

2022

BENEFITS GUIDE



This publication contains important information about your employee benefit program.

Please read thoroughly.

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YOUR 2022 BENEFITS GUIDE

At Oswego Community Unit School District 308 (CUSD 308), we offer our employees a competitive and comprehensive benefits program to recognize how important you are to the district. This benefits guide summarizes our program in a quick and easy-to-understand way. Please review your plan documents for more details.

New Hire Enrollment

Welcome to our team! As a new employee, you are eligible for coverage on the first of the month following day of employment. However, you must enroll in benefits within 30 days of your date of hire.

Annual Enrollment

Annual enrollment is your yearly opportunity to review your current benefits and make benefit changes for the upcoming plan year. During annual enrollment, you can add, change, or decline coverage. In addition, you can add and/or drop dependents during this time. This year's annual enrollment will take place on November 1 through November 12, 2021.

Changing Your Benefits Mid-Year

Once you make your elections, you will not be able to make changes until next year's annual enrollment unless you experience a qualifying life event.

Examples of qualifying events include the following:

- ▶ Change of legal marital status (e.g., marriage, divorce, death of spouse, legal separation)
- ▶ Change in number of dependents (e.g., birth, adoption, death of dependent, ineligibility due to age)
- ▶ Change in employment or job status

Please note, you must make changes to your benefits within 30 days of your qualifying event. If you do not make changes during this time, you may have to wait until next year's annual enrollment to make your change.

Benefits Eligibility

Covering Yourself

You may enroll in the benefits program if you are a regular full-time employee who is actively working a minimum of 30 hours per week.

Covering Your Family Members

Eligible dependents generally include your legally married spouse and children up to age 26. Some age limitations may apply to certain insurance programs. Children may include natural, adopted, step-children, or children obtained through court-appointed legal guardianship.

Eligibility Documentation

Please be prepared to share dependent eligibility information during enrollment including date of birth and Social Security Number. Other documentation may be required depending on your benefit elections.

MEDICAL AND PRESCRIPTION DRUG

CUSD offers a robust medical insurance program to our employees. We partner with Blue Cross Blue Shield of Illinois to offer this coverage.

Plan Highlights

You have the option of choosing one of three programs. Our plans offer coverage for most healthcare services. When you receive care in-network, you will benefit from our negotiated discounts with BCBSIL.



BCBSIL Member Site

Visit www.bcbsil.com to take advantage of all the helpful tools and resources available including the following:

- ▶ In-network provider and pharmacy searches
- ▶ A list of prescription drugs covered by our plans
- ▶ Access to temporary ID cards and means to order another ID card
- ▶ Information regarding paid and pending claims

What is a Network?

A network is a group of providers your plan contracts with at discounted rates. You will always pay less when you receive care in-network.

If you choose to see an out-of-network provider, you may be balance billed, which means you will be responsible for charges above BCBSIL's reimbursement amount.

Important Insurance Terms

- ▶ **Deductible:** the amount of money you are responsible for paying up-front before your plan shares your costs
- ▶ **Coinsurance:** the percentage you and the plan pay; in our plans, you pay a smaller percentage and the plan pays a larger percentage
- ▶ **Copay:** a fixed amount for certain services you pay in some of our plans
- ▶ **Out-of-pocket maximum:** the limit on your expenses; once you reach this limit, the plan covers all eligible expenses for the remainder of the plan year

NEW FOR 2022

We are excited to share the news of the following new programs offered under the BCSBIL PPO and HRA Medical plans effective January 1, 2022.

- ▶ **BlueCross Options**—Members will have the opportunity to choose providers within the Blue Choice Options network for a higher level of coinsurance and lower deductibles.
- ▶ **Livongo Hypertension and Diabetes Management**—a robust program with the goal of helping you manage your chronic conditions. The Diabetes program provides a blood glucose meter, test strips, and lancets right to members' doors with real-time personalized coaching at no cost to the member. Similarly, the Hypertension program provides a blood pressure cuff with real-time personalized coaching at no cost to the member. Members who are eligible for the program will receive outreach from Livongo directly.
- ▶ **Hinge Health**—a musculoskeletal program that takes established, proven non-surgical care guidelines and turns them into a digital, 12-week, coach-led program delivered remotely using mobile and wearable technology. Members who are eligible for the program will receive outreach from Hinge Health directly.

- ▶ **Live to Learn Digital Behavioral Health**—a digital mental health program which provides thoughtful lessons and techniques to help you manage your mental health. The program provides an expert coach to ensure one-on-one support, as well as the means to track your personal health progress. For more information, log into your account at bcbsil.com.

The following changes will be made to the prescription drug program:

- ▶ **Balanced Drug List**—The prescription drug list will be changing from the Basic Drug List to the Balanced Drug List. The new drug list allows for optimal plan performance, which in turn helps us keep our employee medical premium increases to a minimum. These changes only impact a very small amount of our population. Those impacted will receive a letter from BCBSIL.
- ▶ **Extended supply (prescription) to 90-day at retail**—Members can now refill up to 3 months of their prescriptions at retail pharmacies
- ▶ **Multi-category split fill program**—Provides a partial or "split" fill of a member's monthly prescription for select medications.



Medical Plan Details

		PPO Plan			HCA Plan			HMO Plan
	Blue Choice (In-Network) Tier 1	PPO (In-Network) Tier 2	Non-PPO (Out-of- Network) Tier 3	Blue Choice (In-Network) Tier 1	PPO (In-Network) Tier 2	Non-PPO (Out-of- Network) Tier 3	In-Network	
Deductible								
▶ Employee Only	\$1,000	\$2,000	\$4,000	\$3,000	\$6,000	\$9,000	\$0	
▶ Family	\$2,000	\$4,000	\$8,000	\$6,000	\$12,000	\$18,000	\$0	
Coinsurance	80%	60%	50%	80%	60%	50%	100%	
Out-of-Pocket Maximum								
▶ Employee Only	\$4,000	\$8,000	\$16,000	\$4,000	\$10,000	\$20,000	\$1,500	
▶ Family	\$8,000	\$16,000	\$32,000	\$8,000	\$20,000	\$40,000	\$3,000	
Preventive Care	100%	100%	50% after deductible	100%	100%	50% after deductible	100%	
Medical and Behavioral Virtual Visits Through MDLive	\$20 copay		N/A	\$20 copay		N/A	N/A	
Office Visit (PC/ Specialist)	\$40/\$60 copay then 100%	60% after deductible	50% after deductible	\$40/\$60 copay then 100%	60% after deductible	50% after deductible	\$20/\$40 copays	
Emergency Room	\$150 copay then 80%	\$150 copay then 80%	\$150 copay then 80%	80% after deductible	80% after deductible	80% after deductible	\$150 copay	
Urgent Care	\$100 copay then 100%	60% after deductible	50% after deductible	80% after deductible	60% after deductible	50% after deductible	\$20 copay	
Inpatient Care	80% after deductible	60% after deductible	50% after deductible	80% after deductible	60% after deductible	50% after deductible	\$250 copay	
Prescription Drugs								
Retail (30-day supply)								
Tier 1—Generics	\$20	\$20	75% minus the copay amount	\$20	\$20	75% minus the copay amount	\$20	
Tier 2—Preferred	\$50	\$50		\$50	\$50		\$50	
Tier 3—Nonpreferred	\$70	\$70		\$70	\$70		\$70	
Mail Order and 90 day Retail								
Tier 1—Generics	\$40	\$40	N/A	\$40	\$40	N/A	\$40	
Tier 2—Preferred	\$100	\$100		\$100	\$100		\$100	
Tier 3—Nonpreferred	\$140	\$140		\$140	\$140		\$140	
Prescription drug expense limit								
Employee Only	\$2,000			\$3,100			\$1,000	
Family	\$4,000			\$6,200			\$2,000	

* Deductible and Out-of-Pocket limits will cross-accumulate between the Blue Choice and PPO networks for the PPO and HCA plans.

This is a high level summary of your benefit coverage. Full coverage details are available in your summary plan description (SPD). In the event there is a discrepancy between what is reflected in this guide and what is communicated in your SPD, the terms of your SPD will prevail.

Blue Choice Options (PPO and HCA plans)

You can save more money by using a doctor or hospital that is part of the Blue Choice OPT PPO network.

What Is a Blue Choice Options Plan?

Learn about the different tiers so you can make smart choices and get the best value.

Why Using a Blue Choice OPT PPO Network Provider Saves You Money

The Blue Choice OPT PPO network has many doctors and hospitals that can meet all your healthcare needs. They all meet Blue Cross and Blue Shield of Illinois (BCBSIL) quality standards and have agreed to offer you care and services at lower cost. Check the three tiers to see that you get the highest level of benefits in Tier 1 of the Blue Choice OPT PPO network.

Tier 1

Blue Choice OPT PPO Network

Best value, the least out-of-pocket costs with in-network provider

Tier 2

Larger statewide PPO Network

Larger network, more out-of-pocket costs with these providers

Tier 3

Out-of-Network

Out-of-Network, highest out-of-pocket costs

How to Find a Tier 1 or Tier 2 Provider

For basic provider searches, you use Provider Finder® without logging in to BAM. Visit bcbsil.com and click on the Find a Doctor or Hospital tab, and click Search as Guest. Under Plans: enter your search criteria:

- ▶ Choose Blue Choice Option (BCO) to find Tier 1 BCO providers
- ▶ Choose Participating Provider Organization (PPO) to find Tier 2 BCO providers
- ▶ Or you can Browse by Category or Search for Names and Specialties

Log in to Blue Access for Member (BAM) at bcbsil.com/member, register for a BAM account using your group and identification numbers, found on your member ID card.

When you search for providers in BAM, it will take you to network providers only.





PRESCRIPTION DRUG COVERAGE

Each medical plan option automatically includes prescription drug coverage through BlueCross BlueShield. You have access to a national network of contracting pharmacies, which includes most national chains as well as independent pharmacies across the country. When you visit a contracting pharmacy and show your medical plan card, the claim is processed immediately at the time of purchase based on your coinsurance. You are only responsible for your share of the discounted price of the medication.

Important Things to Know

Traditional Select Network (PPO/HCA) HMO pharmacy network (HMO)

Your network includes national and regional pharmacy chains, as well as independent pharmacies. Log into [MyPrime.com](https://www.mypri.me), then click on **Pharmacies**.

Balanced Formulary (PPO/HCA) Performance Formulary (HMO)

Check the Balanced drug list to see if your medicines are covered by logging into [MyPrime.com](https://www.mypri.me) and select **Find Medicines**. When you use a drug on our still fill prescriptions for drugs that are not on the list, but you will pay more.

Don't forget to ask for generics! Generic medications contain the same active ingredients as brand-name drugs but cost less.

Formulary Exclusions

Certain medications that may have been covered in the past are excluded from coverage under your pharmacy plan this year. Some excluded medications have clinical alternatives that are less expensive or provide greater clinical efficacy. Blue Cross manages your list of covered medications throughout the year as new drugs come to market, therefore, this list is subject to change. For more information on your drug coverage and clinical alternatives for excluded drugs, contact Blue Cross.

Prior Authorization

This program encourages safe and cost-effective medication use. This applies to certain high-cost drugs that have the potential for misuse. Before medications included in the prior authorization program can be covered under the benefit plan, your doctor will need to get approval through BCBSIL. A list of these medications can be found on the Blue Access for Members website.

Step Therapy

The step therapy program encourages safe and cost-effective medication use. Under this program, a "step" approach is required to receive coverage for certain high-cost medications. This means that to receive coverage you may need to first try a proven, cost-effective medication before using a more costly treatment, if needed.

Extended Supply Network (ESN)

Convenience of up to 90-day supply at a local in-network pharmacy. With the 90-day supply option, there are less trips to the pharmacy and few missed doses of medication.

PRESCRIPTION DRUG COVERAGE— CONTINUED

Home Delivery

To help you manage maintenance (or long-term) medications and control costs, you can receive up to a 90-day supply of your prescription delivered directly to you. Mail service claims are processed based on your copayments. Standard shipping is always free. Maintenance medicine(s) are covered under your health plan and supplied by **Express Scripts Pharmacy**. You can set up your Express Scripts Pharmacy account by using your member ID and registering at esrx.com/BCBSTX or by calling **833.715.0942**.

Specialty Pharmacy

This program provides delivery of medications directly to your Health Care Practitioner, administration location or to your home if you are undergoing treatment for a complex medical condition. In order to receive maximum benefits for Specialty Drugs, you must obtain the Specialty Drugs from **Accredo**. You can visit accredo.com/BCBSTX to get started. Accredo offers condition-specific specialty drug therapeutic resource centers focused on individualized counseling and education to help improve members' overall health outcomes.

Coupon Maximization Program

Members can take advantage of manufacturer coupons/copay cards to reduce costs payable on prescriptions. The amount paid by the manufacturer will not count toward your annual out-of-pocket maximum and the amount you pay will be \$0.



BCBS RESOURCES

Wondr Weight Loss Program

Wondr® (formally known as Natural Slim) is a common-sense, online weight loss program based on Eatology™, the study of when, why, and how we eat. Unlike diets, which rely on your willpower and 'eat this, not that' advice, Wondr teaches you simple, repeatable skills to help you lose weight and keep it off in the real world, while still eating the foods you love!

Here's How Wondr Works

Instead of making you count points, track calories, or change your diet to kale smoothies, we use a science-based approach based on the eating patterns that people who don't struggle with their weight use naturally. During the initial 10 weeks of the program, you'll log in to your Wondr dashboard to learn tips like:

- ▶ Ways to enjoy your favorite foods without going overboard
- ▶ How to manage the differences between appetite and hunger
- ▶ How to keep thirst from hijacking your weight loss
- ▶ The reasons we eat, many of which have nothing to do with hunger
- ▶ How to stop eating around emotions like stress, anger, and depression
- ▶ How to sleep better, become more physically active, reduce stress, and more!

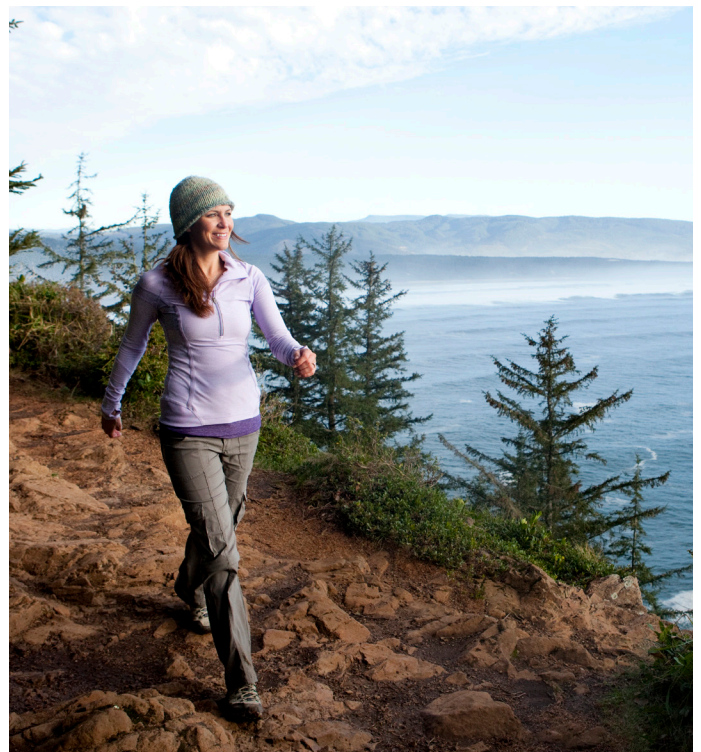
Who's Eligible?

Employees enrolled on the BCBSIL PPO or HCA medical plans are eligible to participate. **Also, new for 2022 is this program is now being offered to HMO members.** HMO members are now eligible to participate in this program.

Is There a Cost?

There is no out-of-pocket cost for employees enrolled on the BCBSIL medical plan. Wondr is covered as a preventive medical expense under your health plan.

To learn more, visit
www.wondrhealth.com/CUSD308.



NEW for 2022!

Who's Eligible?

Employees enrolled on the BCBSIL PPO or HCA medical plans are eligible to participate.

BCBS RESOURCES—CONTINUED

Livongo Hypertension and Diabetes Program

CUSD makes managing diabetes and high blood pressure easy with Livongo, your free diabetes and hypertension management program.

The Livongo diabetes program includes smart glucose meter tools to help you manage your diabetes. Your meter comes with health summary reporting, personalized tips with every blood glucose check, strip reordering, and automatic blood glucose check uploads, so you can ditch the paper and go electronic. You can even keep your family aware of your status by setting alerts. Add an extra layer of care by working with a Livongo coach to analyze your needs and create a personalized plan that fits your lifestyle.

Suffering from hypertension? Livongo offers the Livongo for Hypertension program to help you manage your blood pressure.

Livongo is covered under BCBSIL as a preventive medical expense under your health plan, so you can benefit from this program at **no cost**. Make managing your diabetes and blood pressure simple and start living with Livongo. Visit welcome.livongo.com/CUSD308 and use the code CUSD308 to get started.

Hinge Health's Virtual Physical Therapy Program

Hinge Health has launched an innovative and complete Digital MSK Clinic with dedicated programs across the MSK continuum of care. If you suffer from back, knee, neck, shoulder, or hip pain, Hinge Health may be able to help. You'll complete an online screening questionnaire to determine which program best fits your needs—including preventive, acute conditions, chronic, or surgical and then begin your journey with Hinge. Through a combination of education, exercise therapy, and digital coaching, you can discover health alternatives to help manage your pain. You can request to participate in Hinge Health at **no cost**. It includes:

- ▶ **Physical therapy** through digital delivery with motion sensors, online education, and cognitive behavioral therapy to address the causes of chronic pain over time.
- ▶ **12-week**, coach-led, digital platform for chronic back and knee pain.
- ▶ **Exercise therapy**—Wearable sensors and tablet for real-time movement feedback.
- ▶ **Behavioral health**—Cognitive behavioral therapy and unlimited one-on-one coaching.
- ▶ **Education**—Personalized and interactive education curriculum.*

* Approval required by Hinge Health for members to participate in program.

Visit hingehealth.com/for/oswego1 to enroll.

BENEFIT VALUE ADVISOR (BVA)

A Benefits Value Advisor is Like a Tour Guide, Helping to Point You in The Right Direction

A BVA can help you save money on health procedures and tests, and also:

- ▶ Simplify complex benefit options, making them easier to understand
- ▶ Help you use your benefits more wisely and get better value
- ▶ You will get guidance for benefits such as medical, dental, pharmacy, and other available coverages so you only need one call to get support; BVAs can also help you:
 - ▷ Maximize your benefits
 - ▷ Get cost estimates for various providers and procedures
 - ▷ Help to schedule appointments
 - ▷ Assist with referrals to clinical staff/programs
 - ▷ Help with preauthorization
 - ▷ Provide non-clinical Behavioral Health support

The same procedure performed in the same area by different providers can differ greatly in cost. You may also be unsure of exactly why your doctor ordered the test. a BVA can help explain. Log in to your Blue Access for MembersSM (BAMSM) account and click on "Doctors and Hospitals." If you haven't registered, go to bcbsil.com, click the "Log In" tab and then click the "Register Now" link.

One call can put you on a course for getting the most from your benefits. **Call the number on the back of your member ID card before your next procedure.**

In addition, BVA now has 24/7 Enhanced Member Telephonic and Digital support (Live chat functionality).



MDLIVE TELEMEDICINE

Available for BCBS PPO or HCA members.

Quick and Easy Access to a Doctor 24/7

With MDLIVE, you can visit a doctor 24/7 from your home, office or on the go. Our network of board-certified doctors are available by phone or secure video to assist with non-emergency medical conditions.

When Should I Use MDLIVE?

- ▶ Any non-emergency issue instead of going to the ER or an urgent care center
- ▶ During or after normal business hours, nights, weekends, holidays
- ▶ If your primary care doctor is not available
- ▶ If traveling and in need of medical care

Common Conditions We Treat

- ▶ Allergies
- ▶ Asthma
- ▶ Cold and flu
- ▶ Fever
- ▶ Headache
- ▶ Insect bites
- ▶ Respiratory infections
- ▶ Sinus infections
- ▶ Sore throat
- ▶ And more!

Pediatric Care

- ▶ Cold and flu
- ▶ Constipation
- ▶ Ear infections
- ▶ Nausea
- ▶ Pink eye
- ▶ And more!

How Much Does it Cost?

- ▶ PPO or HCA: \$20 copay for medical or behavioral health

To start using MDLIVE, all you need to do is sign up from your home computer at MDLIVE.com/bcbsil or download the mobile app.

HEALTHCARE SAVINGS PROGRAM

Oswego Community Unit School District 308 is partnering with Rush to encourage preventative care, the establishment of a patient-provider relationship, and expand access to affordable care for staff and their families. SD 308 staff enrolled in the PPO or HCA insurance plan and their enrolled dependents are eligible for reimbursement of co-insurance (out-of-pocket percentage) and deductible expenses for services provided by Rush providers and facilities, with the exception of the emergency room.

How it Works:

1. SD 308 PPO or HCA benefit-enrolled participant visits a Rush provider or facility (other than the emergency room) and pays their co-insurance and/or deductible costs for the visit.
2. The staff member completes a form online and submits proof of the services and payment to the district.
3. A reimbursement is issued to the staff member for all approved costs paid out-of-pocket.

For questions about the program, contact Glenn Campos at gcampos@sd308.org or **630.636.3680**.

Only Rush providers and facility charges are eligible for the program. The list of providers can be found here: <https://providers.rush-health.com/>.

Wellness visits, and care for illness/injury are covered for reimbursement, including Urgent Care locations. Emergency room visits are NOT covered under this program. Requests for reimbursement cannot be made if the payment was from a Health Savings Account.



FLEXIBLE SPENDING ACCOUNT (FSA)

A flexible spending account (FSA) allows you to set aside pre-tax dollars from your paycheck to cover qualified expenses you would normally pay out of your pocket. We will be offering two types of FSA programs through the same administrator, Navia.

Healthcare FSA

The healthcare FSA helps you pay for certain IRS-approved medical care expenses not covered by your insurance plan with pre-tax dollars. The maximum contribution to the healthcare FSA is \$2,750 per plan year.

Funds you elect to contribute to the healthcare FSA are available in full on the first day of the plan year. For example, if you elect to contribute \$1,000, the full election is available to you on day one. You'll continue to pay for the election pre-tax from your paycheck throughout the plan year.

You can carryover up to \$550 of your remaining 2021 funds and it will be added to your 2022 election. You can still contribute up to \$2,750 for FSA medical for 2022. This means your total available funds could be as much as \$3,250.

Dependent Care FSA

The dependent care FSA lets you set aside pre-tax dollars to use toward qualified dependent care. The maximum amount you may contribute to the dependent care FSA is \$5,000 (or \$2,500 if married and filing separately) per plan year. Funds you contribute to the dependent care FSA function like a debit card; you need to accumulate the funds before you can use them.

Use It or Lose It

Careful consideration should be given to your FSA contribution amounts for the plan year. At the end of the year or grace period, you lose any money left over in your FSA.

Eligible Expenses

- ▶ Healthcare FSA
- ▶ Doctor's visit copays
- ▶ Prescription drug copays
- ▶ Medical and dental deductibles
- ▶ Over-the-counter medications (with a written prescription)
- ▶ Hearing aids
- ▶ Eyeglasses

Dependent Care FSA

- ▶ Cost of child or adult daycare*
- ▶ Nursery school
- ▶ Preschool (excluding kindergarten)

* An eligible dependent is a tax dependent child under age 13 or a tax dependent spouse, parent, or child unable to care for themselves.

DENTAL

We will now partner with **Delta Dental** to offer you and your family members dental insurance. Visit www.deltadentalil.com to find in-network providers and access a variety of online tools and programs.

	Delta Dental PPO Network	Delta Dental Premier Network	Non-Network Dentist
Calendar Year Deductible			
Individual	\$50	\$50	\$50
Family	\$150	\$150	\$150
Calendar Year Maximum			
	\$1,500	\$1,500	\$1,500
Coinsurance			
Preventive	100% no deductible	100% no deductible	100% no deductible
Basic	80% after deductible	80% after deductible	80% after deductible
Major	50% after deductible	50% after deductible	50% after deductible
Orthodontia			
Coinsurance	50% after deductible	50% after deductible	50% after deductible
Lifetime Maximum	\$1,500	\$1,500	\$1,500
Benefit Applies To	Dependent children to age 26	Dependent children to age 26	Dependent children to age 26

This is a high-level summary of your benefit coverage. Full coverage details are available in your summary plan description (SPD). In the event there is a discrepancy between what is reflected in this guide and what is communicated in your SPD, the terms of your SPD will prevail.



Finding In-Network Providers

Remember to visit in-network dentists to receive the deepest level of discount on your services.

To find a participating in-network dentist in your area, go to www.deltadentalil.com or call **800.323.1743**.

Orthodontia Services Note


The lifetime maximum illustrated is different from the calendar year maximum. For orthodontia services, this limit does not reset each year, this is the most your plan will cover for your services for the lifetime of your participation in this program.

Examples of Services

- **Preventive**—exams, cleanings, fluoride, x-rays, and sealants
- **Basic**—fillings, extractions, periodontics, repairs, and oral surgery
- **Major**—crowns, inlays, dentures, and dental impacts


DELTA DENTAL'S VALUE ADDED SERVICES

In addition to the benefit offerings, Delta Dental offers these additional value added services available free to you.


DELTA DENTAL®

The Delta Dental Mobile App

The smart way to manage your benefits (with your smartphone).





Getting Started

Delta Dental's free mobile app is optimized for iOS (Apple) and Android devices. To download our app on your device, visit the App Store (Apple) or Google Play (Android) and search for Delta Dental.

Logging In to View Claims and Benefit Coverage, Securely Access Your ID Card and Estimate Dental Treatment Costs

If you are a Delta Dental member who is registered on our website for Member Connection, you can log in using the same username and password. Launch the app on your device, then click the Login button. If you haven't registered for an account yet, you can do that within the app. If you've forgotten your username or password, you can also retrieve these via Delta Dental Mobile. You must enter your username and password each time you access the secure portion of the app. No personal health information is ever stored on your device. For more details on security, our Privacy Policy can be viewed via a link in the top right corner of the Login page.

Using the App Without Logging In

Delta Dental's mobile app is available to all users. Without logging in, you can access Find a Dentist, Toothbrush Timer and LifeSmile Score.

Using the App After Logging In

Upon logging in, you can access the Dental Cost Estimator, My Claims, My Coverage, view your mobile ID card and find a network dentist.



View your Mobile ID Card (Login Required)

1. Once you sign in to the app, locate the image of your ID card in the center of the welcome page.
2. Select "Tap for more details" underneath the ID card image. Your ID card will appear along with three different options for saving. If you have dual coverage, swipe left and right to view your other ID card(s).
3. Select "Add to Home" to save your ID card to the home screen, select "Add to Wallet" to easily save your ID card to your device for quick access via Apple Passbook and Google Wallet or select "Email" to send your ID card to your dental office or one of your dependents.
4. On the welcome page, you can also easily add dependents (those are not automatically added) for quick access to their coverage and claims information. You can also select up to five different preferred dentists to your profile to easily access a dentist's detailed information.

VISION

We will be changing our vision carrier to VSP to offer you and your family members vision insurance. We will have the same plan design as last year. Visit www.vsp.com to find in-network providers and access to a variety of online tools and programs.

	In-Network	Out-of-Network
Copay		
Exam	\$20	Up to \$45
Materials	\$0	Exam allowance
Lenses		
Single	\$0	Up to \$30
Bifocal	\$0	Up to \$50
Trifocal	\$0	Up to \$65
Lenticular	\$0	Up to \$100
Frames		
	\$170 featured frame brands allowance \$170 on any frame at Visionworks \$120 frame allowance 20% savings on the amount over your allowance	\$55
Contacts		
Elective	\$120 allowance for contacts and contact lens exam (fitting and evaluation)	\$105
Medical Necessary	Covered in full	\$210
Frequency		
Exam	12 months	12 months
Lenses	12 months	12 months
Contacts (in lieu of glasses)	12 months	12 months
Frames	24 months	24 months

This is a high level summary of your benefit coverage. Full coverage details are available in your summary plan description (SPD). In the event there is a discrepancy between what is reflected in this guide and what is communicated in your SPD, the terms of your SPD will prevail.

Finding In-Network Providers

Remember to visit in-network provider to receive the deepest level of discount on your services.

To find a participating in-network dentist in your area, go to www.vsp.com or call 800.877.7195.



2022 INSURANCE RATES

Please find enclosed information for the Blue Cross Blue Shield of Illinois Blue Choice Options PPO, Blue Choice Options HCA, Blue Advantage HMO, Delta Dental, and VSP Vision plans. Your enrollment or waiver of the benefits must be completed online. Please contact the Benefits Coordinator with any questions at **630.636.3680**.

OEA part-time teachers who work from 50% to 60% can elect medical, dental, and vision coverage; and those that elect to do so are responsible for 50% of their total monthly premium. Part-time teachers who work from 61% to 75% can elect medical, dental, and vision coverage; and those that elect to do so are responsible for 30% of their total monthly premium.

Note: bus drivers, bus monitors, and teacher assistants are paid 19 pay periods.

Blue Options PPO	24 Pay Periods Employee (24) Cost per Pay Period	19 Pay Periods Employee (19) Cost per Pay Period	Employer Cost per Month	Total Monthly Premium
Individual (OEA)	\$66.35		\$530.76	\$663.45
Individual (OESPA/OTA/OCMA)	\$82.93	\$104.76	\$497.59	\$663.45
Employee + Children	\$157.65	\$199.13	\$945.87	\$1,264.16
Employee + Spouse	\$164.25	\$207.47	\$985.49	\$1,313.99
Family	\$243.80	\$307.95	\$1,462.79	\$1,950.38

Blue Options HCA	Employee (24) Cost per Pay Period	Employee (19) Cost per Pay Period	Employer Cost per Month	Total Monthly Premium
Individual (OEA)	\$55.85		\$446.78	\$558.47
Individual (OESPA/OTA/OCMA)	\$69.81	\$88.18	\$418.85	\$558.47
Employee + Children	\$133.19	\$168.24	\$799.13	\$1,065.50
Employee + Spouse	\$138.35	\$174.76	\$830.10	\$1,106.80
Family	\$200.59	\$253.38	\$1,203.54	\$1,604.72

Blue Advantage HMO	Employee (24) Cost per Pay Period	Employee (19) Cost per Pay Period	Employer Cost per Month	Total Monthly Premium
Individual (OEA)	\$54.07		\$432.53	\$540.66
Individual (OESPA/OTA/OCMA)	\$67.58	\$85.37	\$405.50	\$540.66
Employee + Children	\$128.47	\$162.28	\$770.81	\$1,027.75
Employee + Spouse	\$133.85	\$169.07	\$803.10	\$1,070.80
Family	\$198.68	\$250.96	\$1,192.06	\$1,589.41

2022 Insurance Rates—Continued

Delta Dental (All Unions)	Employee (24) Cost per Pay Period	Employee (19) Cost per Pay Period	Employer Cost per Pay Period	Total Monthly Premium
Individual	\$4.85	\$6.13	\$14.55/\$18.38	\$38.81
Employee + Children	\$12.18	\$15.38	\$36.54/\$46.15	\$97.43
Employee + Spouse	\$9.70	\$12.26	\$29.11/\$36.77	\$77.63
Family	\$15.52	\$19.60	\$46.55/\$58.80	\$124.13

VSP Vision	Employee (19/24) Cost per Pay Period	Employee (OTA) Cost per Pay Period	Employer Cost per Pay Period	Total Monthly Premium
Individual	\$0.00	\$0.69	\$2.08	\$4.40
Employee + Children	\$0.00	\$1.33	\$3.98	\$8.40
Employee + Spouse	\$0.00	\$1.26	\$3.79	\$8.00
Family	\$0.00	\$2.05	\$6.16	\$13.00

Carrier Provider Directories

Due to their size, provider directories will not be distributed on an individual basis. To verify if your provider is in the medical, dental and/or vision network, please use the contacts listed below:

Medical/Pharmacy
Blue Cross Blue Shield
www.bcbsil.com
800.526.6593

Delta Dental
www.deltadentalil.com
800.323.1743

VSP Vision
www.vsp.com
800.877.7195



LEGAL SERVICES

MetLaw®, a group legal plan available through Hyatt Legal Plans, provides access to experienced, licensed experts who can assist with a broad range of personal legal needs. For a low monthly fee, you will have direct access to top attorneys ready to help you take care of life's planned and unplanned legal events, including creating a will, buying or selling a home, immigration matters, adoption, and many other covered matters.

\$18.00 per month covers you, your spouse and dependents (under age 26). Telephone and office consultations are available for an unlimited number of personal legal matters with an attorney of your choice.



LIFE/AD&D AND DISABILITY INSURANCE

We will continue to partner with Dearborn National to offer you Life/AD&D and Disability insurance.

Basic Life and Accidental Death and Dismemberment (AD&D)

Basic life and accidental death and dismemberment (AD&D) coverage is provided automatically at no cost to any eligible employee upon employment. Depending on your employee class, you may be eligible to receive a benefit of one times your annual base salary, a flat \$50,000, or \$100,000.

Employee Voluntary Life and AD&D Insurance

If you are newly eligible, you can purchase additional life insurance in increments of \$10,000 up to 5 times your annual salary to a maximum benefit of \$500,000. The same coverage options exist for voluntary AD&D insurance.

Spouse and Child Voluntary Life and AD&D Insurance

For employees who have elected voluntary life and AD&D coverage, voluntary life and AD&D coverage is available for their spouse and children. The voluntary spouse life coverage is for \$5,000 up to \$500,000 in increments of \$5,000, not to exceed 100% of the employee benefit amount. A child(ren) can be covered as follows: birth to 14 days: \$1,000; age 15 days to 6 months: \$1,000; age 6 months to 19 years (26 if full-time student): \$2,000 up to \$10,000 in increments of \$2,000. Employees have the option to choose different amounts when electing both voluntary life and voluntary AD&D.

Long Term Disability (LTD)

Long term disability (LTD) insurance is provided to you at no cost to you and it provides you with financial assistance in the event you are unable to work for an extended period of time. The plan covers 60% of your pre-disability earnings. The maximum monthly LTD benefit is \$6,000.

What is Evidence of Insurability (EOI)?

If EOI is required this means you must provide certain information about your health in order for the insurance company to review your information and approve you for coverage.

If you are newly eligible and have not previously waived coverage, you can elect up to the guaranteed issue amount without submitting EOI. You may be required to submit EOI if you have previously waived this coverage or if you elect above the guaranteed issue amount.



EMPLOYEE ASSISTANCE PROGRAM (EAP)

We are continuing to partner with Dearborn National to provide an employee assistance program to help you and your family members find solutions and resources to tackle life's challenges. From simple questions such as quick ways to de-stress or how to find more time in your schedule, to more difficult issues such as finding support after the loss of a loved one, your program is there to work with you and offer suggestions, options, and information.

EAP specialists will confidentially discuss challenges you and your family may be facing and provide you with consultation, information, action plans, and resources within your community. Dearborn National's work-life balance employee assistance program (EAP) offers unlimited access to master's level consultants by telephone, resources and tools online, and up to three face-to-face visits with a consultant for help with a short term problem.

Accessing the EAP

- ▶ Phone consultations: **866.899.1363**; unlimited calls, 24/7
- ▶ Online tools and resources: visit www.guidanceresources.com
- ▶ Face-to-face counseling: three sessions per year—you can call or email to get started
- ▶ Enter Your Company ID: DISRES

There are strict standards of confidentiality in place to protect your privacy. Treatment information is not shared with anyone without your written permission.

Counseling and Work Life Services

- | | |
|-------------------------------|-------------------------------------|
| ▶ Stress management | ▶ Child, adult, and elder care |
| ▶ Work and home relationships | ▶ Legal and financial consultations |
| ▶ Depression and grief | ▶ Identity theft |
| ▶ Alcohol and substance abuse | |



ADDITIONAL VOLUNTARY COVERAGE

CUSD offers additional voluntary coverage through MetLife. Eligible employees are able to buy additional coverage in the following areas: accident, critical illness, and hospital indemnity. All of these benefits can supplement your health plan and provide you and your family with the additional financial protection you may need. These plans pay benefits directly to you and you decide how to use the benefit.

Accident Coverage

Accidents can happen in an instant. When they do, medical bills can pile up quickly. Our accident insurance pays you a tax-free benefit after a covered accident so you can focus on what's truly important—getting better. More than 150 events resulting from non-work-related injuries or accidents are covered by this plan.

Example: Broken Ankle	\$ Paid to You
Emergency Room	\$100
X-Ray	\$200
Broken Ankle, Closed Reduction (no surgery)	\$500
Ankle Brace	\$100
Crutches	\$100
Physical Therapy	\$25
Physician Follow-Up	\$75
Total Dollars Payable To Employee	\$1,100

Accident Rates

Coverage Level	Employee Cost (Monthly)	Employee Cost (24)	Employee Cost (19)
Employee	\$9.96	\$4.98	\$6.29
Employee + Spouse	\$20.11	\$10.06	\$12.70
Employee + Child(ren)	\$20.31	\$10.16	\$12.83
Family	\$25.18	\$12.59	\$15.90

Critical Illness Coverage

There are a lot of expenses associated with a critical illness and a major medical plan usually won't cover them all. Critical illness coverage helps you focus on recuperation instead of being distracted by the extra expenses you may be facing. Similar to life insurance which pays your beneficiary a lump-sum benefit upon death; a critical illness plan pays you a cash benefit upon a diagnosis of a covered illness. Covered diagnoses include but are not limited to the following.

- ▶ Cancer
- ▶ Organ failure
- ▶ Heart attack
- ▶ Stroke

For your specific critical illness premiums, please log on to your open enrollment system.

IMPORTANT—Wellness Benefit

Critical illness and accident coverage pays a \$100 benefit per calendar year per insured individual if a covered health screening test is performed, which includes blood tests, chest x-rays, stress tests, mammograms, and colonoscopies. A full list of covered tests will be provided in your certificate..

Hospital Indemnity Coverage

Even a minor trip to the hospital can lead to unexpected medical bills. And even with major medical insurance, your plan may only pay for a portion of your stay. Hospital indemnity insurance is designed to provide financial assistance to help you meet the out-of-pocket expenses and extra bills which can occur. Benefits are paid directly to you based on the amount of coverage listed, regardless of the actual cost of treatment.

Benefit Schedule	\$ Paid to You
First Day Hospital Confinement	\$500
Daily Hospital Confinement (Maximum Days Payable—15)	\$200 per day to a max of 15 days per year
Hospital Intensive Care (Maximum Days Payable—15)	\$200 per day to a max of 15 days per year
Total Dollars Payable To Employee	\$900

Hospital Indemnity Rates

Coverage Level	Employee Cost (Monthly)	Employee Cost (24)	Employee Cost (19)
Employee	\$14.24	\$7.12	\$8.99
Employee + Spouse	\$26.24	\$13.12	\$16.57
Employee + Child(ren)	\$24.22	\$12.11	\$15.30
Family	\$36.22	\$18.11	\$22.88

IMPORTANT—Wellness Benefit

Hospital Indemnity coverage pay a \$50 benefit per calendar year per insured individual if a covered health screening test is performed which includes blood tests, chest x-rays, stress tests, mammograms and colonoscopies. A full list of covered tests will be provided in your certificate.



CONTACT INFORMATION



General Benefits Questions

630.636.3680
gcampos@sd308.org



Medical and Prescription Drugs

BCBS of IL
800.526.6593
www.bcbsil.com



Flexible Spending Account (FSA)

Navia
800.669.3539
www.naviabenefits.com



Dental

Delta Dental
800.323.1743
www.deltadentalil.com



Vision

VSP Vision
800.877.7195
www.vsp.com



Life/AD&D and Disability

Dearborn National
866.406.3356
www.dearbornnational.com



Employee Assistance Program

Dearborn National
866.899.1363
www.guidanceresources.com
Your Company ID: **DISRES**



Accident

MetLife
800.438.6388
metlife.com/mybenefits



Critical Illness

MetLife
800.438.6388
metlife.com/mybenefits



Hospital Indemnity

MetLife
800.438.6388
metlife.com/mybenefits



Legal

MetLife
800.821.6400
info.legalplans.com

Notes

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This benefits guide is only intended to highlight some of the major benefit provisions of the company plan and should not be relied upon as a complete detailed representation of the plan. Please refer to the plan's summary plan descriptions for further detail. Should this guide differ from the summary plan descriptions, the summary plan descriptions prevail.