

# Dental Plan

Benefits	MetLife Dental	
	In-Network	Out-of-Network
<b>Deductible</b>		
Individual	\$50	\$50
Family	\$150	\$150
Waived for Type A	Yes	Yes
Annual Maximum	\$1,500	\$1,500
<b>Type A Preventive Services</b> Cleanings, fluoride treatment, exams, x-rays, sealants	Deductible waived, reimbursed at 100%	Deductible waived, reimbursed at 100% of usual and customary charges
<b>Type B* Diagnostic/Basic Services</b> Amalgam fillings, oral surgery, periodontics, endodontics	Deductible applies, reimbursed at 80%	Deductible applies, reimbursed at 80% of usual and customary charges
<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	Deductible applies, reimbursed at 50%	Deductible applies, reimbursed at 50% of usual and customary charges

*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.*

*\*Ineligible for these services the first 12 months of coverage.*

**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** 7 days a week between 7:00 a.m. and 10:00 p.m. CST. 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.



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# Benefit Summary

## The Who's Who of Your City of Crystal Lake's Benefit Plans

- **Blue Cross Blue Shield of Illinois (BCBS)** is the claims administrator for the City of Crystal Lake's PPO and HMO 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** between 8:30 a.m. and 7:00 p.m., CST, Monday through Friday. PPO Customer Service Representatives can be reached at **800.458.6024** 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 PPO and HMO 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 City of Crystal Lake'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 onTarget<sup>SM</sup>** (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 can also access a registered nurse on their 24/7 Nurseline at **800.299.0274**.
  - » **Benefits Value Advisor (BVA)** – A program designed to help PPO 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** – A 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 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.
- **Express Scripts** manages the prescription drug program for the City of Crystal Lake. 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.
- **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 8:30 a.m. and 5:00 p.m. CST, Monday through Friday.

# Medical Plans – All Employees

Benefits	Blue Cross Blue Shield Medical PPO High Plan P15926	Blue Cross Blue Shield Medical PPO Standard P15964	Blue Cross Blue Shield Medical BAHMO B03340
<b>Coinsurance</b>			
Network	90%	80%	100%
Non-Network	70%	60%	N/A
<b>Deductible</b>			
Network	\$600 Single/ \$900 Single +1/ \$1,200 Family	\$1,200 Single/ \$1,800 Single +1/ \$2,400 Family	N/A
Non-Network	\$1,400 Single/ \$2,800 Single +1/ \$4,200 Family	\$2,800 Single/ \$5,600 Single +1/ \$8,400 Family	
<b>Out-of-Pocket (includes deductible)</b>			
Network	\$1,850 Single/ \$2,775 Single +1/ \$3,700 Family	\$4,800 Single/ \$7,200 Single+1/ \$9,600 Family	\$1,500 individual / \$3,000 family
Non-Network	\$3,500 Single/ \$7,000 Single + 1/ \$10,500 Family	\$9,600 Single/ \$14,400 Single+1/ \$19,200 Family	N/A
<b>Office Visit Copay</b>	N/A*	N/A*	\$20
<b>Hospital Emergency Care</b>			
Network	90%	80%	\$75 (waived if admitted)
Non-Network	90%	80%	
<b>Wellness</b>			
Network	Deductible waived, 100%	Deductible waived, 100%	100%
Non-Network	Deductible applies, 70%	Deductible applies, 60%**	N/A
<b>Prescription Drug</b> <i>Administered by Express Scripts</i>			
Retail (34-day supply)	\$15 generic / \$30 brand name formulary / \$75 non-formulary / \$150 specialty	\$15 generic / \$30 brand name formulary / \$75 non-formulary / \$150 specialty	\$15 generic / \$30 brand name formulary / \$75 non-formulary / \$150 specialty
Mail Order (90-day supply)	\$30 generic / \$60 brand name formulary / \$150 non-formulary / \$300 specialty Injectable medications available through mail order only	\$30 generic / \$60 brand name formulary / \$150 non-formulary / \$300 specialty Injectable medications available through mail order only	\$30 generic / \$60 brand name formulary / \$150 non-formulary / \$300 specialty Injectable medications available through mail order only.
Prescription Out-of-Pocket (network)	\$5,300 individual / \$10,600 family	\$2,350 individual / \$4,700 family	\$5,650 individual / \$11,300 family
<b>Vision – Routine Vision Exam only</b> <i>Limited to one exam per person per 12 month period.</i>			
Network	100%	None	\$0 copay
Non-Network	70% Deductible waived		N/A
<b>Vision – Frames/Lens and Contacts</b>			
Network	Limited to \$200 every 24 months.	None	Must use EyeMed Vision Provider, \$150 contact lens allowance or \$0 copay spectacle lenses every 24 months; \$225 frame allowance every 24 months.
Non-Network			

\*For most visits

\*\*Limited to specific exams/tests

The City complies with applicable Federal civil rights 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.

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.