IPBC Intergovernmental Personnel Benefit Cooperative

City of Highland Park

This summary is designed to give you an outline of the health benefit programs offered through the City of Highland Park. Contained in this summary is a comparison of our medical and dental plans and tips for you on using the plans.

JANUARY 2027

Benefit Summary

The Who's Who of Your City of Highland Park's Benefit Plans

HMO:

- **Blue Cross Blue Shield (BCBS)** is the claims administrator for the City of Highland Park's HMO medical plan.
  - » Contact BCBS for questions concerning membership, plan benefits, or status of claim payments. HMO Customer Service Representatives can be reached at **800.892.2803**; Monday through Friday 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, 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 Highland Park'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** assists you in losing weight and improving 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 Highland Park'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 at **877.245.5681**, from 6 a.m. to 11 p.m. CST, 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.
- **Express Scripts** manages the prescription drug program for the City of Highland Park. 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, 7 days a week (except Thanksgiving and Christmas). Contact Express Scripts for questions regarding orders, account information, or to refill prescriptions.
  - » Or you can 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 our 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. Call **800.294.7041** or visit www.express-scripts.com/90day for more information.
- **Delta Dental** is the claims administrator of dental benefits for you and your family. Delta Dental offers both telephonic and web access to your personal information to assist you in managing your dental benefits.
  - » **Telephonic:** A Delta Dental Customer Service Representative can be reached at **800.323.1743** Monday through Thursday from 7:00 a.m. to 7:00 p.m. CST, Friday from 7:00 a.m. to 6:00 p.m. CST, or the automated system is available 24 hours a day, seven days a week. Here you can verify eligibility status, review plan benefits, check on the status of a claim, and get claim forms.
  - » **Web:** Employees can access their benefits at www.deltadentalil.com. This website offers you the ability to view claim status and eligibility information, view a summary of your dental benefits, as well as locate a dentist in your area.
- **Securian** is the life insurance carrier for your basic employer-paid and supplemental 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.

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Dental Plan

Benefits	Delta Dental PPO Option Delta Dental of Illinois	
	PPO* and Premier** Network	Non-Network***
Deductible		
Individual	$25	$25
Family	$75	$75
Waived for Type A	Yes	Yes
Waived for Orthodontics	Yes	Yes
Annual Maximum	$1,000	$1,000
Ortho Lifetime Maximum	$1,000	$1,000
Type A- Preventive Services Cleanings, fluoride treatment, exams, x-rays, sealants	Deductible waived, reimbursed at 100%	Deductible waived, reimbursed at 100%
Type B - Diagnostic/Basic Services Amalgam fillings, oral surgery, periodontics, endodontics	70%	70%
Type C - Major Services Cast restorations (inlays, onlays, crowns) partial/full dentures, repair of fixed partial dentures, bridgework, stainless steel crowns, denture reline/repair, recementation of crowns, inlays, onlays, bridges	70%	70%
Orthodontics	Deductible waived, reimbursed at 50%	Deductible waived, reimbursed at 50%

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.*

**Delta Dental PPO dentists accept payment based on the lesser of the submitted fee or the PPO fee schedule, which is established at a level that typically delivers a 15 - 40% discount off of average billed charges nationally.*

***Delta Dental Premier dentists accept payment based on the lesser of the submitted fee or Delta Dental's maximum plan allowance (MPA), which is established at a level that typically delivers a 5 - 15% discount off of average billed charges nationally*

****Non-network (non-Delta Dental PPO/non-Delta Dental Premier) dentists are reimbursed at the 90th MDR.*

Delta Dental PPO and Premier dentists cannot balance bill the enrollee for the difference between Delta Dental's allowed fee and the dentist's submitted charge.

This benefit schedule is for illustrative purposes only; please consult benefits booklet for more information.

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The City of Highland Park complies with applicable Federal civil rights and does not discriminate on the basis of race, color, national origin, age, disability, or sex. The City of Highland Park does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

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Medical Plans – All Employees

Benefits	Blue Cross Blue Shield of Illinois PPO Plus (BCO) - 47751		Blue Cross Blue Shield of Illinois HCA (BCO) - 47753	
	BCO / Tier 1	PPO / Tier 2	BCO / Tier 1	PPO / Tier 2
Lifetime Maximum	Unlimited		Unlimited	
Coinsurance				
Network	90%	70%	90%	70%
Non-Network	50%		50%	
Deductible				
Network	$750 individual / $2,250 family	$1,500 individual / $4,500 family	$1,500 individual / $4,500 family	$3,000 individual / $6,000 family
Non-Network	$3,000 individual / $9,000 family		$4,500 individual / $9,000 family	
Out-of-Pocket (includes deductible)				
Network	$2,250 individual / $4,250 family	$4,500 individual / $8,500 family	$3,000 individual / $6,500 family	$6,000 individual / $13,000 family
Non-Network	$9,000 individual / $17,000 family		$9,000 individual / $19,500 family	
Hospital Emergency Care				
Network	$75 copay; then 90%; waived if admitted		$75 copay; then 90%; waived if admitted	
Non-Network				
Physician Services				
Network	90% after deductible	70% after deductible	90% after deductible	70% after deductible
Non-Network	50% after deductible		50% after deductible	
Other Covered Services				
Network	90% after deductible	70% after deductible	90% after deductible	70% after deductible
Non-Network	50% after deductible		50% after deductible	
Preventive Services				
Network	Covered at 100%		Covered at 100%	
Non-Network	50% after deductible		50% after deductible	
HRA Employer Funding	N/A		$500 individual / $1,000 individual+1 / $1,500 family	
Prescription Drug (administered by Express Scripts)				
Retail (30-day supply)	$15 generic / $30 brand name formulary / $50 non-formulary		$15 generic / $30 brand name formulary / $50 non-formulary	
Mail Order (90-day supply)	$30 generic / $60 formulary / $100 non-formulary		$30 generic / $60 formulary / $100 non-formulary	

This benefit schedule is for illustrative purposes only; please consult benefits booklet for more information.

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Benefits	Blue Cross Blue Shield of Illinois PPO BASE (BCO) - 47752		Blue Cross Blue Shield of Illinois BAHMO - B04705
	BCO / Tier 1	PPO / Tier 2	
Lifetime Maximum	Unlimited		Unlimited
Coinsurance			
Network	80%	60%	100%
Non-Network	50%		
Deductible			
Network	$500 individual / $1,200 family	$1,000 individual / $2,400 family	N/A
Non-Network	$2,000 individual / $4,800 family		
Out-of-Pocket (includes deductible)			
Network	$2,500 individual / $5,200 family	$5,000 individual / $10,400 family	$1,500 individual / $3,000 family
Non-Network	$10,000 individual / $20,800 family		Not covered
Hospital Emergency Care			
Network	$75 copay; then 80%; waived if admitted		100% after $125 copay (waived if admitted)
Non-Network			
Physician Services			
Network	80% after deductible	60% after deductible	$20 copay, then 100% Specialist office visit copay of $40
Non-Network	50% after deductible		Not covered
Other Covered Services			
Network	80% after deductible	60% after deductible	100%
Non-Network	50% after deductible		Not covered
Preventive Services			
Network	Covered at 100%		Covered at 100%
Non-Network	50% after deductible		Not covered
Health Savings Account - Employer Funding	N/A		N/A
Prescription Drug (administered by Express Scripts)			
Retail (30-day supply)	$5 generic / $20 brand name formulary / $35 non-formulary		$25 generic / $45 brand name formulary / $70 non-formulary
Mail Order (90-day supply)	$10 generic / $40 formulary / $70 non-formulary		$50 generic / $90 formulary / $140 non- formulary

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