

# Vision Plan

Benefits	Description	Copay	Frequency
WellVision Exam®	Focuses on your eye health and overall wellness	\$10 copay	Every 12 months
Prescription Glasses			
Lenses	Single vision, lined bifocal and lined trifocal lenses Polycarbonate lenses for dependent children.	\$25 copay	Every 12 months
Frame		\$120 allowance for frame of your choice 20% off amount over your allowance.	Every 24 months
- or -			
Contact Lens Care	\$135 allowance for contacts and the contact lens exam (fitting and evaluation). This additional exam ensures proper fit of contacts. If you choose contact lenses, you will be eligible for a frame 12 months from the date the contact lenses were obtained. Current soft contact lens wearers may qualify for a special program that includes a contact lens evaluation and initial supply of replacement lenses.	No copay applies	Every 12 months
Extra Discounts and Savings			
Glasses and Sunglasses	Average 30% savings on lens options like progressives and scratch-resistant and anti-reflective coatings. 20% off additional glasses and sunglasses, including lens options.		
Contacts*	15% off cost of contact lens exam (fitting and evaluation).		
Laser Vision Correction	Average 15% off the regular price or 5% off the promotional price from contracted facilities. After surgery, use your frame allowance (if eligible) for sunglasses from any EyeMed doctor.		

\*Available from any EyeMed doctor within 12 months of your last eye exam.



# Benefit Summary

## The Who's Who of Your City of Collinsville's Benefit Plans

### HMO:

• **Blue Cross Blue Shield (BCBS)** is the claims administrator for the City of Collinsville'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](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 City of Collinsville'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! 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:

• **UnitedHealthcare (UHC)** is the claims administrator for the City of Collinsville's Select Plus PPO medical plan. Their website allows you to locate available Network doctors and hospitals, and link to vendor sites. Their web address is [www.myuhc.com](http://www.myuhc.com). A UHC Customer Service Representative can be reached at **833.593.4151** from 7:00 a.m. to 7:00 p.m. CST.

» **Advocate4Me Elite** through UHC provides a designated team committed to helping you:

- Understand your benefits and claims.
- Talk through your bill or payment.
- Avoid overpaying, find the right care and cost options.
- Maximum your health savings.
- Take advantage of all your plan's health and wellbeing benefits.

» **To locate providers**, go to "Find a Physician," then "Search this Directory." Choose the type of provider (Primary Physicians, Hospitals, etc.) and the type of search (by ZIP Code, Provider Name, etc.). When asked for "Product Name," be sure to choose "Select Plus".

» **Virtual Visits:** Login to [www.myuhc.com](http://www.myuhc.com) 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. 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.

» **New! One Pass Select:** UHC now provides flexible fitness options for every interest and every budget! Memberships include multiple gym locations, digital fitness apps, as well as other discounts. Go to [www.onepassselect.com](http://www.onepassselect.com) to sign up and gain access to over 12,000 gym locations nationwide for one low monthly fee!

• **Express Scripts** is your prescription benefit manager for the City of Collinsville'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](http://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](http://www.express-scripts.com/90day) for more information.

• **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 be 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](http://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.

• **EyeMed** is the vision provider for the City of Collinsville. To see a list of participating providers near you, go to [www.eyemedvisioncare.com](http://www.eyemedvisioncare.com) and choose Select from the provider locator drop-down box. EyeMed representatives can be reached at **866.268.4063**, Monday through Saturday from 7:00 a.m. to 10:00 p.m. CST, and Sunday from 10:00 a.m. to 7:00 p.m. CST.

• **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.

# Medical Plans – All Employees

Benefits	UnitedHealthcare PPO—Option 1		Blue Cross Blue Shield of Illinois HMOI—Option 2	
	Employee Contributions	Monthly Rates	Employee Contributions	Monthly Rates
<b>Major Medical Coverage</b>				
<b>Coinsurance</b>				
Network		100% after deductible		100%
Non-Network		80% after deductible		No coverage
<b>Deductible</b>				
Network		\$0 individual / \$0 family		N/A
Non-Network		\$300 individual / \$600 family		N/A
<b>Out-of-Pocket</b> (excludes deductible)				
Network		\$650 individual / \$1,500 family		\$1,500 individual / \$3,000 family
Non-Network		\$2,300 individual / \$4,600 family		No coverage
<b>Office Visit Copay</b>		\$10 copay, then 100%		\$10 copay, then 100%
<b>Hospital Emergency Care</b>				
Network		100% after \$50 copay (waived if admitted)		100% after \$50 copay (waived if admitted)
Non-Network				
<b>Preventive Care</b>				
Network		\$10 copay		\$10 copay
Non-Network		N/A		N/A
<b>Vision</b>		See EyeMed inserts		See EyeMed inserts
<b>Prescription Drug (administered by Express Scripts)</b>				
Retail (30-day supply)		\$5 generic / \$10 brand name formulary / \$25 non-formulary		\$5 generic / \$10 brand name formulary / \$25 non-formulary
Mail Order (90-day supply)		\$10 generic / \$20 brand name formulary / \$50 non-formulary		\$10 generic / \$20 brand name formulary / \$50 non-formulary
Prescription Drug Out-of-Pocket Maximum (network)		\$6,500 individual / \$12,800 family		\$5,650 individual / \$11,300 family
<b>Contributions and Rates (Monthly)</b>				
Single	\$0	\$778.61	\$0	\$775.34
Employee + Spouse	\$365.13	\$2,239.09	\$297.72	\$1,966.22
Employee + Children	\$253.09	\$1,790.93	\$240.10	\$1,735.75
Family	\$511.32	\$2,823.86	\$421.38	\$2,460.84

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

# Dental Plan

Benefits	Delta Dental	
	Delta Dental PPO Network* & Delta Dental Premier Network**	Non-Network***
<b>Deductible</b>		
Individual	\$50	\$50
Family	\$150	\$150
Waived for Type A	Yes	Yes
Waived for Orthodontics	Yes	Yes
Annual Maximum	\$1,000	\$1,000
Ortho Lifetime Maximum	\$1,000	\$1,000
<b>Type A - Preventive Services</b> Cleanings, fluoride treatment, exams, x-rays, sealants	100%	100%
<b>Type B - Diagnostic/Basic Services</b> Amalgam fillings, oral surgery, periodontics, endodontics	80%	80%
<b>Type C - Major Services</b> 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	50%	50%
<b>Orthodontics</b> For dependent children under the age of 19. Adult	50% \$1,000	50% \$1,000
<b>Monthly Rates</b>		
Single		\$26.14
Employee + Spouse		\$50.50
Employee + Children		\$66.27
Family		\$90.61

\*Delta Dental PPO dentists accept payment based on the lesser of the submitted fee or the PPO fee schedule, which is established at a level that typically delivers a 15 - 40% discount off of average billed charges nationally.

\*\*Delta Dental Premier dentists accept payment based on the lesser of the submitted fee or Delta Dental's maximum plan allowance (MPA), which is established at a level that typically delivers a 5 - 15% discount off of average billed charges nationally.

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

Delta Dental PPO and Premier dentists cannot balance bill the enrollee for the difference between Delta Dental's allowed fee and the dentist's submitted charge.

The information provided is a brief summary of the City of Collinsville's Dental Plan and the services Delta Dental covers. If you have specific questions regarding benefit coverage, limitations or exclusions, contact Delta Dental.