



# 2025 Open Enrollment

# Benefit Providers



**BlueCross BlueShield  
of Illinois**

- **BCBS:** Claims administrator



- **Express Scripts:** Manages your prescription (RX) drug benefit



Delta Dental of Illinois

- **Delta Dental:** Administrator of dental benefits



- **VSP:** Administrator of vision benefits

# Terminology

- **Deductible** - The amount you pay for most services **before your plan starts covering costs.** You pay 100% until the deductible is met
- **Coinsurance** - The percentage you pay for services after meeting your deductible
- **Copay** - A **set fee** you pay for services or prescriptions at the time of care or picking up prescription
- **Out-of-Pocket Maximum (OOPM)** - The most you'll pay in a plan year. After you spend this amount, your health plan pays 100%
  - **Counts toward OOPM:** Deductibles, copays and coinsurance
  - **Does not count toward OOPM:** Insurance premiums or non-covered services

# Overview of Plans

HDHP/HSA PPO	PPO	HMO
No referrals needed	No referrals needed	<u>Referrals needed for specialists</u> Care is coordinated by your Primary Doctor – you must select a medical group/PCP
<u>You pay for services until you meet your deductible (except preventive care).</u>  <u>This includes prescriptions.</u>	PCP visits: \$25 copay Specialist visits: \$35 copay  Other services are subject to deductible and coinsurance	Fixed predictable copays on covered services. PCP visit: \$20 copay Specialist visit: \$40 copay <u>There is no deductible or coinsurance</u>
Coverage both in and out of network (at different levels)	Coverage both in and out of network (at different levels)	<u>Only covers in-network services (except emergencies)</u>
Full PPO network with coverage around the U.S	Full PPO network with coverage around the U.S	You must stay in the HMO network: <u>no out-of-network coverage</u> <u>except in emergencies</u>



# FSA

# HSA

**Control**

Owned by the employer

Owned by the employee

**Funding**

Employee funded

Employee funded &  
Employer Contributions of:  
\$1000 single/\$2000 single+1 & Family

**Health plan eligibility**

Traditional PPO or HMO

HDHP PPO w/ HSA

**Can participants invest funds?**

No

Yes

**Can participants roll over funds?**

Only up to annual maximum

Yes

# Health Savings Account (HSA)

\*Available for HDHP Only\*

# HSA – Benefits & Requirements

- Must be enrolled in an HDHP plan
- No other health coverage or FSA enrollment
- Not enrolled in Medicare
- Cannot be claimed as a dependent on someone else's tax return
- Funds rollover each year, so you can use your HSA to save tax-free money for retirement
- At age 65, penalty-free distributions allowed for any reason, including non-medical
- Funds stay with you if you leave the organization

# Annual Contribution limit



Individual maximum  
contribution limits

**\$4,300**



Family maximum  
contribution limits

**\$8,550**

Catch-up for over age 55:

**\$1,000**

## Contributions:

- Pre-tax employer contributions - \$1,000 single, \$2,000 single+1 & family
- Pre-tax employee payroll contributions
- Post-tax employee contributions outside of payroll deductions



# What does the plan cover?

Eligible medical expenses\* include but not limited to:

- Doctor visits
- Over-the-counter and prescription medication
- Dental and vision care
- First-aid products
- Baby and Child care products
- Smoking cessation products

\* Please refer to Publication 502 on [irs.gov](https://www.irs.gov) for a complete list.

# HDHP/HSA

# PPO Option

## Key Takeaways:

- BCBSIL PPO Network
- Higher deductibles
- Lower premiums
- HSA Employer Contributions
- Coinsurance: 90/10
- Out of pocket maximums

Benefits	Blue Cross Blue Shield of Illinois	
	In-Network	Non-Network
<b>Lifetime Maximum</b>	Unlimited	
<b>Deductible</b>	\$1,700 individual / \$3,400 family	\$1,900 individual / \$5,650 family
<b>Coinsurance</b>	90% after deductible	70% after deductible
<b>Out-of-Pocket</b>	\$3,200 individual / \$6,400 family	\$5,150 individual / \$10,600 family
<b>Office Visit Copay (PCP)</b>	90% after deductible	70% after Deductible
<b>Office Visit Copay (Specialist)</b>	90% after deductible	70% after Deductible
<b>Inpatient Hospital</b>	90% after Deductible	70% after Deductible
<b>Hospital Emergency Care</b>	90% after deductible	
<b>Preventive Care</b>	100%	70% after Deductible
<b>Prescription Drug Retail</b>	90% after deductible	Not Covered
<b>Prescription Drug Mail Order</b>	90% after deductible	
<b>HSA Employer Funding</b>	<b><u>\$1,000 single</u></b> <b><u>\$2,000 single+1 &amp; family</u></b>	

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# PPO Option Key Takeaways:

- BCBSIL PPO Network
- Lower deductibles
- Higher premiums
- Coinsurance: 90/10
- Out of pocket maximums

Benefits	Blue Cross Blue Shield of Illinois	
	In-Network	Non-Network
<b>Lifetime Maximum</b>	Unlimited	
<b>Deductible</b>	\$750 individual / \$2,250 family	\$850 individual / \$3,750 family
<b>Coinsurance</b>	90% after deductible	70% after deductible
<b>Out-of-Pocket</b>	\$2,000 individual / \$6,000 family	\$3,250 individual / \$6,600 family
<b>Office Visit Copay (PCP)</b>	\$25 Copay	70% after Deductible
<b>Office Visit Copay (Specialist)</b>	\$35 Copay	70% after Deductible
<b>Inpatient Hospital</b>	90% after Deductible	\$300 + 70% after Deductible
<b>Hospital Emergency Care</b>	\$200 copay; then 90%; waived if admitted	
<b>Preventive Care</b>	100%	70% after Deductible
<b>Prescription Drug Retail</b>	\$10 generic \$30 brand name formulary \$50 non-formulary	<b>Not Covered</b>
<b>Prescription Drug Mail Order</b>	\$15 generic \$35 brand name formulary \$55 non-formulary	

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# HMO Option Key Takeaways:

- BCBSIL HMO Network
- No deductibles
- Very Low premiums
- Copays Only
- Out of pocket maximums

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Benefits	Blue Cross Blue Shield of Illinois HMO
	In-Network
<b>Lifetime Maximum</b>	Unlimited
<b>Deductible</b>	N/A
<b>Coinsurance</b>	100%
<b>Out-of-Pocket</b>	\$1,500(Individual) \$3,000(Family)
<b>Office Visit Copay (PCP)</b>	\$20 Copay
<b>Office Visit Copay (Specialist)</b>	\$40 Copay
<b>Inpatient Hospital</b>	100%
<b>Outpatient Hospital</b>	100%
<b>Hospital Emergency Care</b>	\$100 Copay (waived if admitted)
<b>Preventive Care</b>	100%
<b>Prescription Drug Retail</b>	\$10 generic \$30 brand name formulary \$50 non-formulary
<b>Prescription Drug Mail Order</b>	\$15 generic \$35 brand name formulary \$55 non-formulary

# Prescription Plan - Maintenance Medications

- Prescriptions taken over a sustained period for chronic conditions
- Get a 90-day supply instead of 30-day

## Express Scripts: Mail Order

- Free delivery to your door
- Transfer prescriptions easily online, by phone or Express Scripts mobile app
- Auto-refills and refill reminders available
- 24/7 pharmacist support by phone

## CVS or Walgreens Pharmacy

- Convenient CVS and Walgreens locations
- Transfer your prescriptions easily in-store, by phone or online
- Auto refills and refill reminders available

To choose a three-month supply and avoid paying more, log in or register at [express-scripts.com/90day](https://express-scripts.com/90day).  
You can also call the Member Services number on the back of your member ID card.



# Dental Coverage



Delta Dental of Illinois

Benefits	Delta Dental PPO	
	In-Network(PPO and PPO Premier)	Non-Network
<b>Deductible</b>	\$50 individual / \$150 family	\$50 individual / \$150 family
<b>Preventative(Cleanings, Oral Exams)</b>	100%	100% or R&C
<b>Basic(Fillings, Perio, Endo)</b>	80% after deductible	80% or R&C
<b>Major(Crowns, Bridges, and Dentures)</b>	60% after deductible	60% or R&C
<b>Orthodontia (Children under 19)</b>	50% after deductible	50% or R&C
<b>Ortho Lifetime Maximum</b>	50% up to \$1,700 per covered member	
<b>Annual Maximum</b>	\$1,500 per covered member	

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# Vision Coverage

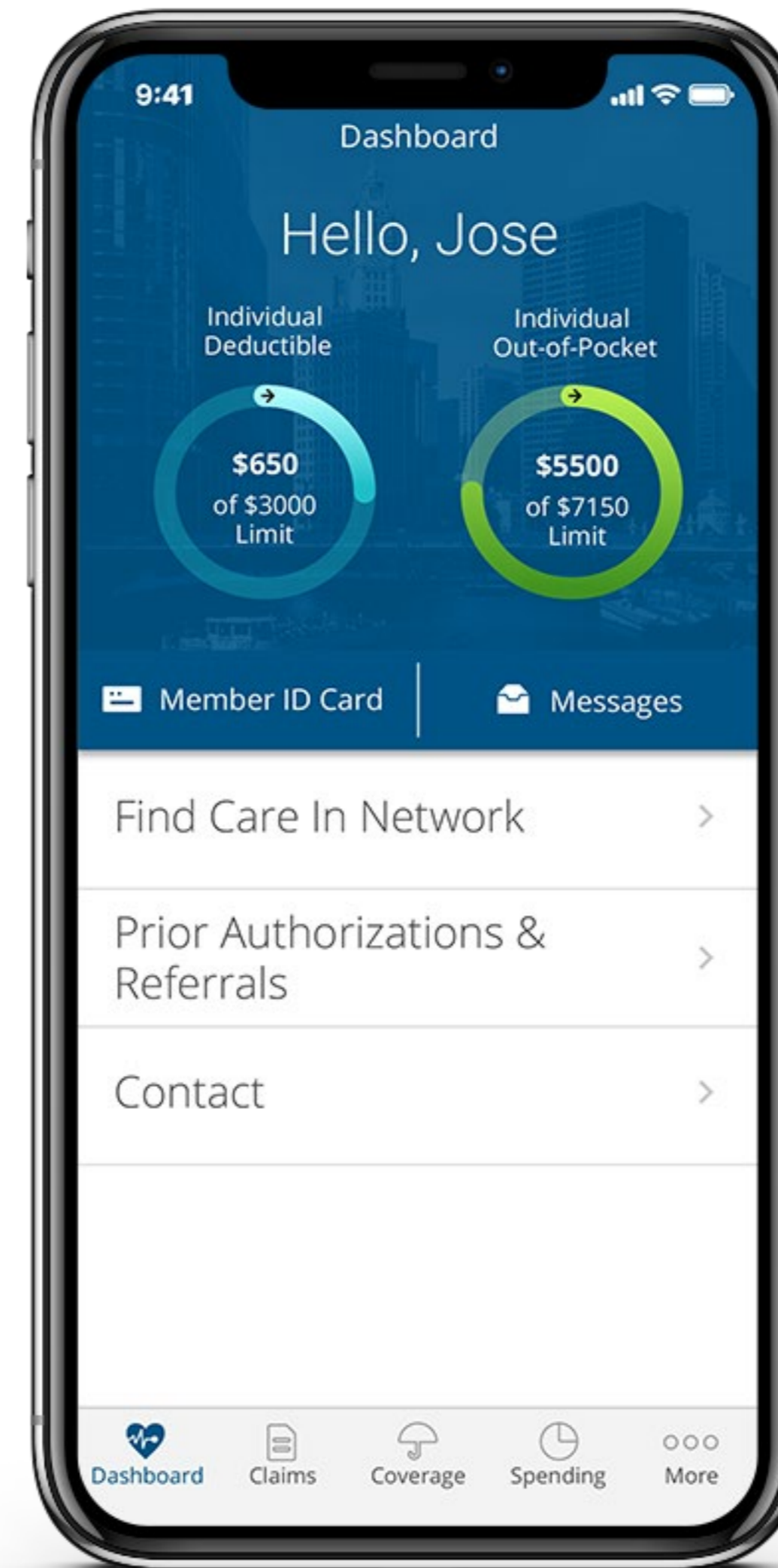


Benefits	VSP
	In-Network
Copay	\$10 for exam and glasses
Frequency Exam Frames Lenses/Contact Lenses	12 Months 12 Months 12 Months
Frames	<ul style="list-style-type: none"> <li>• \$250 allowance for a wide selection of frames</li> <li>• \$300 allowance for featured frame brands</li> <li>• 20% savings on the amount over your allowance</li> <li>• \$135 Costco® frame allowance</li> <li>• \$300 Visionworks frame allowance on any frame</li> </ul>
Retinal Screening	Up to \$39
Lenses Copay Standard Progressive Premium Progressive Custom Progressive	\$0 \$95-\$105 \$150-\$175
Contacts(Instead of glasses)	\$250 allowance, Up to \$60 copay

# Optional BCBS Programs for ALL Members

# BCBSIL App for Mobile Devices

- Find in-network doctors, hospitals, urgent care, or Spanish-speaking providers
- View claims, coverage and deductible information
- Access temporary digital member ID card
- Secure login with Face ID (iOS only) or Fingerprint ID
- **Let us know your communication preferences**



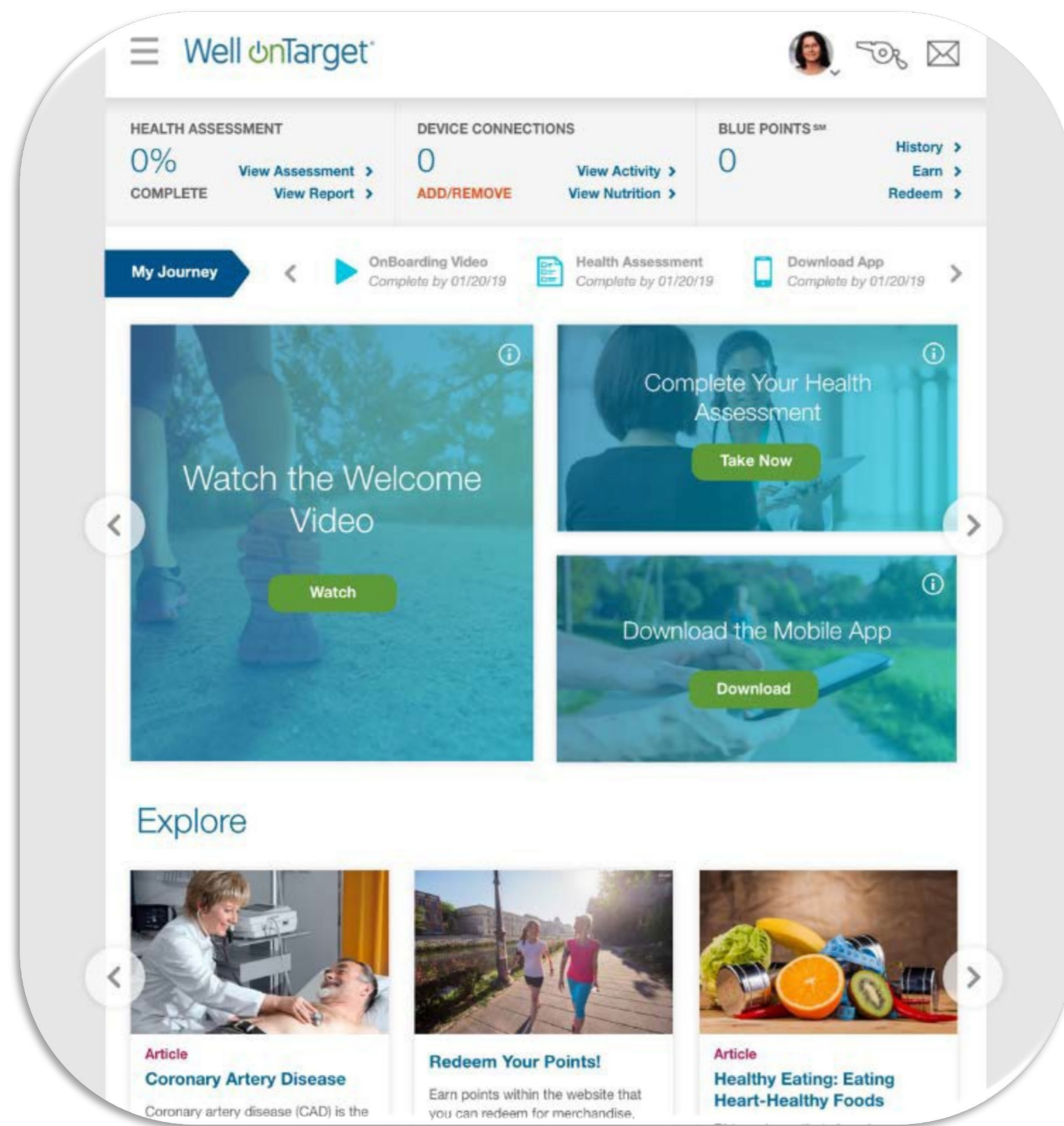
To download the app, go to Google Play, the App Store or text\* BCBSILAPP to 33633

\*Message and data rates may apply.

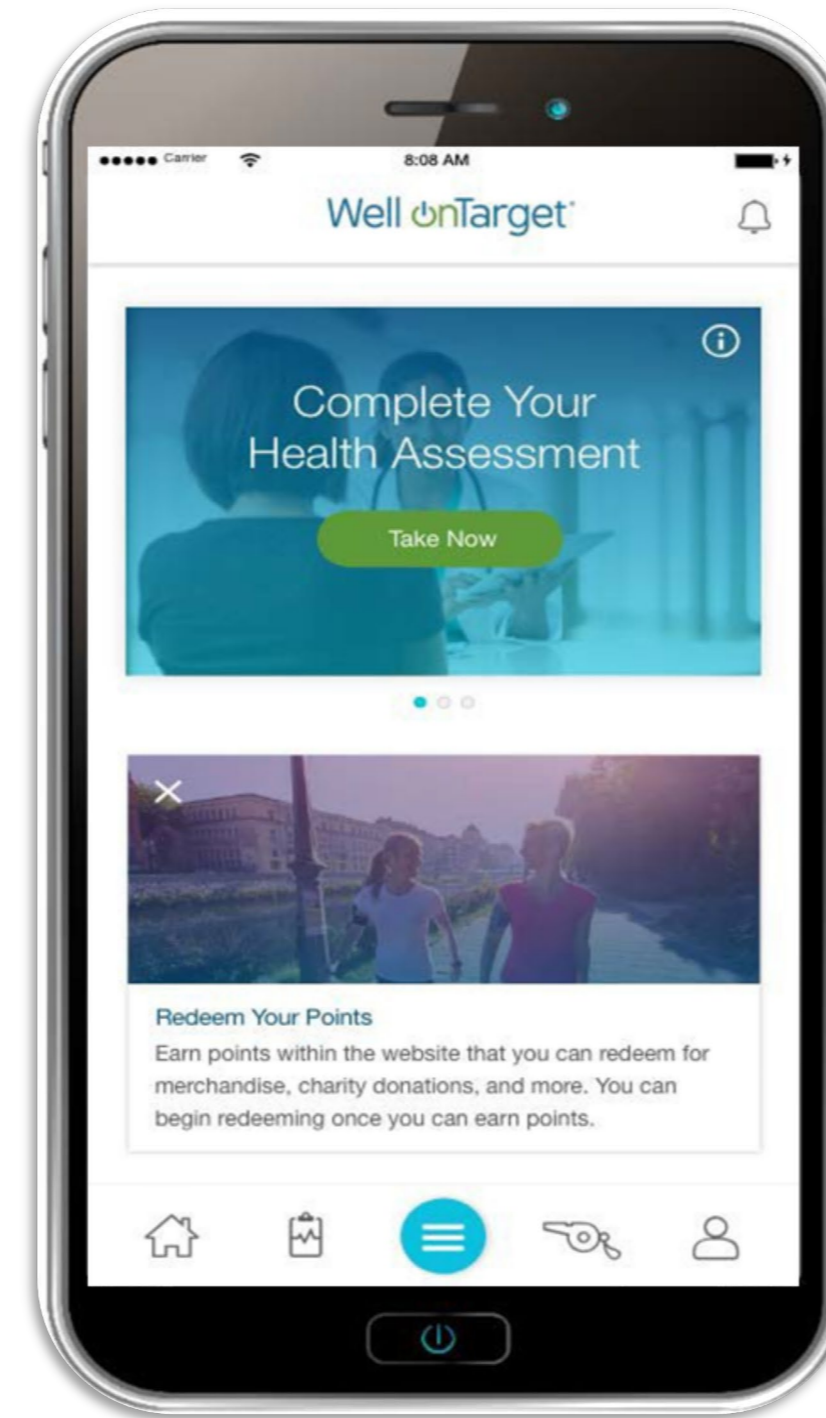


# BCBS Wellness Programs

## Member Wellness Portal

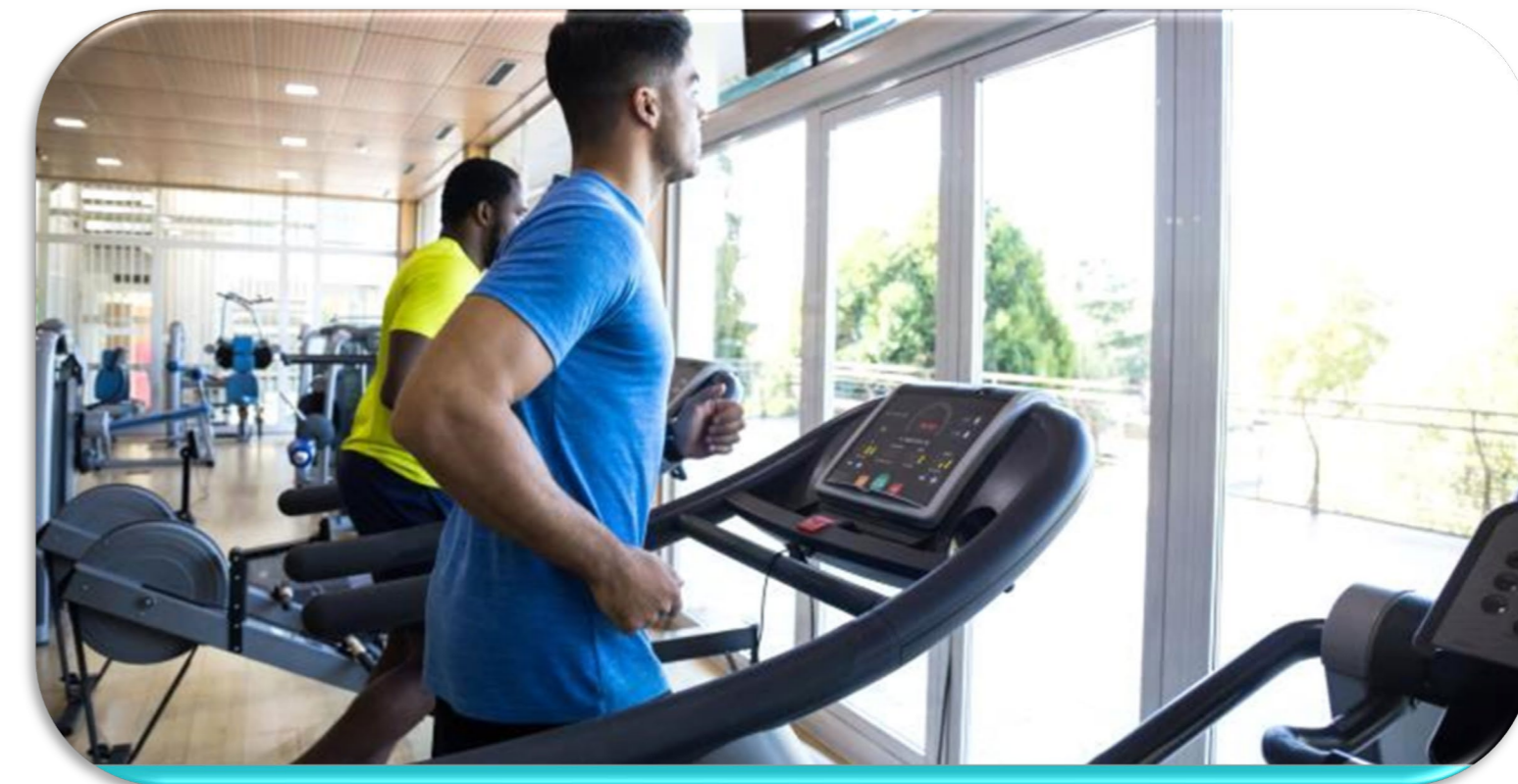


Log in to Well onTarget on a desktop computer to start the process and authentication



## AlwaysOn Wellness MobileApp Well onTarget®

## Fitness Program



## Blue Points Program and Blue 365



Log in to Blue Access for Members<sup>SM</sup> - click Fitness Program or Member Discount Program in Quick Links to reach the enrollment page.

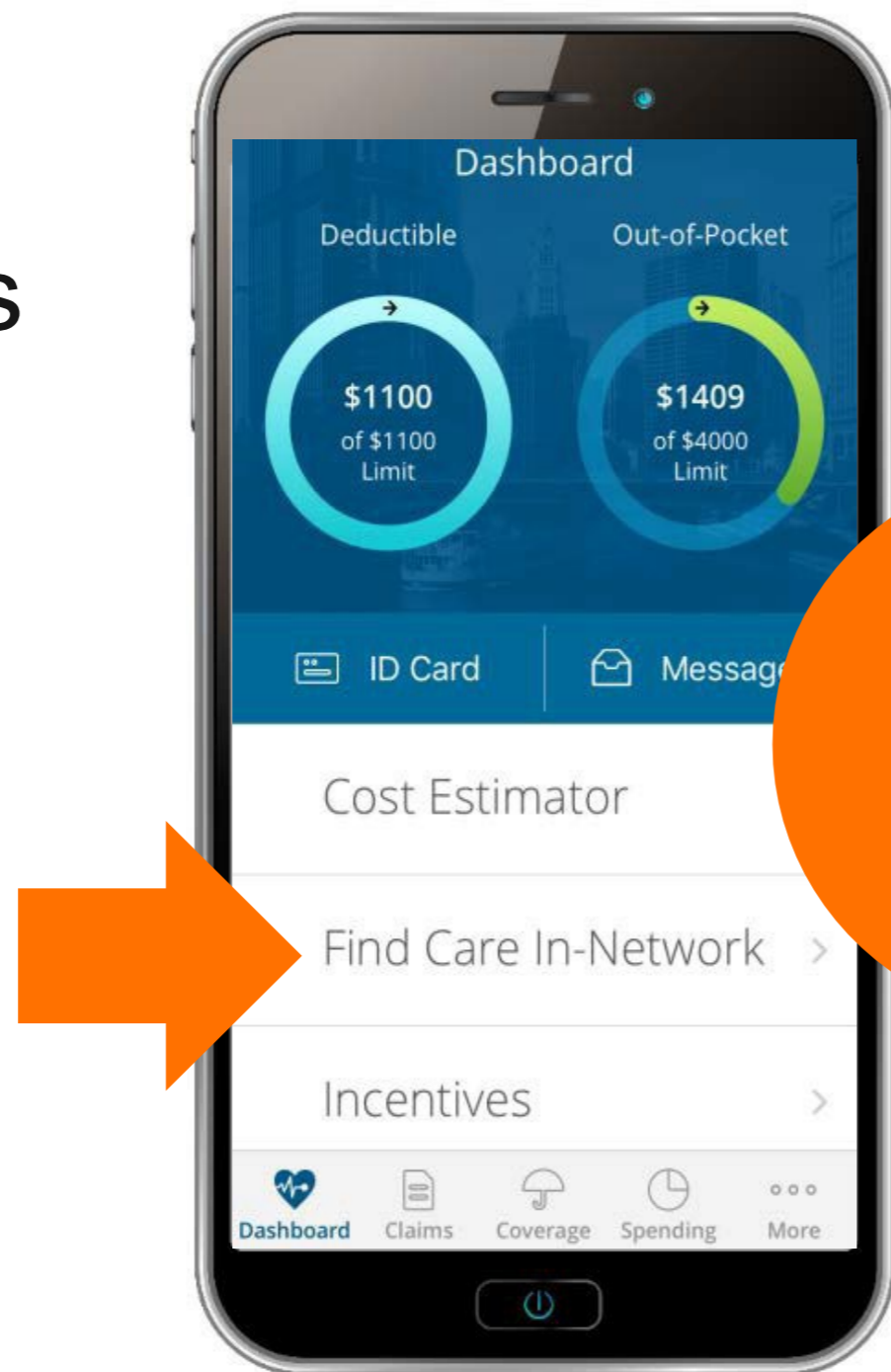


# Optional BCBS Programs for PPO Members

# Use Member Rewards Online

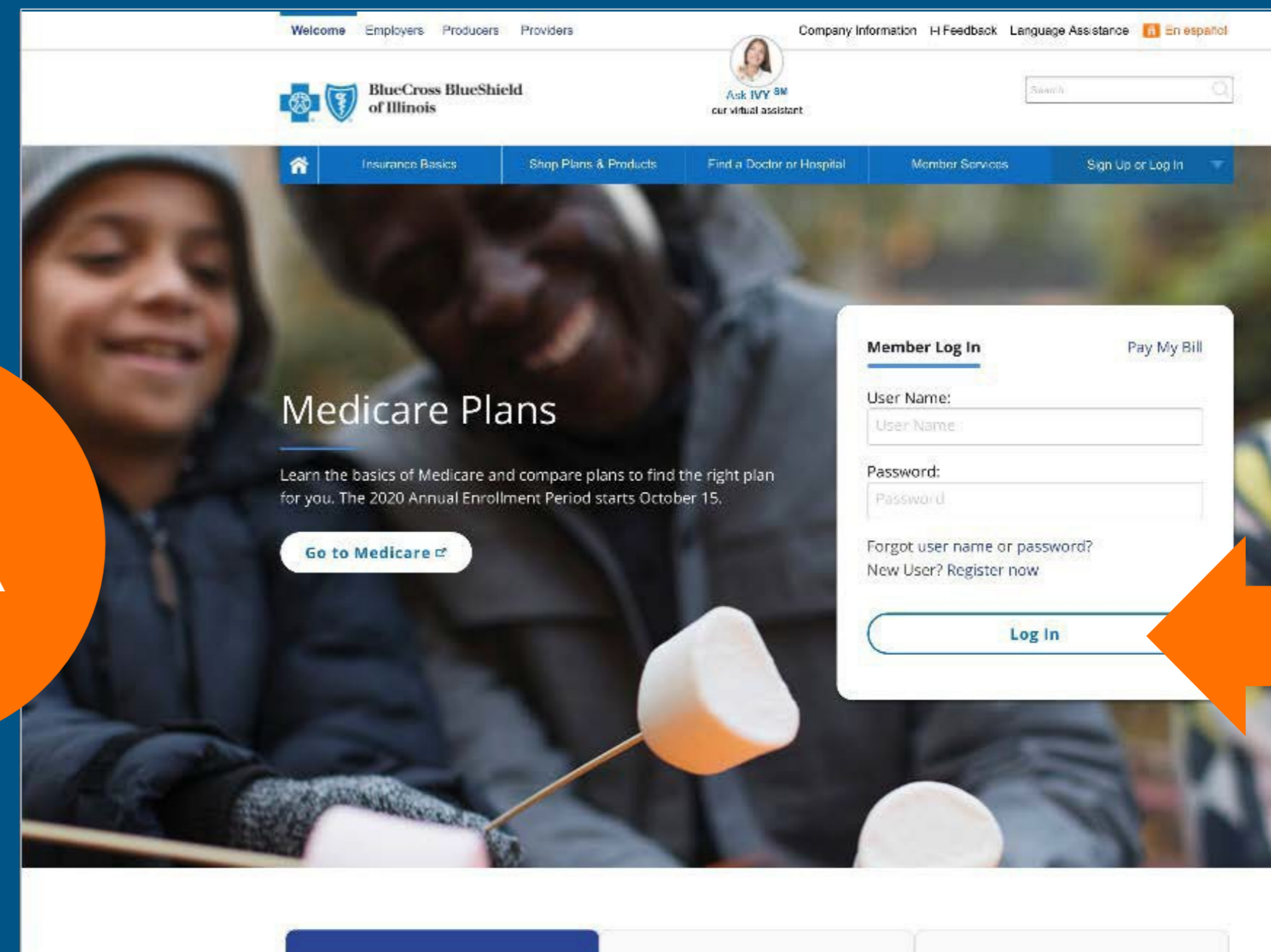
Access Member Rewards via the BCBSILApp...

just log in and click "Find Care In Network"



OR

Or visit [bcbsil.com](https://bcbsil.com), log in to Blue Access for Members<sup>SM</sup> and click **Doctors & Hospitals** tab to access Member Rewards.





# MD Live - Telehealth

## How Virtual Visits Work

### CONNECT

Access where mobile app, online video or telephone service is available

### INTERACT

Real-time consultation with an independently contracted, board-certified doctor or therapist

### DIAGNOSE

Prescriptions sent to a pharmacy of your choice (when appropriate)

Please Note: This slide is specific to PPO members, see next slide for information on MdLive for HMO members.

To register, you'll need to provide your first and last name, date of birth and BCBSIL member ID number.

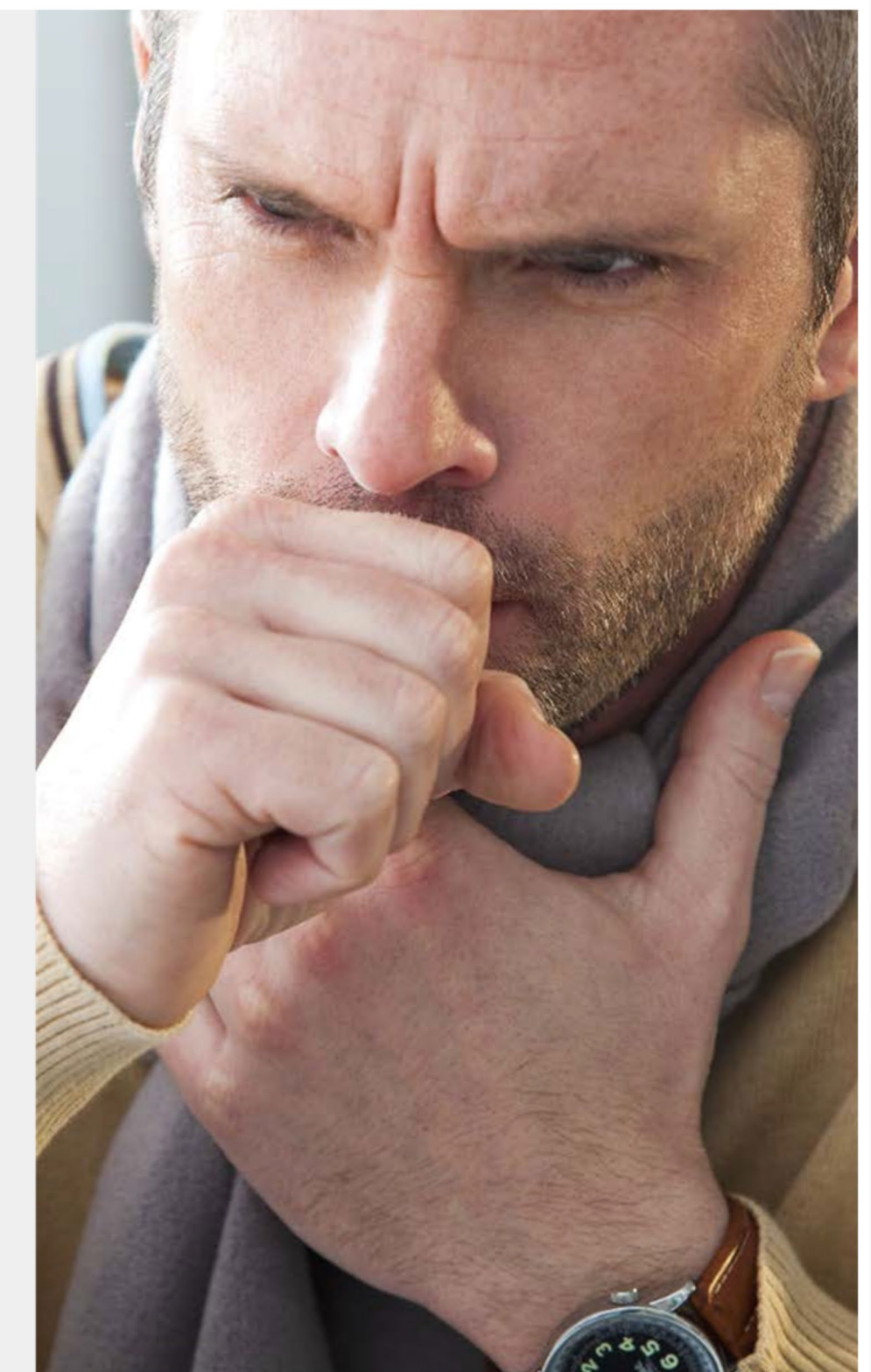


## Get Care When and Where You Need It

- Whether you're at home or traveling, access to an independently contracted, board-certified doctor is available 24/7.
- You can speak to an MDLIVE doctor immediately or schedule an appointment for a time that works for you.
- MDLIVE doctors can help treat many non-emergency conditions.
- A virtual visit may be a better alternative to the emergency room or urgent care center.

Please Note: This slide is specific to PPO members, not available for HMO Members.

MDLIVE, a separate company, operates and administers the virtual visits program for Blue Cross and Blue Shield of Illinois and is solely responsible for its operations and that of its contracted providers.





# BCBS Health Advocacy Solutions



Your Personal Health Advocate:  
One call that does it all

Whether you are concerned about:

- Understanding your benefits
- Scheduling appointments
- A chronic illness or a new diagnosis
- An upcoming surgery
- Getting preauthorization for a test
- Saving money on health care

Your health advocate has answers.

## You Don't Have to Do It All on Your Own

Connect with a health advocate to get personal support and guidance for any health concern. We can help you:

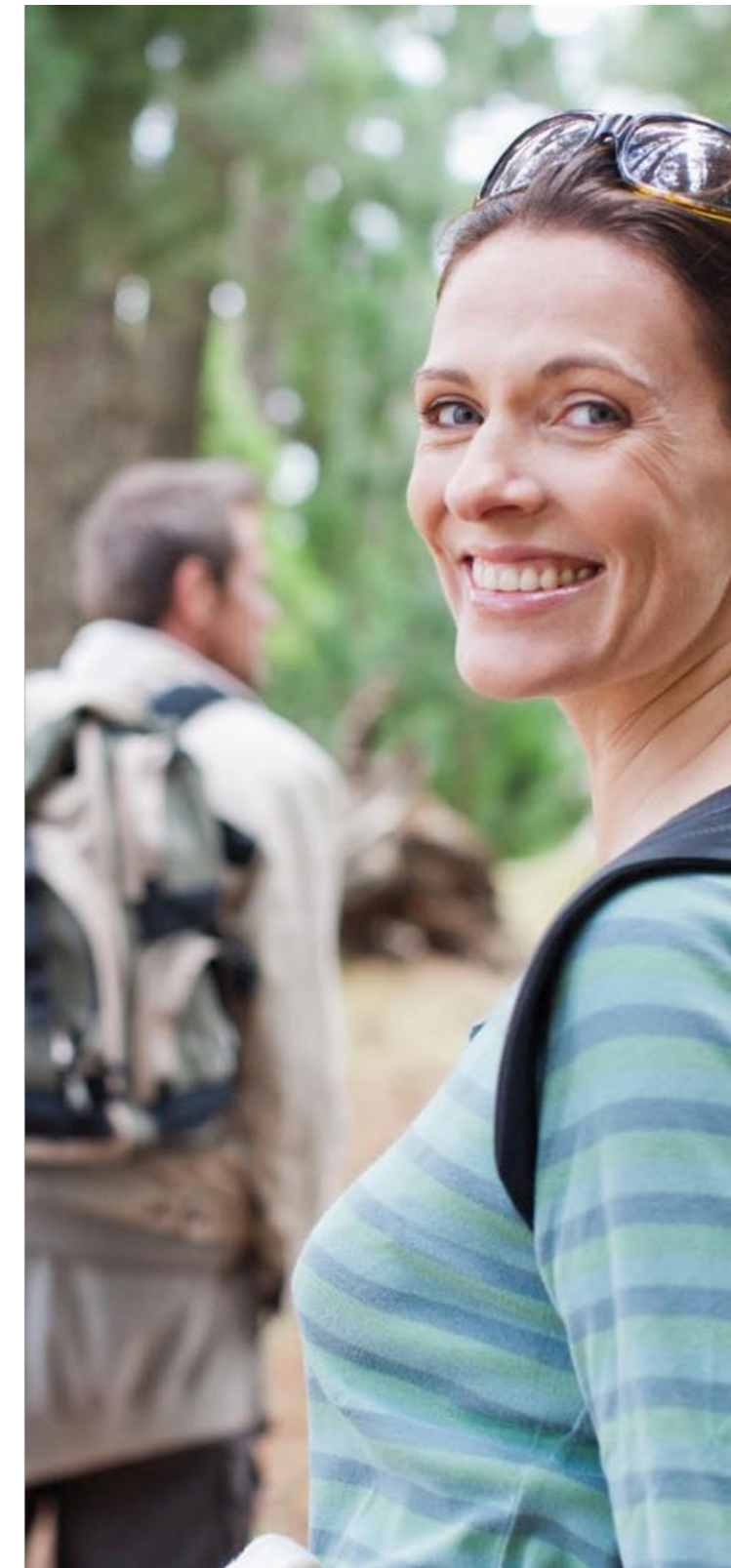
- Manage a health concern affecting you or someone you are caring for
- Sort out a new diagnosis and what to do next
- Find care and support for mental health issues
- Navigate complex health care journeys like:
  - Cancer
  - Diabetes
  - Caregiver support
  - Going on disability leave
  - Gender affirmation
  - Legacy planning

## A Health Advocate Might Reach Out to You

If we're calling, it's because we think we can help!

Here are a few reasons why we might be calling you:

- You or your family recently had a health event or a new diagnosis
- To help you find the right doctor or care facility for your needs
- If you had an emergency room visit, to see how you are doing and how we can help



Take the easy path to better health ...  
Your health advocate is your dedicated health care concierge.



# Questions



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