

## The Who's Who of Your Village of Lake Zurich's Benefit Plans

### Medical HMO:

- **Blue Cross Blue Shield (BCBS)** is the claims administrator for the Village of Lake Zurich'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 7:00 a.m. to 8:00 p.m. CST and Saturday 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, view claims, learn about available programs, and to link to vendor sites. Their web address is [www.bcbsil.com](http://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 Village of Lake Zurich'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](http://www.wellontarget.com).
  - » **Wondr** assists you in losing weight and improving your health at no cost to you!
  - **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.

### Prescriptions:

- **Express Scripts** manages the prescription drug benefit for the Village of Lake Zurich. 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, 365 days a year (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](http://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 the 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 [www.express-scripts.com/90day](http://www.express-scripts.com/90day) for more information.
- **NEW! 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.

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

# Benefit Summary

## Keeping You "In the Know"

### Medical HMO Plan:

- **AVAILABLE NOW - 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.

### Medical HDPP Plan:

- **IN-NETWORK DEDUCTIBLE CHANGE.** For 1/1/2023, the In-Network Deductible will change from \$2,800 per Individual to \$3,000 per Individual, per the IRS requirement for high deductible plans. Family Deductibles and Non-Network Deductibles are not changing.

### Medical PPO/HDPP Plan:

- **AVAILABLE NOW - HEALTH ADVOCACY SOLUTIONS.** Your personal Health Advocate can help you with the following.
  - » Understanding your benefits
  - » Scheduling medical appointments
  - » Navigating a chronic illness or new diagnosis
  - » Preparing for upcoming surgery
  - » Getting a preauthorization
  - » Saving money on your health care

You can engage via multiple 24/7 communication channels including the BCBSIL mobile app and the 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 and a mobile-first design connecting you with your other benefit carriers and vendor websites, in addition to your BCBSIL medical plan allowing for a "one-stop-shop" experience. The Blue Access for Members portal will still remain active. Note the phone number has changed to **877.245.5681**, and the Evive website is [www.myevive.com](http://www.myevive.com).

### Life Insurance Plan:

- **NEW FOR 1/1/2023: Securian** is the life insurance carrier for your basic employer-paid and supplemental employee-paid life insurance benefits. Please be sure to fill out an updated beneficiary form to ensure the correct beneficiaries are on file.

### Employee Assistance Plan:

- **NEW FOR 1/1/2023: LifeWorks** is the Employee Assistance Program (EAP) provider for the Village of Lake Zurich. The EAP is available to assist employees and their families with mental health, legal, financial, and other support services. Counselors are available 24/7 and services are entirely confidential. Employees and their family members can contact LifeWorks at **855.773.0207**. You may also sign up for the LifeWorks app at [www.login.lifeworks.com](http://www.login.lifeworks.com).



# Medical Plans – All Employees

Benefits	Blue Cross and Blue Shield of IL PPO Plan – PE1174
<b>Major Medical Coverage</b>	
<b>Coinsurance</b>	
Network	80%
Non-Network	60%
<b>Deductible</b>	
Network	\$250 individual/\$500 family
Non-Network	\$500 individual/\$1,500 family
<b>Out-of-Pocket (deductible included)</b>	
Network	\$1,250 individual/\$3,750 family
Non-Network	\$2,500 individual/\$7,500 family
<b>Preventive Services</b>	
Network	100%
Non-Network	Deductible applies, then 60%
<b>Office Visit Copay</b>	
Network	\$20 PCP copay   \$40 specialist copay
Non-Network	Deductible applies, then 60%
<b>Urgent Care</b>	
Network	\$50 copay
Non-Network	Deductible applies, then 60%
<b>Hospital Care</b>	
Network	Deductible applies, then 80%
Non-Network	Deductible applies, then 60%
<b>Hospital Emergency Care</b>	
Network	\$150 copay, waived if admitted
Non-Network	\$150 copay, waived if admitted
<b>Emergency Medical Transportation</b>	
Network	Deductible applies, then 80%
Non-Network	Deductible applies, then 60%
<b>Surgery</b>	
Network	Deductible applies, then 80%
Non-Network	Deductible applies, then 60%
<b>Other Covered Services</b>	
Network	Deductible applies, then 80%
Non-Network	Deductible applies, then 60%
<b>Prescription Drug (administered by Express Scripts)</b>	
Retail (31-day supply)	\$15 generic/\$30 brand name formulary/\$50 non-formulary
Mail Order (90-day supply)	\$37.50 generic/\$75 brand name formulary/\$125 non-formulary
<b>Prescription Out-of-Pocket (Network)</b>	\$5,900 individual/\$10,550 family

Blue Cross and Blue Shield of IL HSA Plan – PE1175	Blue Cross and Blue Shield of IL HMO Illinois – H00265
100%	n/a
80%	n/a
\$3,000 individual/\$5,000 family	\$1,500 individual/\$3,000 family
\$4,500 individual/\$9,000 family	n/a
\$5,000 individual/\$10,000 family	100%
\$5,500 individual/\$11,200 family	Not covered
100%	100%
Deductible applies, then 80%	Deductible applies, then 100%
Deductible applies, then 100%	\$20 PCP copay   \$40 specialist copay
Deductible applies, then 80%	Not covered
Deductible applies, then 100%	Not covered
Deductible applies, then 80%	Not covered
Deductible applies, then 100%	100%
Deductible applies, then 80%	Not covered
Deductible applies, then 100%	100% after \$150 copay, waived if admitted
Deductible applies, then 80%	100%
Deductible applies, then 100%	100%
Deductible applies, then 80%	100%
Deductible applies, then 100%	Not covered
Deductible applies, then 80%	100%
Deductible applies, then 100%	Not covered
Deductible applies, then 80%	100%
\$10 generic/\$35 brand name formulary/\$60 non-formulary	\$15 generic/\$30 brand name formulary/\$50 non-formulary
\$25 generic/\$87.50 brand name formulary/\$150 non-formulary	\$37.50 generic/\$75 brand name formulary/\$125 non-formulary
n/a	\$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 of Lake Zurich complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. The Village of Lake Zurich does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.