



Educational Benefit Cooperative

# Norridge School District 80

2017

This summary is designed to give you an outline of the health benefit programs offered through Norridge School District 80. Contained in the summary are tips for you on using the plans.

Your 2017 Benefit Summary provides information on your district's benefit plans, including:

- BCBS Member Resources
- Medical Option—PPO and HMO
- Dental Plan
- Medical Plans Comparison
- Blue365 Discount Programs

## BCBS Member Resources

### Blue Access for Members

To access the many resources available to Blue Cross and Blue Shield members, register to participate in Blue Access for Members at [www.bcbsil.com](http://www.bcbsil.com). To register, click on "Log In" tab located on the right side of the homepage and click on "Register Now" for new users. Be sure to have your BCBS ID card handy.

Blue Access is available 24 hours a day, 7 days a week, 365 days a year.

### Blue Access Features

- Cost Estimator
- Claim status
- View your personal information
- Locate a provider
- Access to health and wellness information
- Compare hospitals and physicians
- Receive email alerts
- Print a temporary ID card or order a replacement card
- View and print Explanation of Benefits (EOB)

### BlueCard Worldwide

BlueCard Worldwide provides members with access to medical assistance service, doctors and hospitals in nearly 200 countries and territories around the world.

To take advantage of the BlueCard Worldwide program, contact BCBSIL for coverage details. The BlueCard Worldwide Service Center is available **24 hours a day, 7 days a week**, toll-free at **800.810.BLUE (2583)** or by calling collect at **804.673.1177**.

### Blue Care Connection

The Blue Care Connection program is designed to help you take charge of your health and provide you with the tools to better manage your benefits. In addition to confidential, telephonic coaching for individuals identified with particular conditions, members have access to a variety of resources through Blue Cross and Blue Shield's secure website and Blue Access for Members.

### Resources include:

**24/7 Nurseline—Around-the-Clock, Toll-Free Support (PPO Members Only)**  
The 24/7 Nurseline can help you figure out if you should call your doctor, go to the ER or treat the problem yourself.

Health concerns don't always follow a 9-to-5 schedule. Fortunately, registered nurses are on call at **800.299.0274** to answer your health questions, wherever you may be, 24 hours a day, 7 days a week.

**Note: For medical emergencies, call 911 or your local emergency service first.**

### Diabetes Program

**Complimentary Glucose Meters:** BCBSIL offers glucose meters to members with diabetes at no additional charge to help you manage your condition.

### CONTOUR<sup>®</sup>NEXT Blood Glucose Monitoring Systems

To order a CONTOUR NEXT meter to be shipped directly to you, call **800.401.8440**. Be sure to identify yourself as a BCBSIL member and mention ID code "BDC-BIL." Or you can visit <https://ContourNextFreeMeter.com>.

### Well onTarget<sup>®</sup>

#### A Dynamic Wellness Program

Wellness is more than diet and fitness. It involves making healthy choices that enrich your mind, body and spirit. Well onTarget is designed to give you the tools and support you need to make these choices, while rewarding you for your hard work.

#### Well onTarget features:

#### Well onTarget Member Wellness Portal

The heart of Well onTarget is the member portal. It uses the latest technology to offer you an enhanced online experience. This engaging portal links you to a suite of innovative programs and tools.

- onmytime self-directed courses on topics such as healthy eating, stress, weight management and fitness
- Health and wellness content
- Tools and trackers, such as a food diary
- Blue Points program

#### Blue Points

With the Blue Points program, you will be able to earn points by regularly participating in a range of healthy activities. You can then redeem your points for popular health and wellness merchandise and services.

Blue Points offers you many features:

- **Instant recognition of points.** Real-time granting of points gives you instant notice of your healthy efforts.
- **Easily manage your points.** The interactive portal makes it easy to understand how many points are available to be earned. You can also track the total number of points earned year-to-date. All of your point data will be displayed on one screen.
- **Get more Blue Points.** The Blue Points program gives you the option to supplement your Blue Points balance using a credit card to redeem your points for a larger reward.
- **Expanded selection of rewards.** Redeem your hard-earned points in an expanded online Shopping Mall.



## Your Medical Options

### Blue Cross and Blue Shield of Illinois

Blue Cross and Blue Shield of Illinois (BCBSIL) is the claims administrator for your district's medical plan(s).

Contact Blue Cross for questions regarding:

- Eligibility
- Plan benefits
- Status of claim payments

Please remember to present your insurance ID card to your healthcare provider at your appointment. This informs providers where they need to send your claims and identifies you as a Blue Cross member. Of special note—you, your doctor, or a family member must call Blue Cross and Blue Shield for any hospital stay that you have. A call must be made one business day before a planned hospital admission or within two hospital days after an emergency admission. This would also apply to private duty nursing, skilled nursing facilities, and home care. **If you fail to precertify your stay, you will not be eligible for maximum benefits!** Call **800.635.1928** to precertify.

### PPO Medical Plan

To find a contracting doctor or hospital, just go to [www.bcbsil.com](http://www.bcbsil.com) and use the Provider Finder.

PPO Customer Service: **800.458.6024** (8:00 a.m. to 6:00 p.m., Monday through Friday).

IL Network Provider Search: **800.458.6024** (8:00 a.m. to 6:00 p.m., Monday through Friday) or [www.bcbsil.com](http://www.bcbsil.com).

### PPO Rx Information

Express Scripts (formerly Medco) is the administrator of the PPO prescription drug program. They oversee the retail and mail order prescriptions under this plan. You will receive a separate ID card for prescription drugs. Please use this card when having prescriptions filled at the pharmacy.

For questions about the benefits under your plan, or to locate a pharmacy, call Express Scripts at **800.711.0917** or look on their website at [www.express-scripts.com](http://www.express-scripts.com).

### HMO Medical Plan

When you join one of the HMOs of Blue Cross and Blue Shield of Illinois, you choose a contracting medical group within your network and then a family practitioner, internist or pediatrician from your chosen medical group to serve as your primary care physician (PCP).

To find a medical group and PCP in either network, go to [www.bcbsil.com](http://www.bcbsil.com) and use the Provider Finder.

HMO Customer Service: **800.892.2803** (8:00 a.m. to 6:00 p.m., Monday through Friday).

Your HMO Illinois ID number is located on your ID Card (Blue Cross and Blue Shield of IL).

### HMO Rx Information

Prime Therapeutics is the retail and mail-order vendor (90-day supply) for HMO members. Your HMO medical card also serves as your prescription ID card. For HMO members only, a 90-day supply of maintenance medications can also be purchased at your local retail Osco or Walgreens Pharmacy.

HMO Prescription Drug Inquiry Unit: **800.423.1973** (8:00 a.m. to 6:00 p.m., Monday through Friday) or [www.bcbsil.com](http://www.bcbsil.com).

## Dental Plan

### MetLife Dental Coverage

MetLife is the administrator of the dental benefits for you and your family. As a member of this plan, you are free to use any dentist; however, additional discounts will be realized if you use one that participates in the MetLife network.

Contact MetLife at **800.942.0854** for questions regarding:

- Network providers
- Eligibility status
- Plan benefits
- Claim status and claim forms

Additionally, you can access MyBenefits at [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits). This website offers you the ability to manage your personal information on your own personalized homepage, where you can view claims status and eligibility information, as well as view a summary of your dental benefits.

MetLife Dental PPO Plan	
Benefit	PPO
<b>Deductibles</b> (calendar year)	\$50 Individual \$150 Family (3)
<b>Type A: Preventive Services</b> (cleanings and exams)	Deductible waived, reimbursed at 100%
<b>Type B: Basic Services</b> (fillings, endodontics, periodontics and oral surgery)	Deductible applies, reimbursed at 80%
<b>Type C: Major Restorative</b> (crowns, bridges and dentures)	Deductible applies, reimbursed at 50%
<b>Orthodontics</b> (to age 19)	Deductible waived, reimbursed at 50% to a lifetime maximum of \$750
<b>Annual Maximum Benefit</b>	\$1,000

**Dependent Age: to 26 for all unmarried or married dependents and to age 30 for all unmarried military dependents who are Illinois residents.**

## Medical Plans Comparison

	Blue Cross and Blue Shield PPO Plan		Blue Cross and Blue Shield PPO 500 Plan		Blue Cross and Blue Shield HMO IL	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Deductible</b>						
Individual	\$0		\$500	\$1,000		N/A
Family	\$0		\$1,000	\$2,000		N/A
<b>Out-of-Pocket Limit</b> (deductible not included)			(deductible included in OOP Limit)			
Individual	\$500		\$1,000	\$2,000	1,500 in copays	N/A
Family (Aggregate)	\$1,500		\$2,000	\$4,000	3,000 in copays	N/A
<b>Lifetime Maximum</b>			Unlimited		No Maximum	
<b>Covered Expenses</b>						
<b>Hospital</b>						
Inpatient Services	100% 1st 120 days, then 80%	100% 1st 120 days, then 80% after \$200/admission deductible	90% after deductible	70% after deductible	100%	No coverage
Outpatient Surgery	100%		90% after deductible	70% after deductible	100%	No coverage
Emergency Room	Facility—100%   Physician—80%		90% after a \$75 copay (waived if admitted)		100% after \$75 copay (waived if admitted)	
<b>Physician</b>						
Inpatient Services	90%	70%	90% after deductible	70% after deductible	100%	No coverage
Outpatient Surgery	90%	70%	90% after deductible	70% after deductible	100%	No coverage
Office Visits	90%	70%	100% after \$20 copay	70% after deductible	100% after a \$20 copay	No coverage
<b>Other</b>						
X-ray and Lab	90%	70%	90% after deductible	70% after deductible	100%	No coverage
Therapy—Speech, occupational or physical therapy	90%	70%	90% after deductible	70% after deductible	100% (60 visits combined/calendar year)	No coverage
Mental/Nervous—Inpatient	100% 1st 120 days, then 80%	100% 1st 120 days, then 80% after \$200/admission deductible	90% after deductible	70% after deductible	100%	No coverage
Mental/Nervous—Outpatient	90%	70%	90% after deductible	70% after deductible	100% after \$20 copay	No coverage
Substance Abuse—Inpatient	100% 1st 120 days, then 80%	100% 1st 120 days, then 80% after \$200/admission deductible	90% after deductible	70% after deductible	100%	No coverage
Substance Abuse—Outpatient	90%	70%	90% after deductible	70% after deductible	100% after \$20 copay	No coverage
Wellcare—to age 16	90%	70%	100%	70% after deductible	100%	No coverage
Wellcare—Adult	100%	90%				
<b>Prescription Drugs</b>						
	<b>Express Scripts</b>		<b>Express Scripts</b>		<b>Prime Therapeutics</b>	
Retail Pharmacy 34-day supply	\$5 Generic \$10 Brand with no Generic Available \$20 Brand with Generic Available		\$10 Generic \$20 Brand with no Generic Available \$35 Brand with Generic Available		\$10 Generic \$20 Formulary \$35 Nonformulary	
Mail Order 90-day supply	\$5 Generic \$10 Brand with no Generic Available \$20 Brand with Generic Available		\$20 Generic \$40 Brand with no Generic Available \$70 Brand with Generic Available		\$20 Generic \$40 Formulary \$70 Nonformulary	

**Dependent Age: to 26 for all married or unmarried dependents and to age 30 for all unmarried military dependents who are Illinois residents.**

**Note: This is an outline 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.**

Norridge SD 80 complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN (Spanish): si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 708.583.2068.

UWAGA (Polish): Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 708.583.2068.

## Telemedicine Program

### Teladoc®

Your district offers telemedicine, through Teladoc, to you and your dependents enrolled in medical coverage through the district. Set up your account at [www.teladoc.com](http://www.teladoc.com). Once you have completed your registration, you can go online to speak to a doctor, or call **800.835.2362**.

## Blue365 Discount Programs

### Dental Program

**Procter & Gamble (P&G) Dental Products:** Get savings on dental packages containing the latest in Oral B® power toothbrushes and Crest® products. The dental packages from P&G can help you improve the health of your teeth and gums. Packages may contain items such as an electric toothbrush, mouth rinse, floss and many more. **877.333.0121**

### Fitness Program

The Fitness Program is a flexible membership program that gives you unlimited access to a nationwide network of fitness centers. With more than 8,000 participating gyms on hand, you can work out at any place or at any time. Choose a gym close to home and one near your office. To search for a gym, please log in to Blue Access for Members or call **888.762.2583**.

Other program perks are:

- No long-term contract required. Membership is month to month. Monthly fees are \$25 per month per member, with a onetime enrollment fee of \$25.
- Automatic withdrawal of monthly fee.
- Online tools for locating gyms and tracking visits.
- Earn bonus Life Points for joining the Fitness Program. Rack up more points with weekly visits.

### Hearing Aid Program

**TruHearing:** Blue Cross and Blue Shield of Illinois (BCBSIL) has arranged a discount program through TruHearing that offers digital hearing aids at a reduced price. This program is available to BCBSIL health plan members, as well as parents and grandparents who are not enrolled in a BCBSIL plan.

**Contact:** To learn more about TruHearing or to find a location, visit their website at [www.truhearing.com](http://www.truhearing.com) or call **800.687.4796** and identify yourself as a BCBSIL member.

### SeniorLink Care™

It's important to find skilled, compassionate care for the elderly individuals we love—but it's not always easy. With SeniorLink Care™ you'll find just the right level of expert support to help your aging family members or friends lead fulfilling and comfortable lives. From coordinating care to assisting caregivers, SeniorLink connects seniors and their families to the programs and services they need most.

Access helpful information about eldercare and caregiver and find out more about caregiver options, professional advisory services and more with a three-month premium membership for \$32.17 (that's 17% off) or a 12-month premium membership for \$74.25 (for a 25% discount).

### Vision Program

Save on eyeglasses, as well as contact lenses, laser vision correction services, examinations and accessories. For a list of providers near you, go to [www.eyemed.com](http://www.eyemed.com), click *Find a Provider*, then choose the "Select Network" for HMO members and "Advantage Network" for PPO Members. HMO members receive their vision exam benefit via EyeMed. PPO and HMO members can receive discounts through Davis Vision and EyeMed providers.

Davis Vision: **877.393.8844** | HMO EyeMed (Select Network): **866.273.0813** | PPO EyeMed (Advantage Network): **866.273.0813**

### Weight Management Program

**Jenny Craig | Seattle Sutton | Nutrisystem**

Members may reach their weight loss goals with savings from leading programs. They may save on healthy meals, membership fees (where applicable), nutritional products and services.

**For more discount programs, sign up on the Blue365 website at [www.blue365deals.com/BCBSIL](http://www.blue365deals.com/BCBSIL) and start receiving weekly "Featured Deals."**