

Full-time employees are eligible to receive the following benefits on the first of the month following 1st day of employment.

## <u>MEDICAL</u> – Renews 01/01/2021

Due to health care reform, preventative services are covered at 100% (no copay) in all medical plans.

### BlueCross BlueShield PPO – Blue Choice Options PPO – MIBCO201

- A unique benefit plan which offers a tiered design that gives you the freedom to choose between a Blue Choice network or the larger PPO network.
- PPO gives you the freedom to see any physician in or out of network, including specialists, without a referral.
- <u>Blue Choice</u> In-network: 100% coinsurance; Deductible: Individual \$500, Family \$1,500; Out of pocket max: Individual \$500, Family \$1,500; Doctors office visit copay \$20; Specialist services copay \$40
- **PPO** In-network: 7 0% coinsurance; <u>Deductible:</u> Individual \$1,500, Family \$4,500; <u>Out of pocket max</u>: Individual \$3,000, Family \$9,000; Doctors office visit copay: \$50; Specialist services copay: \$100
- 800/541-2768; <u>www.bcbsil.com</u>

### BlueCross BlueShield HDHP-HSA - Blue Edge HSA- MIEEA200

- PPO plan gives you the freedom to see any physician in or out of network, including specialists, without a referral.
- <u>In-network</u>: 100% coinsurance; <u>Deductible</u>: Individual \$1,500, Family \$3,000; <u>Out of pocket max</u>: Individual \$3,000, Family \$6,000
- Doctors office visit copay: Deductible, Coinsurance; Specialist services copay: Deductible, Coinsurance
- 800/541-2768; <u>www.bcbsil.com</u>

#### BlueCross BlueShield of IL – Blue Advantage HMO – MIBAH200 (For IL employees ONLY)

- Must see doctors and specialists in network. Must get referral to see a specialist. NO OUT-OF-NETWORK COVERAGE.
- <u>In-network</u>: 100% coinsurance; <u>Deductible</u>: Individual \$0, Family \$0; <u>Out of pocket max</u>: Individual \$1,500, Family \$3,000; Doctors office visit copay: \$40; Specialist services copay: \$60
- 800/541-2767; <u>www.bcbsil.com</u>

### <u>DENTAL</u> – Renews 01/01/2020

### BlueCross BlueShield of IL – BlueCare Dental PPO DINHR02

- <u>Deductible</u> Individual \$50, Family \$150
- <u>Coinsurance</u>: Preventive 100%, Basic 80%, Major 50%; Ortho 50%; Annual Maximum: \$2,000
- 800/367-6401; <u>www.bcbsil.com</u>

#### <u>VISION</u> – Renews 07/01/2021

VSP – Voluntary Vision

- \$10 exam copay; \$25 material copay
- \$150 frame allowance; \$130 contact lens allowance
- 800/877-7195; <u>www.vsp.com</u>

# STD, LTD, LIFE and AD&D

## Lincoln Financial- STD

- 60% of monthly salary, maximum of \$1000/week
- Elimination period: 7 days; Benefit duration: 13 weeks
- 800/423-2765; <u>www.lfg.com</u>

### Lincoln Financial- LTD

- 60% of monthly salary, maximum of \$6,000/month
- Elimination period: 90 days; Benefit duration: SSRA
- 800/423-2765; <u>www.lfg.com</u>

### Lincoln Financial- Life and AD&D

- \$50,000 one time payment
- 800/423-2765; <u>www.lfg.com</u>

## Lincoln Financial- Voluntary Life and AD&D

- Additional \$10,000-\$500,000
- \$150,000 guarantee issue at first eligibility time
- Coverage for spouse and dependents available
- 800/423-2765; <u>www.lfg.com</u>

### **Additional**

Health Advocate

• 866/695-8622; <u>www.healthadvocate.com/members</u>

### ID Shield/Legal Shield

• Contact your HR representative

#### **IMPORTANT INFORMATION**

Open Enrollment is typically held annually to allow employees to change between plans.

Outside of Open Enrollment, employees may make changes to their benefit elections if they experience a qualifying event such as; birth, death, marriage, adoption or gain/loss of other coverage. Employees must notify the employer within 30 days of the qualifying event in order to be eligible for the change.

This document is intended to be a convenient summary of the benefits available to employees. In the event between this document and the Summary of Benefits and Coverage (SBC) or the Summary Plan Description, the SBC and Summary Plan Description will prevail.

# Medical- BlueCross BlueShield of IL

Plan Renews: January 1, 2021

	РРО	HSA	НМО
Employee	\$175	\$30	\$30
Employee + Spouse	\$475	\$350	\$350
Employee + Child(ren)	\$425	\$300	\$300
Employee + Family	\$625	\$500	\$500

# Dental- BlueCross BlueShield of IL

Plan Renews: January 1, 2021

Employee	\$0.00
Employee &	
Spouse	\$40.97
Employee &	
Child(ren)	\$43.20
Family	\$84.16

**VSP- Vision** Plan Renews: July 1, 2021

Employee	\$6.58
Employee + 1	\$10.53
Employee +	
Children	\$10.75
Family	\$17.34

# STD, LTD, Life and AD&D- Lincoln Financial

# 100% Employer Paid