

Benefit Summary

The Who's Who of Your Village of Franklin Park's Benefit Plans

- **Blue Cross Blue Shield of Illinois (BCBS)** is the claims administrator for the Village of Franklin Park HMO/PPO medical plans.
 - » Contact BCBS for questions concerning membership, plan benefits, or status of claim payments. HMO Customer Service Representatives can be reached at **800.892.2803**; PPO Customer Representatives can be reached at **800.458.6024** both between 8:30 a.m. and 7:00 p.m., CST, Monday through Friday.
 - » BCBS's website is both user-friendly and informative. The site allows you to seek answers about BCBS and available HMO/PPO doctors and hospitals, and to link to vendor sites. Their web address is **www.bcbsil.com**.
- **Blue Care Connection through Blue Cross Blue Shield of Illinois** 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 Franklin Park's BCBS medical plan can participate at no charge to you.
 - » Employees can learn about their health status and potential health risk by completing the confidential Health Assessment online by logging in to and registering on the secure Blue Access for Members website at **www.bcbsil.com**.
 - » Programs available online at **www.bcbsil.com** are: **Well onTargetSM** (to access tools and wellness resources to help you manage your health), **Life Points** (a program that rewards you for engaging in healthy activities), **Special Beginnings** (maternity program offering expectant mothers support and education), **Blue Care Advisors and Case Management**.
 - » **PPO Employees also have access to the following:**
 - **24/7 Nurseline** – contact a registered nurse anytime at **800.299.0274**.
 - **Benefits Value Advisor (BVA)** – program designed to help members understand their benefit plans, estimate costs, find network providers, assist with pre-authorization, schedule appointments, and more. Speak with a BVA by calling Customer Service at **800.458.6024** and find out how to make the most of your benefits with quality, cost-effective care.
 - **Member Rewards** – new program that offers cash rewards when a lower cost, high-quality provider is selected. This program allows you to use Provider Finder and/or BVA to compare services, minimize your out-of-pocket costs, and give you a cash reward.
- **Virtual Visits:** Log into **MDLIVE.com/bcbsil** and choose from provider sites where you can register for a virtual visit. After registering and requesting a visit you will pay your portion of service costs according to your medical plan, and then you will enter a virtual waiting room. During your visits you will be able to talk to a doctor about your health concerns, symptoms and treatment options.
 - » **MDLIVE** Call the customer service number at **888.676.4204** or **download their app MDLIVE** to connect with a board-certified doctor 24/7 at no additional cost.
- **The Standard** is the life insurance carrier for your Basic employer-paid life insurance benefits. The Standard Customer Service Representatives can be reached at **866.851.5505** between 8:30 a.m. and 5:00 p.m. CST Monday through Friday.
- **Express Scripts** manages the prescription drug benefit for the Village of Franklin Park. Retail and mail-order prescription services for the medical programs are administered through Express Scripts.
 - » Express Scripts member service representatives can be reached at **800.294.7041**, 24 hours a day, 7 days a week (except Thanksgiving and Christmas). Contact Express Scripts for questions regarding orders, account information, or to refill prescriptions.
 - » Or you can visit Express Scripts online at **www.express-scripts.com** to order refills, check order status, compare medication costs, find potential lower-cost options, receive time-sensitive alerts and reminders, print forms, and much more. If you are a first time visitor to our site, take a moment to register. Please have your member ID number and a recent prescription number available.
 - » **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 **express-scripts.com/90day** for more information.
- **Trustmark Voluntary Benefit Solutions** Trustmark Voluntary Benefit Solutions administers voluntary universal life and accident insurance policies for the Village of Franklin Park. New policies are no longer available, but those already enrolled in one or both of these products can find additional information by calling **800.918.8877**. Be sure to mention policy/group number 02986.

Medical Plans – All Employees

Benefits	Blue Cross and Blue Shield of Illinois PPO – P14610	Blue Cross and Blue Shield of Illinois PPO Health Savings Account Non-Union and Firefighters – P14626	Blue Cross and Blue Shield of Illinois HMO – H15065
Major Medical Coverage			
Coinsurance			
Network	90%	90%	100%
Non-Network	70%	70%	No coverage
Deductible			
Network	\$300 individual / \$750 family	\$2,000 individual / \$4,000 family	n/a
Non-Network			
Out-of-Pocket (includes deductible)			
Network	\$2,800 individual / \$8,250 family	\$5,000 individual / \$10,000 family	\$1,500 individual / \$3,000 family
Non-Network			
Office Visit Copay			
Network	\$15, then 100%	Deductible applies, then 90%	\$20, then 100%
Non-Network	Deductible applies, then 70%	Deductible applies, then 70%	No coverage
Hospital Care			
Network	Deductible applies, 90% with authorization	Deductible applies, 90% with authorization	100%
Non-Network	\$300 non-network penalty, then deductible applies, 70% with authorization	\$300 non-network penalty, then deductible applies, 70% with authorization	No coverage
Hospital Emergency Care			
Network	100% after \$50 copay; waived if admitted	Deductible applies, then 90%	100% after \$75 copay; waived if admitted
Non-Network			
Other Covered Services			
Network	80%	80%	100% after applicable copays
Non-Network			No coverage
Preventive Services			
Network	100%	100%	100%
Non-Network	100%	70%	No coverage
Prescription Drug (administered by Express Scripts)			
Retail (30-day supply)	\$15 generic / \$25 brand name formulary / \$50 non-formulary	Deductible applies, then 90%	\$15 generic / \$25 brand name formulary / \$50 non-formulary
Mail Order (90-day supply)	\$30 generic / \$50 brand name formulary / \$100 non-formulary	n/a	\$15 generic / \$25 brand name formulary / \$50 non-formulary
Prescription Drug Out-of-Pocket Maximum (network)	\$4,350 individual / \$6,050 family	Included in medical out-of-pocket	\$5,650 individual / \$11,300 family

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

The Village does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.



Gallagher

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