

Dental & Vision Plans

Benefits	MetLife Dental PPO		Guardian Dental PPO	
	Network	Non-Network	Network	Non-Network
Deductible				
Individual	\$50		\$50	\$75
Family	\$150		\$150	\$225
Waived for Type A	Yes		Yes	
Waived for Orthodontics	Yes		N/A	
Annual Maximum	\$1,500		\$1,000	
Ortho Lifetime Maximum	\$1,500		N/A	
Type A				
Preventive/Diagnostic	100%		100%	
Type B				
Basic Services	80%		80%	
Type C				
Major Services	50%		50%	
Orthodontics				
For dependent children under the age of 19	50%		Not covered	

Benefits	Guardian Dental HMO	
	Network	Non-Network
Office Visit Copayment	\$0	No coverage
Type A – Preventive/Diagnostic		
Exams, Cleanings, X-rays, Fluoride Treatment, Sealants	100%	No coverage
Type B – Basic Services		
Amalgam Fillings, Oral Surgery, Periodontics, Endodontics	80%	No coverage
Type C – Major Services		
Inlays, Onlays, Crowns, Partial/Full Dentures, Bridgework	50%	No coverage
Orthodontics		
For dependent children under the age of 19	\$1,000 savings	No coverage

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.

Coverage from an EyeMed Doctor
WellVision Exam® focuses on your eye health and overall wellness.
\$10 copay—every 12 months
Prescription Glasses
\$25 copay
Lenses—every 12 months
Single vision, lined bifocal and lined trifocal lenses.
Polycarbonate lenses for dependent children.
Frame—every 24 months
\$100 allowance for frame of your choice.
20% off amount over your allowance.
OR
Contact Lenses
\$100 allowance for contact lenses.
Please refer to EyeMed Benefit Summary for details, and additional discounts and features.

Benefit Summary

The Who's Who of Your City of Evanston's Benefit Plans

- **Blue Cross and Blue Shield of Illinois (BCBS)** is the claims administrator for the City of Evanston's HMO/PPO medical plans. BCBS determines if you and your dependents are eligible for benefits and processes your claims.
 - » Contact BCBS for questions concerning eligibility, plan benefits, or status of claim payments. HMO Customer Service Representatives can be reached at **800.892.2803** between 8:30 a.m. and 7:00 p.m., CST, Monday through Friday. PPO Customer Representatives can be reached at **800.458.6024**.
 - » 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 and 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 City of Evanston's BCBS medical plans 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 onTarget®** (to access tools and wellness resources to help you manage your health), **Blue Points** (a program that rewards you for engaging in healthy activities), **Special Beginnings** (maternity program offering expectant mothers support and education), and **Blue Care Advisors and Case Management**.
 - » Employees can connect with a Blue Care Connection Personal Health Manager at www.bcbsil.com. Here you and your dependents can take advantage of these online resources regardless of your health status or fitness level.
 - » Employees can also access a **Blue Care Connection** registered nurse on their 24/7 Nurseline at **800.299.0274**.
- **Virtual Visits:** Log in to 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 the service costs according to your medical plan, and then you will enter a virtual waiting room. During your visit 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.
- **MetLife** is the administrator of dental benefits for you and your family. MetLife offers you both telephonic and web access to your personal information to assist you in managing your dental benefits.
 - » **Telephonic:** A MetLife Customer Service Representative can be reached at **800.942.0854** between 7:00 a.m. and 10:00 p.m. CST, Monday through Friday. Here you can verify eligibility status, review plan benefits, check on the status of a claim, get claim forms, and order a customized directory.
 - » **Web:** Employees can access MyBenefits at www.metlife.com/mybenefits. This website offers you the ability to view claims status and eligibility information, view a summary of your dental benefits, as well as locate a dentist in your area.
- **Guardian** Dental Customer Service representatives can be reached at **866.494.4542** between 7:00 a.m. and 7:00 p.m. CST, Monday through Friday.
- **Express Scripts** manages the prescription drug program for the City of Evanston. Retail and mail-order prescription services for the medical programs are administered through Express Scripts.
 - » Express Scripts member service representatives can be reached at **800.711.0917**, 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.

See other side for more carrier details.



Insurance | Risk Management | Consulting

Medical Plans – All Employees

Benefits	Blue Cross and Blue Shield of Illinois Medical PPO Option 1 — P39926	Blue Cross and Blue Shield of Illinois Medical PPO Option 2 — P14710	Blue Cross and Blue Shield of Illinois Medical HMO — HMOI Network — H00007	Blue Cross and Blue Shield of Illinois Medical HMO — BA Network — B00163
Coinsurance				
Network	90% after deductible	80% after deductible		
Non-Network	70% after deductible	0%	N/A	N/A
Deductible				
Network	\$500 individual / \$1,500 family	\$1,000 individual / \$2,000 family		
Non-Network	\$1,000 individual / \$3,000 family	Not covered	N/A	N/A
Out-of-Pocket (includes deductible & copayments)				
Network	\$1,500 individual / \$4,500 family	\$2,000 individual / \$4,000 family	\$1,500 individual / \$3,000 family	\$1,500 individual / \$3,000 family
Non-Network	\$3,000 individual / \$9,000 family	Not covered	N/A	N/A
Office Visit Copay				
Network	\$30 copay, then 100%	\$30 copay, then 100%	\$30 PCP / \$60 Specialist copay, then 100%	\$30 PCP / \$60 Specialist copay, then 100%
Non-Network	Deductible applies, 70%	Not covered	Not covered	Not covered
Hospital Care				
Network	Deductible applies, 90%	Deductible applies, 80%	100%	100%
Non-Network	\$300 inpatient deductible applies, then 70%	Not covered	Not covered	Not covered
Hospital Emergency Care				
Network	\$150 copay; waived if admitted	\$150 copay; waived if admitted	\$150 copay; waived if admitted	\$150 copay; waived if admitted
Non-Network				
Other Covered Services				
Network	Deductible applies, 90%	Deductible applies, 80%	100% after applicable office visit copay	100% after applicable office visit copay
Non-Network	Deductible applies, 70%	Not covered	Not covered	Not covered
Prescription Drug				
Retail (30-day supply)	\$10 generic / \$25 brand name formulary / \$40 nonformulary	\$10 generic / \$25 brand name formulary / \$40 nonformulary	\$10 generic / \$25 brand name formulary / \$40 nonformulary	\$10 generic / \$25 brand name formulary / \$40 nonformulary
Mail Order (90-day supply)	\$20 generic / \$50 brand name formulary / \$80 nonformulary	\$20 generic / \$50 brand name formulary / \$80 nonformulary	\$20 generic / \$50 brand name formulary / \$80 nonformulary	\$20 generic / \$50 brand name formulary / \$80 nonformulary
Out-of-Pocket (network)	\$4,300 individual / \$5,750 family	\$4,650 individual / \$9,300 family	\$5,650 individual / \$11,300 family	\$5,650 individual / \$11,300 family
Wellness				
Network	Deductible waived; Covered 100%	Deductible waived; Covered 100%	Deductible waived; Covered 100%	Deductible waived; Covered 100%
Non-Network	Deductible applies, 70%	N/A	Not covered	Not covered

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

» 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 or through Express Scripts home delivery to avoid paying the full cost of the prescription. Call **866.890.1419** or visit express-scripts.com/90day for more information.

• **EyeMed** is the vision provider for the City of Evanston.

» To see a list of participating providers near you, go to www.eyemedvisioncare.com and choose Select from the provider locator drop-down box. EyeMed representatives can be reached at **866.268.4063** between 7:00 a.m. and 10:00 p.m. CST, Monday through Saturday, and 10:00 a.m. until 7:00 p.m. CST on Sunday.

• **Discovery Benefits** is the administrator for the City's Flexible Spending Account (FSA). Discovery Benefits processes all your medical and dependent care expenses that you submit electronically or via fax.

» A customer service representative can be reached at **866.451.3399** from 7:30 a.m. to 7:30 p.m. CST Monday – Friday, excluding holidays.

» You can check your account status and retrieve forms 24/7 by going to www.discoverybenefits.com.

• **The Standard** is the life insurance carrier for your Basic employer-paid and Supplemental employee-paid life insurance benefits. The Standard Customer Service Representatives can be reached at **866.851.5505** between 8:00 a.m. and 4:30 p.m. CST Monday through Friday.