

# City of Crystal Lake



MONDAY, MAY 13 - FRIDAY, MAY 24

ALL EMPLOYEES MUST COMPLETE THE APPROPRIATE  
ELECTIONS, INCLUDING FLEXIBLE SPENDING  
BY MAY 24, 2024



Health Insurance



Flexible Spending Account  
Dependent Care Account  
Commuter Transit Account



Dental Insurance



AFLAC



Voluntary Life Insurance



Identity Theft Protection Plan

## PLANSOURCE

To begin the enrollment process - go to [www.plansource.com/login](http://www.plansource.com/login)

As a first-time user, click on "Benefits"

Username: First letter of your first name, the first 6 letters of your last name, and the last 4 digits of your social security number (ie, Sarah Anderson (123-45-6789) sanders6789)

Password: Your date of birth in YYYYMMDD format. (ie January 7, 1968 - Your password would be 19680107).

During the open enrollment period, City employees may elect, cancel or change their health insurance, dental insurance, and AFLAC in addition to the Healthcare, Dependent Care and /or Commuter Transit Flexible Spending Reimbursement Account(s).

Please note, the open enrollment period is the only time employees may change their benefit selections for the 2024-25 plan year, unless a qualifying event occurs during the year. The changes made during open enrollment are effective July 1, 2024.

PLANSOURCE

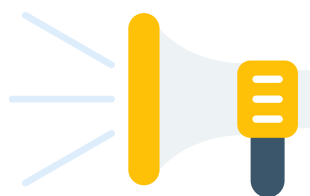
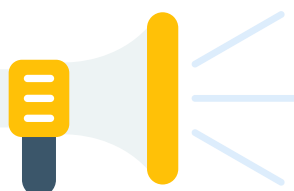
**ALL EMPLOYEES MUST LOG-IN TO PLANSOURCE AND CHOOSE THE APPROPRIATE ELECTIONS, INCLUDING FLEXIBLE SPENDING, BY MAY 24, 2024**

**WWW.PLANSOURCE.COM**

**RATES PER PAY PERIOD**

**(1ST AND 2ND PAY PERIODS OF THE MONTH)**

	<b>PPO Standard</b>	<b>PPO High</b>	<b>HMO</b>	<b>Dental</b>
Single	\$10.30	\$30.83	\$23.76	\$1.39
Single +1	\$39.64	\$84.98	\$65.48	\$3.83
Family	\$82.36	\$150.30	\$115.82	\$6.77



**Documents listed below are available on the employee intranet.**

- Health and Dental Insurance Benefit Summary
- Health and Dental Insurance Premiums
- Blue Cross Blue Shield Benefit Guide
- Blue Cross Blue Shield PPO Member Rewards Information
- Blue Cross Blue Shield PPO Virtual Visits information
- Delta Dental Information
- Express Scripts Prescription Information
- TASC/Flexible Spending Account Information
- Life Insurance Information
- AFLAC – How to schedule call with representative
- Retiree Health Insurance Notification Memo
- HIPAA Notice of Special Enrollment Rights
- Women’s Health and Cancer Rights Act Notice
- Newborns and Mother’s Health Protection Act Disclosure
- CHIP (Children’s Health Insurance Program) Notice
- Continuation Coverage Rights Under COBRA



**BlueCross BlueShield of Illinois**

There are no changes to the PPO or HMO plans for the 2024-25 plan year. The plan year remains July 1 - June 30

To locate providers, visit [www.bcbsil.com](http://www.bcbsil.com)  
 PPO Plan Network: Participating Provider Organization (PPO)  
 HMO Plan Network: Blue Advantage





There are no changes to the Delta Dental plan for the 2024-25 plan year. The plan year is the same as the health insurance, July 1 - June 30. To locate a provider, visit [www.deltadentalil.com](http://www.deltadentalil.com) or call (800) 323-1743



## EXPRESS SCRIPTS

There are no changes to the prescription drug co-pays for the 2024-25 plan year.

As a reminder, maintenance prescriptions will continue to be available via mail order and are available via retail at CVS and Walgreens.

If you take maintenance medication (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. Please review the Smart90 Program information located on the employee intranet for additional details.



### NEW Healthcare Flexible Spending Plan Administrator - TASC

With your Healthcare Flexible Spending Account, you use pre-tax dollars to pay for eligible expenses not covered by your medical plan, such as deductibles, co-pays, coinsurance and non-covered dental and vision expenses. The full annual contribution is available immediately and reimbursements are processed monthly. Due to the IRS regulations, you lose any unused portion of your account balance remaining at the end of the plan year.

**NEW** Ability to carryover up to \$640.00 of your unused 2024-25 health care flexible spending dollars.

The maximum annual contribution increased to \$3,200/plan year (\$133.33/payperiod for 24 payperiod)



### NEW Dependent Care Flexible Spending Plan Administrator - TASC

With your Dependent Care Flexible Spending Account, you can use pre-tax dollars to pay for eligible dependent care expenses.

Unlike the healthcare flexible spending account, the amount of reimbursement available is restricted to the amount contributed to date, less any amounts reimbursed. Reimbursements are processed monthly. Due to the IRS regulations, you lose any unused portion of your account balance remaining at the end of the plan year.

The maximum annual contribution is \$5,000/plan year depending on employee's filing status.



### NEW Illinois Commuter Transit Flex Plan Administrator - TASC

Illinois recently enacted the Transportation Benefits Program Act and new this plan year is the option to enroll in the commuter transit reimbursement account through TASC. This benefit makes it possible for employees to contribute pre-tax dollars to a Transit Account in order to pay for qualified work-related public transportation expenses, which include bus, train, Uber and Lyft.

Plan funds may only be used by the participating employee (not available for expenses incurred by family members). Simply swipe the card to pay for an eligible work-related expense, such as a train pass, and the funds are directly withdrawn from your available account balance. Please note: the TASC card is the only way to access your Transit Account funds because the law does not permit cash reimbursement if you pay out of pocket.

\$315.00 Monthly Maximum

**This plan will not be available on PlanSource. If interested, please contact Human Resources.**



# BCBS PPO PLANS

## SUPPLEMENTAL PROGRAMS



With a BCBS PPO Plan, there are supplemental programs that may be available to you at no additional cost. The programs may have certain criteria for joining, so you may access any of the links to see if you qualify.

**Hinge Health** - Hinge Health is a digital exercise therapy program, to support back and joint health. Hinge Health gives you the tools you need to conquer back and joint pain, recover from injuries, prepare for surgery and stay healthy and pain free. [www.hingehealth.com/ipbc](http://www.hingehealth.com/ipbc)

**Wondr** - Wondr is a skills-based digital weight loss program that teaches you how to enjoy the foods you love to improve your overall health. Their behavioral science-based program was created by a team of doctors and clinicians and is clinically proven for lasting results. [www.wondrhealth.com/IPBC](http://www.wondrhealth.com/IPBC)

**Livongo** - The Livongo for Diabetes Program makes living with diabetes easier by providing you with a connected meter, strips and coaching. [Join.livongo.com/BCBS-IPBC/now](http://Join.livongo.com/BCBS-IPBC/now)

**Omada Health** - Omada is designed for those at risk for type 2 diabetes, heart disease or are living with high blood pressure. Omada provides coaching, connected devices and a curriculum tailored to your specific circumstances. [www.Omadahealth.com/IPBC](http://www.Omadahealth.com/IPBC)

**Member Rewards** - A program administered by Sapphire Digital offers cash rewards when a lower-cost, quality provider is selected from several options. In combination with BCBS Provider Finder, you can: compare costs and quality for numerous procedures, estimate out-of-pocket costs, earn cash while shopping for care, save money and make the most efficient use of your health care benefits while considering treatment decisions with your doctors.

Log into Blue Access for Members at [bcbsil.com](http://bcbsil.com) and click the Doctors and Hospitals tab – then on Find a Doctor or Hospital. Choose a Member Rewards eligible location, and you earn a cash reward. Complete your procedure and, once verified, you will receive a check within 4 to 6 weeks.

# BCBS HMO PLANS

## SUPPLEMENTAL PROGRAMS



With a BCBS HMO Plan, there are supplemental programs that may be available to you at no additional cost.

**Wondr** - Wondr is a skills-based digital weight loss program that teaches you how to enjoy the foods you love to improve your overall health. Their behavioral science-based program was created by a team of doctors and clinicians and is clinically proven for lasting results. [www.wondrhealth.com/IPBC](http://www.wondrhealth.com/IPBC)

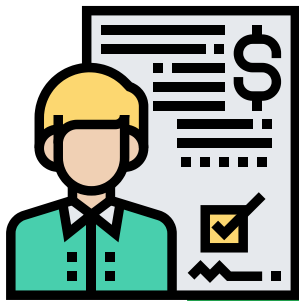
**EyeMed Vision Discount Program** – For vision benefits, you must use an EyeMed Vision provider. Visit [eyemedexchange.com/blue365](http://eyemedexchange.com/blue365), click “Find a Provider” and begin your search. Be sure the Advantache network is selected. Or call EyeMed’s automated help line at (866) 273-0813. You do not need a referral. Simply visit an EyeMed provider and show your BCBSIL medical ID card.

**Member Rewards** - Blue365 Discounts – offers premier health and wellness discounts and is free to join. These exclusive discounts are available to members of select BCBS organizations (e.g. Blue Cross and Blue Shield of Illinois). Log into your Blue Access for Members account at [bcbsil.com](http://bcbsil.com)



All full time employees receive Life Insurance and Accidental Death & Dismemberment coverage at no cost equal to one times your base salary rounded up to the nearest thousand. Securian administers this plan coverage on the City's behalf. There are no plan changes to this coverage for the 2024-25 plan year.

Please review and/or complete the beneficiary section in Plansource, which may also be changed at any time during the year.



## Voluntary Life Annual Enrollment Opportunity

Employees currently participating in voluntary supplemental life may increase by \$10,000 without completing an evidence of insurability, not to exceed \$300,000.

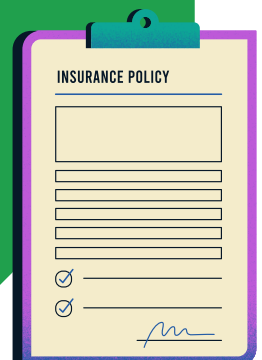
Not enrolled? Securian offers Voluntary Life Insurance coverage to full-time employees in increments of \$10,000, up to \$750,000. You also have the option to purchase voluntary life insurance for your spouse and children. If you purchase voluntary life insurance, AD&D coverage is automatically included.

If you are interested in purchasing additional life insurance for your spouse, the plan allows coverage in increments of \$5,000 up to \$500,000. If you are interested in purchasing additional life insurance on your child(ren), the plan allows coverage beginning at \$2,500, up to \$20,000 in various increments for each child to age 26.

**The employee must have voluntary life coverage equal to or greater than the spouse and/or children in order to add additional life insurance for their spouse and/or dependent children.**

An Evidence of Insurability questionnaire (proof of good health) is required for new enrollees and the rate schedule is listed on next page. EOI is not required for child voluntary life coverage.

If you or your spouse elect voluntary life coverage that requires underwriting, Securian will email you information or mail instructions to your spouse to complete the Evidence of Insurability (EOI) online. If the electronic EOI is not completed, a reminder letter will be mailed. Following Securian's review of the EOI, you and/or your spouse will receive Securian's decision letter via mail.



## Your Basic and Supplemental Life Insurance Coverages:

### Basic Life Coverage - 100% employer paid & automatically enrolled

Basic term life Maximum \$300,000	1x annual base earnings	<ul style="list-style-type: none"> <li>✓ ✓ Includes a matching AD&amp;D benefit</li> <li>Includes a Line of Duty benefit</li> <li>✓ Coverage reduces beginning at age 70</li> </ul>
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### Supplemental Life Coverage - 100% employee paid

Supplemental term life	Elect in \$10,000 increments Maximum \$750,000	<ul style="list-style-type: none"> <li>✓ Elect or increase coverage as a new hire or during annual enrollment period</li> <li>✓ Includes a matching AD&amp;D benefit</li> </ul>
Spouse term life	Elect in \$5,000 increments Maximum \$500,000	<ul style="list-style-type: none"> <li>✓ Employee must be enrolled in Supplemental Life to elect Spouse Life</li> <li>✓ Cannot exceed 100% of employee's basic and supplemental coverage combined</li> <li>✓ Includes a matching AD&amp;D benefit</li> </ul>
Child term life	Elect \$2,500, \$5,000, \$7,500, \$10,000, \$15,000, or \$20,000	<ul style="list-style-type: none"> <li>✓ Employee must be enrolled in Supplemental Life to elect Child Life</li> <li>✓ Includes a matching AD&amp;D benefit</li> <li>✓ Includes 1st newborn child benefit</li> </ul>

Note: See certificate for eligibility waiting periods. If your spouse or child is eligible for employee coverage, they cannot be covered as a dependent. Only one employee may cover a dependent child. It is the employee's responsibility to notify their employer when dependents are no longer eligible.

## Monthly Cost:

Employee or Spouse Supplemental Life and AD&D	
Employee's Age	Rate per \$1,000
<25	\$ 0.085
25-29	\$ 0.095
30-34	\$0.110
35-39	\$ 0.125
40-44	\$ 0.150
45-49	\$ 0.210
50-54	\$ 0.305
55-59	\$ 0.485
60-64	\$ 0.810
65-69	\$ 1.300
70-74	\$ 2.330
75+	\$ 3.750

Rates increase with age and all rates are subject to change.  
Note: Spouse rates are based on employee's age.

#### Here's how to calculate your monthly premium:

Total supplemental term life coverage amount	\$ _____
÷ 1,000	\$ _____
× your rate (based on your age)	\$ _____
= Monthly premium	\$ _____

#### Here's how Riley calculated their monthly premium:

Riley elected a total supplemental term life coverage amount of	\$150,000
÷ 1,000	\$150.00
× Riley's rate (based on their age of 42)	\$0.15
= Riley's monthly premium	\$22.50

Child Life and AD&D					
\$2,500	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000
\$0.82	\$1.62	\$2.44	\$3.25	\$4.88	\$6.50

One premium covers all eligible children from live birth to age 26.

Questions: contact OCHs. Email: [ochs@ochsinc.com](mailto:ochs@ochsinc.com)

Phone: 800-392-7295

One premium covers all eligible children from live birth to age 26.



# Scan the QR Code below to see the Aflac Insurance Plans

**Aflac helps with expenses  
health insurance doesn't cover,  
so you can care about  
everything else.**

**Aflac Representatives JD &  
Margie will be on premise for  
Open Enrollment on:**

Thursday, May 23  
10:30 a.m. - 4:00 p.m.  
and

Friday, May 24  
9:00 a.m. - 2:00 p.m.  
City Council Chambers  
Conference Room



815-455-4734

or email: [margaret\\_winters@us.aflac.com](mailto:margaret_winters@us.aflac.com)

<https://www.aflacrollment.com/CityofCrystalLake/OYG881513900>



## The Risks are Real

1 in 5 people have lost money to an imposter scam<sup>1</sup>

307% jump in account takeover fraud over two years<sup>2</sup>

33% of identity theft victims experienced a loss of \$10,000 or more<sup>3</sup>

1 FTC, 2021 Consumer Sentinel Network Data Book, 2022  
2 Sift, Q3 Digital Trust and Safety Index, 2021  
3 Experian, Consumer Impact Report, 2022



## Protecting What Matters Most

### Identity Protection and Financial Wellness for the Whole Family

IdentityForce, a TransUnion® brand, has been helping people protect their identity and credit for more than 40 years.

Our credit health and financial account protection capabilities enable you to monitor your finances and understand the key factors that affect your credit score. Similarly, our award-winning identity theft protection features – such as BreachIQ™ – help you to guard against fraud and scams.

Our enriched family identity restoration and Child Identity Monitoring features are tailored to protect your family.

## COMPLIMENTARY COVERAGE

MONITOR	DARK WEB MONITORING:		✓
	Compromised Credentials		✓
	Social Security Number Monitoring		✓
	Bank Account Number Monitoring		✓
	Credit Card Account Number Monitoring		✓
	Debit Card Account Number Monitoring		✓
	Driver's License Monitoring		✓
	eMail Monitoring		✓
	Medical Insurance ID Monitoring		✓
	Passport Number Monitoring		✓
	Phone Number Monitoring		✓
	BreachIQ		✓
	Identity Threat Alerts		✓
	Medical ID Fraud Protection		✓
Mobile App		✓	
Mobile Attack Control		✓	
Mobile VPN		✓	
RECOVER	24/7 U.S. Customer Support		✓
	Fully Managed "Family" White Glove Restoration		✓
	Lost Wallet Assistance		✓
	Credit Freeze and Lock Assistance		✓
Insurance	Junk Mail Opt-Out		✓
	Identity Theft Insurance	\$1 Million	
	Stolen Funds Reimbursement		✓

- All plans include family protection features aimed at protecting everyone for your children to the senior family member in your life.
- Fully managed identity restoration for household members, including seniors and children who are most vulnerable to identity fraud attacks.
- Both employee and family plan include up to 10 dependent children and up to 10 adult household members.

## BUY-UP PLAN

- 3 Bureau Credit Monitoring
- \$2M Expense Reimbursement
- BreachIQ
- Online PC Protection Tools
- Mobile VPN
- Financial Wellness Solutions
- Ransomware
- CyberBullying Reimbursements
- And more!



See next page for more information on buy-up plans.

UltraSecure  
Premium

UltraSecure  
Premium

## IDENTITY PROTECTION

- Dark Web Monitoring ●
- Phishing and Botnet Monitoring **NEW!** ●
- Change of Address Monitoring (USPS) ●
- Court Records Monitoring ●
- Sex Offender Registry Notification ●
- Smart SSN Tracker ●
- Short Term Loan Monitoring ●
- Social Media Identity Monitoring ●
- Medical ID Fraud Protection ●
- Identity Vault and Secure Storage ●
- Breach IO™ Breach Search, Score, Risks ●
- Breach IO™ Personalized ID Safety Score and Action Plan ●
- Financial Account Takeover Monitoring ●

## MOBILE DEVICE AND PC PROTECTION

- Mobile App (iOS and Android) ●
- Password Manager ●
- Mobile Attack Control ●
- Spyware, Unsecured Wi-Fi and Spoofed Networks ●
- Secure My Network (VPN) ●
- Online PC Protection Tools ●
- Phishing Protection and Website Blocker ●
- Spyware and Screen Capture Protection ●
- Ransomware Protection ●

## CHILD MONITORING – COMPLIMENTARY\*



- Child Identity Monitoring ●
- Child Social Media Identity Monitoring ●
- Child Credit Freeze and Lock Assistance ●
- Child Credit Activity Monitoring ●

## FAMILY PLAN FEATURES – see pricing below

For maximum protection of you and your family, enroll in the Premium plan and extend it to include all of your premium plan features for up to 10 additional adult family members in your household plus Senior Fraud.

## PRICING\*\*\*

\$4.50 Individual plan - bi-weekly  
\$8.50 family plan - bi-weekly

Plan is portable - pricing remains the same

\* Complimentary Child Watch included in all plans.

\*\* Deceased Household Member Fraud Remediation available for adults or eligible dependents enrolled in an active IdentityForce Family Plan at the time of their death

\*\*\*Please review the benefits materials provided by your employer and reach out to them with any questions you might have. Identity Theft Protection may be provided to you at no cost, or in certain circumstances, for an additional, payroll deducted charge. If applicable, your employer will be able to speak to the payroll deduction process by which you agree to pay. If you wish to cancel your Identity Theft Protection, please coordinate with your employer.

## RESTORATION SERVICES

- 24/7 Customer Support ●
- Fully Managed Family Restoration ●
- Restoration for Pre-Existing Identity Theft ●
- Deceased Family Member Fraud Remediation\*\* ●
- Stolen Funds Replacement ●
- Lost Wallet Assistance ●
- \$2M Household Expense Reimbursement Insurance ●
- \$25K Ransomware Expense Reimbursement ●
- \$25K Social Engineering Expense Reimbursement ●
- \$25K Cyberbullying Expense Reimbursement ●
- Senior Fraud Resolution (on Family Plans) ●

## CREDIT HEALTH AND FINANCIAL ACCOUNT PROTECTION

- Bank and Credit Card Alerts ●
- 401(k), HSA and Investment Account Activity Alerts ●
- Financial Calculators ●
- Education Resource Center ●
- Credit Score Simulator ●
- Credit Score Tracker (monthly) ●
- Credit Freeze and Lock Assistance ●
- TransUnion Credit Lock and Alerts ●
- Credit Monitoring TransUnion (daily) ●
- Score Change Alerts (+/- 10 points) ●
- Credit Monitoring – 3 credit bureaus (daily) ●
- Credit Report and Score – 3 credit bureaus (monthly) ●
- Financial Wellness Coaching **NEW!** ●

## What You Need to Know

The credit scores provided are based on the VantageScore® 3.0 model. Lenders use a variety of credit scores and are likely to use a credit score different from the VantageScore® 3.0 to assess your creditworthiness.

## Get the MySontiq app:



## Easy to Enroll

1. Enroll along with other voluntary benefits through your employer.
2. Receive welcome email. If you do not receive the email, please check your spam folder.
3. Click the link in your welcome email to complete registration and access your Identity Protection Dashboard.

Questions? Call Member Services at 1-855-441-0270