

Medical Insurance

Carrier: BlueCross BlueShield of Illinois
Effective: 11/01/2020 through 10/31/2021
Website: www.bcbsil.com
Phone: 800.541.2762 (PPO & HDHP)



Preferred Provider Organization (PPO) – You have the flexibility to see any doctor or visit any hospital of your choice, however, you will pay significantly less money out of your pocket if you use a doctor or hospital that is in the network. For most doctor visits and specialist visits, you simply pay a copayment at the time of service. You have a great deal of flexibility and choice with a PPO, and can manage your out-of-pocket costs by remaining in network.

High Deductible Health Plan (HDHP) with Health Savings Account (HSA) – Although you have the flexibility to see any doctor or visit any hospital of your choice, you will pay significantly less money out of your pocket if you use a doctor or hospital that is in the network. Preventative care services are covered at 100% as long as your physician bills your visit as preventative. For other services, including routine office visits, procedures, lab work, prescription drugs, etc., no benefits will be paid until you have met your annual deductible.

Monthly Contributions:	PPO MPPE3Q26 You Pay	HDHP with HSA MPPO1Q07 You Pay
Employee Only	\$1,160.51	\$943.32
Employee & Spouse	\$2,128.05	\$1,729.79
Employee & Child(ren)	\$2,069.44	\$1,682.18
Family	\$3,036.98	\$2,468.65

Choice of Plan Options:	PPO MPPE3Q26	HDHP with HSA MPPO1Q07
Network	PPO	PPO
Deductible Individual (In-Network / Out-of-Network) Family (In-Network / Out-of-Network)	\$3,500 / \$7,000 \$10,200 / \$20,400	\$6,000 / \$12,000 \$12,700 / \$25,400
Coinsurance In-Network / Out-of-Network	80% / 60%	100% / 100%
Out-of-Pocket Max Individual (In-Network / Out-of-Network) Family (In-Network / Out-of-Network)	\$5,500 / \$11,000 \$10,200 / \$20,400 <i>Includes Deductible</i>	\$6,000 / \$12,000 \$12,700 / \$25,400 <i>Includes Deductible</i>
Physician Services (In-Network) Well Adult / Well Child Physician Office Visit Specialist X-Rays / Lab Diagnostics	Covered at 100% \$20 copay \$40 copay Deductible then 80%	Covered at 100% Deductible then 100% Deductible then 100% Deductible then 100%
Inpatient Hospital Copay (per admission) In-Network / Out-of-Network	Deductible then 80% / \$300 copay, Deductible then 60%	Deductible then 100% / Deductible then 100%
Emergency Room	\$150 copay	Deductible then 100%
Drugs (In-Network) Generic / Formulary / Non-Formulary 90-Day Mail Order	Copays: \$10 / \$40 / \$60 \$15 / \$50 / \$70	Deductible then 100% Deductible then 100%
Prescription Out-of-Pocket Max Individual / Family	\$1,000 / \$3,000	N/A
Lifetime Maximum	Unlimited	Unlimited

Health Savings Account

Administrator: Avidia Health
Website: avidiahealth.com
Phone: 855.248.6311

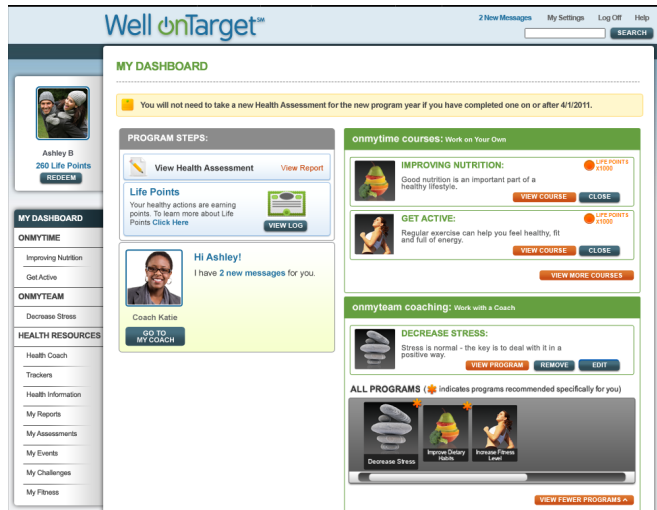


The HSA is a bank account paired with your HDHP with BCBS major medical coverage which allows you to save money on a tax-free basis to pay your deductible and other out-of-pocket medical expenses. Qualified medical expenses that can be paid using this account include doctor visits, prescription drugs, chiropractic treatment, acupuncture, adult braces, and dental and vision expenses. You own the money in your HSA account and it is yours to keep – even when you change plans or retire. The funds can roll over from year to year and you do not pay tax on withdrawals used for qualified medical expenses.

The maximum amount you can contribute to the HSA in 2021 is \$3,600 for individual coverage and \$7,200 for family coverage. Additionally, if you are age 55 or older, you may make an additional catch-up contribution of \$1,000. IRS will not allow contributions into a HSA account for employees that are enrolled in Medicare—please see HR for details.

BlueCross BlueShield at a Glance - Value Added Benefits

- » **Well onTargetSM Member Wellness Program:**
Access health and wellness resources that can help you manage your health with resources such as health assessments, health coaching, tracking tools and many more!



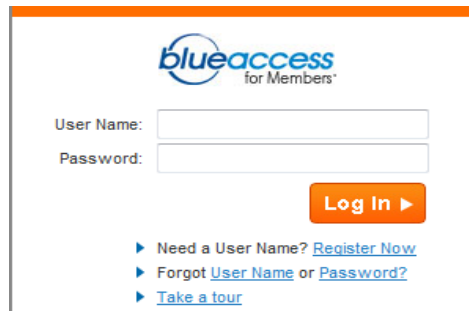
- » **BlueAccess MobileTM**
You are able to access your BlueAccess for Members account straight from your mobile device. Choose to receive text messaging for Rx refill reminders, diet and fitness tips, claim updates and more. Download the application straight to your smartphone for immediate access.

- » **MDLIVETM**
The telehealth program powered by MDLIVETM provides a live consultation between a physician and a member for non-emergency medical needs. Speak to board-certified physicians on-demand 24 hours a day/seven days a week. Physicians can diagnose you, prescribe medications when appropriate, and send the prescription directly to your pharmacy.

BlueCross BlueShield Tools and Resources



- » **Mail Order Prescriptions: 800.423.1973**
Through BCBS and Prime Therapeutics, you may be able to save time and get more for your money by getting your prescriptions through mail order.
- » **24/7 Nurseline: 800.299.0274**
General health information and guidance for specific conditions from fevers to bee stings as well as coaching on appropriate treatment paths
- » **Special Beginnings—Maternity Care Program: 888.421.7781**
Personalized support provided by Obstetrical nurses
- » **Blue365 Discounts**
As a member you have access to additional special program discounts. Details can be accessed at www.bcbsil.com under the "My Coverage" tab and then Discounts (far left hand side under Member Advantages).
- » **BlueAccess for Members: www.bcbsil.com**
A secure member website that gives you immediate access to health care benefit information and easy-to-use tools.



Tips to Save Money

Preventive / Wellness Exams Are Covered At 100%

- » Preventive care is equal to one physical exam per year per enrolled member
 - *Females get an annual well-woman exam covered at 100% in addition to their annual exam*
- » No deductible expenses apply—the exam is completely no cost to you

Prescription Drugs

- » Ask your doctor if there is a generic version of the medication they're prescribing you or that you're already taking
- » Take advantage of the Generic Prescription Savings Programs at major retailers
- » Ask about free samples from your doctor and/or manufacturer rebates

High Cost Scans, X-Rays & Tests

- » MRI, PET scans, CT scans, etc. are nearly 2/3 less costly at free-standing, in-network imaging centers than at hospitals
- » Finding an in-network, free-standing imaging center can save you a substantial amount of money.



Accessing Medical Care

The Emergency Room (ER) is a costly experience if you're seeking care for an issue that is not a true emergency medical issue that could cause death or permanent injury if not treated quickly. There are alternatives to the ER that can offer you quick care at a much more affordable cost. The key is finding these alternatives today when you're happy and healthy.

Doctor's office: for symptoms that aren't extreme, call and let them know your symptoms require immediate attention.

Convenient Care Clinics: when you do not have a primary doctor or cannot get an appointment. Useful for fever, sore throat/strep, coughs/congestion, sports physicals, UTIs, etc. Visit cvs.com or walgreens.com to find a clinic near you.

Urgent Care (UC): less costly than the ER; can treat sprains/strains, minor fractures, mild asthma, minor infections, rashes, small cuts, burns, etc.