425	$0	**$425**	**$350**
Delta Dental Premier Network®	$1,200	$995	50%	$497.50	$0	**$497.50**	**$205**
Out-of-Network	$1,200	$995	50%	$497.50	$205	**$702.50**	**$0**

Benefits	Delta Dental PPO Option Delta Dental of Illinois	
	Delta PPO and Premier Network	Out-of-Network*
Deductible		
Individual	$50	$50
Family	$150	$150
Waived for Type A	Yes	Yes
Annual Maximum	$1,500	$1,500
Type A - Preventive Services Cleanings, fluoride treatment, exams, x-rays, sealants	Deductible waived, reimbursed at 100%	Deductible waived, 100%
Type B - Diagnostic/Basic Services Amalgam fillings, oral surgery, periodontics, endodontics	Deductible applies, 80%	Deductible applies, 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	Deductible applies, 50%	Deductible applies, 50%

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.

***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.*

**Non-network (non-Delta Dental PPO/non-Delta Dental Premier) dentists are reimbursed at the 90th MDR.*

IPBC Intergovernmental Personnel Benefit Cooperative

City of Crystal Lake

This summary is designed to give you an outline of the health benefit programs offered through the City of Crystal Lake. Contained in this summary is a comparison of our medical and dental plans and tips for you on using the plans.

JULY 2024

Benefit Summary

The Who's Who of Your City of Crystal Lake's Benefit Plans

HMO:

- **Blue Cross Blue Shield (BCBS)** is the claims administrator for the City of Crystal Lake'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 City of Crystal Lake'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 City of Crystal Lake'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 City of Crystal Lake'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.
- **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.

IPBC Intergovernmental Personnel Benefit Cooperative
City of Crystal Lake

Medical Plans – All Employees

Benefits	Blue Cross Blue Shield Medical PPO High Plan P15926	Blue Cross Blue Shield Medical PPO Standard P15964	Blue Cross Blue Shield Medical BAHMO B03340
Coinsurance			
Network	90%	80%	100%
Non-Network	70%	60%	N/A
Deductible			
Network	$600 Single / $900 Single +1/ $1,200 Family	$1,200 Single / $1,800 Single +1/ $2,400 Family	N/A
Non-Network	$1,400 Single / $2,800 Single +1/ $4,200 Family	$2,800 Single / $5,600 Single +1/ $8,400 Family	
Out-of-Pocket (includes deductible)			
Network	$1,850 Single / $2,775 Single +1/ $3,700 Family	$4,800 Single / $7,200 Single+1/ $9,600 Family	$1,500 individual / $3,000 family
Non-Network	$3,500 Single / $7,000 Single + 1/ $10,500 Family	$9,600 Single / $14,400 Single+1/ $19,200 Family	N/A
Physician Services	Deductible applies, 90%	Deductible applies, 80%	$20 copay
Hospital Emergency Care			
Network	Deductible applies, 90%	Deductible applies, 80%	$75 (waived if admitted)
Non-Network	Deductible applies, 90%	Deductible applies, 80%	
Wellness			
Network	Deductible waived, 100%	Deductible waived, 100%	100%
Non-Network	Deductible applies, 70%	Deductible applies, 60%	N/A
Prescription Drug (Administered by Express Scripts) 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			
Retail (34-day supply)	$15 generic / $30 brand name formulary / $75 non-formulary / $150 specialty	$15 generic / $30 brand name formulary / $75 non-formulary / $150 specialty	$15 generic / $30 brand name formulary / $75 non-formulary / $150 speciality
Mail Order (90-day supply)	$30 generic / $60 brand name formulary / $150 non-formulary / $300 specialty Injectable medications available through mail order only	$30 generic / $60 brand name formulary / $150 non-formulary / $300 specialty Injectable medications available through mail order only	$30 generic / $60 brand name formulary / $150 non-formulary / $300 specialty Injectable medications available through mail order only.
Prescription Out-of-Pocket (network)	$5,300 individual / $10,600 family	$2,350 individual / $4,700 family	$5,650 individual / $11,300 family
Vision Coverage is through BCBS medical plan (This is not a separate vision plan) May be required to pay in full and submit for reimbursement	Annual eye exams covered at 100% for all ages. Age 19 and over have $200 allowance every 24 months for frames, lenses or contacts. Under the age of 19 are allowed one pair of glasses (lenses and frames) and one pair of contacts (1-year supply) in a benefit plan year (no maximum dollar amount)	None	Must use EyeMed Vision Provider, $150 contact lens allowance or $0 copay spectacle lenses every 24 months; $225 frame allowance every 24 months.

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

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.