

Dental & Vision Plans

Benefit Summary

The Who's Who of Your City of Evanston's Benefit Plans

Benefits	MetLife Dental PPO		Guardian Dental PPO	
	Network	Non-Network	Network	Non-Network
Deductible				
Individual	\$50		\$50	\$75
Family	\$150		\$150	\$225
Waived for Type A	Yes		Yes	
Waived for Orthodontics	Yes		N/A	
Annual Maximum	\$1,500		\$1,000	
Ortho Lifetime Maximum	\$1,500		N/A	
Type A Preventive/Diagnostic	100%		100%	
Type B Basic Services	80%		80%	
Type C Major Services	50%		50%	
Orthodontics For dependent children under the age of 19	50%		Not covered	

Coverage from an EyeMed Doctor
WellVision Exam® focuses on your eye health and overall wellness. \$10 copay—every 12 months
Prescription Glasses \$25 copay
Lenses—every 12 months Single vision, lined bifocal and lined trifocal lenses. Polycarbonate lenses for dependent children.
Frame—every 24 months \$100 allowance for frame of your choice. 20% off amount over your allowance.
Contact Lenses \$100 allowance for contact lenses.
Please refer to EyeMed Benefit Summary for details, and additional discounts and features.

Benefits	Guardian Dental HMO	
	Network	Non-Network
Office Visit Copayment	\$0	No coverage
Type A – Preventive/Diagnostic Exams, Cleanings, X-rays, Fluoride Treatment, Sealants	100%	No coverage
Type B – Basic Services Amalgam Fillings, Oral Surgery, Periodontics, Endodontics	80%	No coverage
Type C – Major Services Inlays, Onlays, Crowns, Partial/Full Dentures, Bridgework	50%	No coverage
Orthodontics For dependent children under the age of 19	\$1,000 savings	No coverage

DENTAL

- **MetLife** is the administrator of dental benefits for you and your family. Representatives can be reached at **800.942.0854**, Monday through Friday from 7:00 a.m. to 10:00 p.m. CST. You can visit www.metlife.com for information on claims status and eligibility information, view a summary of your dental benefits, as well as locate a dentist in your area.
- **Guardian** is the administrator of dental benefits for you and your family. Representatives can be reached at **866.494.4542**, Monday through Friday from 7:00 a.m. to 7:00 p.m. CST. You can visit www.guardiananytime.com for information on claims status and eligibility information, view a summary of your dental benefits, as well as locate a dentist in your area.

VISION

- **EyeMed** is the vision provider for the City of Evanston.
 - » To see a list of participating providers near you, go to 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.

HMO

- **Blue Cross Blue Shield (BCBS)** is the claims administrator for the City of Evanston's 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**. Representatives are available Monday through Friday from 7:00 a.m. to 8:00 p.m. CST and Saturday 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, view claims, learn about available programs, and to link to vendor sites. Their web address is 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 Evanston'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.
 - » **Wondr**. Lose weight and improve 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

- **Blue Cross Blue Shield (BCBS)** is the claims administrator for the City of Evanston's PPO medical plans.
 - » Contact BCBS for questions concerning membership, plan benefits, status of claim payments, and more. PPO Customer Service Health Advocates are available 24/7 at **877-245-5681**, 358 days of the year (closed for major holidays).
 - » **Health Advocacy Solutions**. Your personal Health Advocate can help you with understanding your benefits, schedule medical appointments, navigate a chronic illness or new diagnosis, prepare for upcoming surgery, get a preauthorization, or save money on your health care. You can also engage via multiple 24/7 communication channels including the BCBSIL mobile app and the My Evive digital member hub – both of which feature live chat and secure messaging with a Health Advocate. The My Evive Hub also offers proactive engagement, mobile-first design connecting you with your other benefit carriers, in addition to your BCBSIL medical plan!
 - » **The Evive Digital Member Hub** will get you access to BCBSIL's website as well as links to other carrier and vendor websites. Their web address is www.myevive.com.

- » **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 EVIVE at www.myevive.com.
- » **Member Rewards** is a program that offers cash rewards when a lower cost, high-quality provider is selected. This program allows you to minimize your out-of-pocket costs, and gives you a cash reward. Speak with a Health Advocate for more information.
- » **MDLIVE** Call a Health Advocate at **877-245-5681** or download the EVIVE app to access MDLIVE and connect with a board certified doctor 24/7 (Virtual Visit). You will pay your portion of the Virtual Visit based on your medical plan provisions.

PRESCRIPTIONS

- **Express Scripts** manages the prescription drug program for the City of Evanston. 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, 365 days a year (except Thanksgiving and Christmas). Contact Express Scripts for questions regarding orders, account information, or to refill prescriptions.
 - » Or you may 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 the 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 www.express-scripts.com/90day for more information.

FSA ACCOUNTS

- **WEX Inc** is the administrator of your Health Care and Dependent Care FSA Spending Accounts for the City of Evanston.
 - » Contact WEX to speak with a live Customer Service Representative at **866.451.3399**, Monday through Friday from 6:00 a.m. to 9:00 p.m. CST, excluding holidays.
 - » WEX's website has information regarding common questions about Flexible Spending and Commuter benefits. Their web address is www.wexinc.com/customer-support.
 - » You may also chat with a representative through your WEX account.

LIFE INSURANCE

- **Securian** is the life insurance carrier for your basic employer and 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

See other side for more carrier details.

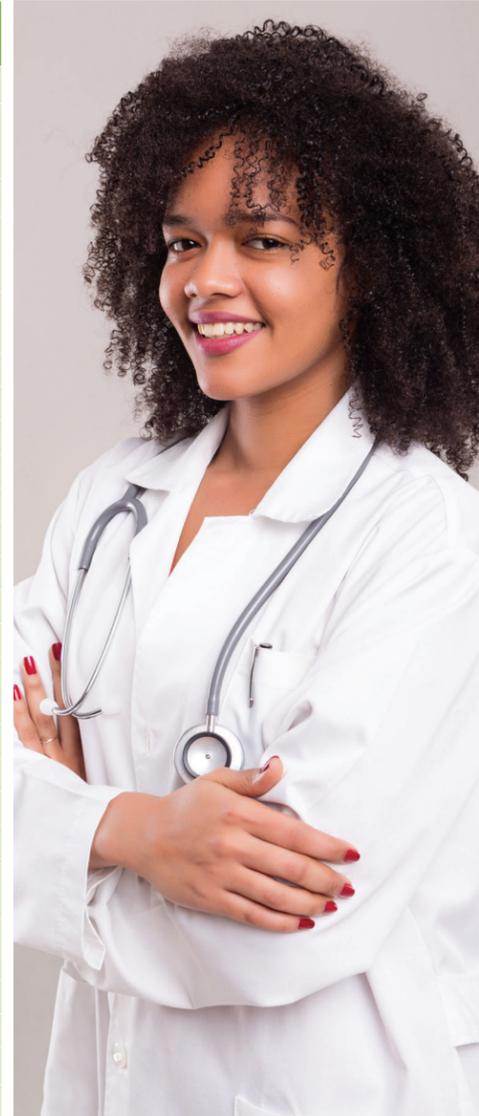


Note: The comparisons are outlines of the Benefit Schedules. This exhibit in no way replaces the plan document of coverage, which outlines all the plan provisions and legally governs the operation of the plans.

Medical Plans – All Employees

Benefits	Blue Cross and Blue Shield of Illinois Medical PPO Option 1—P39926	Blue Cross and Blue Shield of Illinois Medical PPO Option 2—P14710
Coinsurance		
Network	90% after deductible	80% after deductible
Non-Network	70% after deductible	0%
Deductible		
Network	\$500 individual / \$1,500 family	\$1,000 individual / \$2,000 family
Non-Network	\$1,000 individual / \$3,000 family	Not covered
Out-of-Pocket (includes deductible)		
Network	\$1,500 individual / \$4,500 family	\$2,000 individual / \$4,000 family
Non-Network	\$3,000 individual / \$9,000 family	Not covered
Office Visit Copay		
Network	\$30 copay, then 100%	\$30 copay, then 100%
Non-Network	Deductible applies, 70%	Not covered
Hospital Care		
Network	Deductible applies, 90%	Deductible applies, 80%
Non-Network	\$300 inpatient deductible applies, then 70%	Not covered
Hospital Emergency Care		
Network	\$150 copay; waived if admitted	\$150 copay; waived if admitted
Non-Network		
Other Covered Services		
Network	Deductible applies, 90%	Deductible applies, 80%
Non-Network	Deductible applies, 70%	Not covered
Prescription Drug		
Retail (30-day supply)	\$10 generic / \$25 brand name formulary / \$40 non-formulary	\$10 generic / \$25 brand name formulary / \$40 non-formulary
Mail Order (90-day supply)	\$20 generic / \$50 brand name formulary / \$80 non-formulary	\$20 generic / \$50 brand name formulary / \$80 non-formulary
Out-of-Pocket (network)	\$4,300 individual / \$5,750 family	\$4,650 individual / \$9,300 family
Wellness		
Network	Deductible waived; Covered 100%	Deductible waived; Covered 100%
Non-Network	Deductible applies, 70%	N/A

Blue Cross and Blue Shield of Illinois Medical HMO—HMOI Network—H00007	Blue Cross and Blue Shield of Illinois Medical HMO—BA Network—B00163
N/A	N/A
N/A	N/A
\$1,500 individual / \$3,000 family	\$1,500 individual / \$3,000 family
N/A	N/A
\$30 PCP / \$60 Specialist copay, then 100%	\$30 PCP / \$60 Specialist copay, then 100%
Not covered	Not covered
100%	100%
Not covered	Not covered
\$150 copay; waived if admitted	\$150 copay; waived if admitted
100% after applicable office visit copay	100% after applicable office visit copay
Not covered	Not covered
\$10 generic / \$25 brand name formulary / \$40 non-formulary	\$10 generic / \$25 brand name formulary / \$40 non-formulary
\$20 generic / \$50 brand name formulary / \$80 non-formulary	\$20 generic / \$50 brand name formulary / \$80 non-formulary
\$5,650 individual / \$11,300 family	\$5,650 individual / \$11,300 family
Deductible waived; Covered 100%	Deductible waived; Covered 100%
Not covered	Not covered



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 complies with applicable Federal civil rights laws 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.

