

Vision Plan

IPBC VSP Plan L (Choice Network)

Benefits	Description	Copay	Frequency
	Your Coverage with a VSP Provider		
WellVision Exam	Focuses on your eyes and overall wellness	\$10	Every calendar year
Prescription Glasses		\$25	See frame and lenses
Frame	\$130 allowance for a wide selection of frames	Included in Prescription Glasses	Every calendar year
	\$180 allowance for featured frame brands		
	20% savings on the amount over your allowance		
Lenses	Single vision, lined bifocal, lined trifocal, lenticular	Included in Prescription Glasses	Every calendar year
	Polycarbonate lenses for dependent children		
Lens Enhancements	Standard progressive lenses	Covered	Every calendar year
	Premium progressive lenses	\$95-\$105	
	Custom progressive lenses	\$150-\$175	
	Average savings of 20-25% on other lens enhancements		
Contacts (instead of glasses)	\$130 allowance for contacts	Copay does not apply	Every calendar year
	Contact lens exam (fitting and evaluation)	Up to \$60	
Glasses and Sunglasses	Extra \$20 to spend on featured frame brands. Go to www.vsp.com/offers for details.		
	20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam		
Extra Savings			
Retinal Screening	No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam		
Laser Vision Correction	Average 15%-20% off the regular price or 5% off the promotional price; discounts only available from contracted facilities		
VSP Lightcare	\$130 allowance for ready-made non-prescription sunglasses, or ready-made non-prescription blue light filtering glasses, instead of prescription glasses or contacts	\$25	Every calendar year

Your Coverage with Out-of-Network Providers

Get the most of your benefits and greater savings with a VSP network doctor. Your coverage with out-of-network providers will be less or you'll receive a lower level of benefits. Visit www.vsp.com for plan details.

Exam up to \$45
Frame up to \$70
Single Vision Lenses up to \$30
Lined Bifocal Lenses up to \$50
Lined Trifocal Lenses up to \$65
Progressive Lenses up to \$50
Contacts up to \$105



Benefit Summary

The Who's Who of Your Village of Winnebago's Benefit Plans

- **UnitedHealthcare (UHC)** is the claims administrator for the Village of Winnebago's Choice Plus PPO medical plan. Their website allows you to locate available Network doctors and hospitals, and link to vendor sites. Their web address is www.myuhc.com.
 - » **To locate providers** On the UHC website, go to "Find a Provider" then choose "Medical Directory" or "Behavioral Health Directory". Next, choose "All UnitedHealthcare Plans". When asked which plan you are looking for, be sure to scroll down and choose "Choice Plus." You may also register on the UHC website to make searching for a provide even easier.
 - » A UHC Customer Service Representative can be reached at **833.593.4151** from 7:00 a.m. to 7:00 p.m. CST.
 - » **UHC's Advocate4Me Platform** provides a designated Customer Service Team committed to helping you:
 - Understand your benefits and claims.
 - Talk through your bill or payment.
 - Avoid overpaying, find the right care and cost options.
 - Maximum your health savings.
 - Take advantage of all your plan's health and wellbeing benefits.
- **Express Scripts** manages the prescription drug benefit for the Village of Winnebago. 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.
 - » 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 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 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.
- **Accredo Specialty Drug Program Through Express Scripts:** Specialty drugs are typically used to treat chronic conditions including Autoimmune Diseases, Multiple Sclerosis, and Cancer. These drugs tend to be more expensive and usually require special handling and monitoring. If you take certain specialty medications, you are required to use the Accredo mail-order pharmacy for these medications.
- » Accredo customer service representatives can be reached at **800.803.2523**. Hours of operation are Monday through Saturday, 8:00 a.m. until 8:00 p.m. CST. Contact Accredo for questions regarding Specialty drug orders, account information, and to refill prescriptions.
- » You can also visit Accredo online to order specialty drug refills, check on order status, and pay your co-pay or co-insurance for specialty medication. Visit www.accredo.com for more information.
- **Delta Dental** is the administrator of dental benefits for you and your family employer and individual plans. Delta Dental offers you 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, and Friday from 7:00 a.m. to 6:00 p.m CST.
 - » **Web:** Employees can access Delta Dental's website by logging on to 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. When prompted, choose the "Delta Dental PPO" network for the highest level of benefits, and follow the on-screen instructions.
- **VSP (Vision Service Plan)** is the vision carrier for the Village of Winnebago.
 - » To see a list of participating providers near you, go to www.vsp.com. VSP representatives can be reached at **800.877.7195**. VSP Member Services are available Monday through Saturday from 8:00 a.m. to 7:00 p.m. CST. Closed on Sunday.
- **Securian** is the life insurance carrier for your basic employer-paid 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.
- **ComPsych EAP:** As you face life's challenges, it's comforting to know you're not alone. The Village understands that it can be difficult to cope with family, work-related, personal or substance abuse problems. That's why we offer an Employee Assistance Program (EAP) at no cost to you. ComPsych will work with you as you search for solutions to personal and workplace issues. The program is private, voluntary, and includes 24/7 toll-free phone access to EAP professionals and counseling services for immediate and dependent family members.
- You may contact ComPsych by phone at **833.806.8722**, or on their website at www.guidanceresources.com.

Medical Plan

Benefits	UnitedHealthcare - PPO #3 \$1,500 Deductible
Lifetime Maximum	Unlimited
Coinsurance	
Network	80%
Non-Network	50%
Deductible	
Network	\$1,500 individual / \$3,000 family
Non-Network	\$4,500 individual / \$9,000 family
Out-of-Pocket (does not include deductible)	
Network	\$3,500 individual / \$7,000 family
Non-Network	\$10,500 individual / \$21,000 family
Office Visit Care	
Network	\$35 copay PCP / \$75 copay specialist
Non-Network	50% after deductible
Wellness Care	
Network	100%
Non-Network	50% after deductible
Inpatient Hospital Stay	
Network	80% after deductible (authorization required)
Non-Network	50% after deductible (authorization required)
Hospital Emergency Care	
Network/Non-Network	\$250 copay
Other Covered Services	
Network	80% after deductible
Non-Network	50% after deductible
Retail (31-day supply)	
Generic	\$5
Brand Name Formulary	\$60
Brand Name Non-Formulary	\$110
Specialty	\$250
Mail Order (90 Day Supply)	
Generic	\$10
Brand Name Formulary	\$120
Brand Name Non-Formulary	\$220
Prescription Drug Out-of-Pocket (network)	\$7,100 individual / \$13,700 family

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.

Dental Plan

Benefits	Delta Dental – Option B	
	Delta Dental PPO Network* & Delta Dental Premier Network**	Non-Network***
Deductible	\$50 individual / \$150 family	
Annual Maximum	\$1,000 per covered member	
Type A - Preventative	100%	100%
Type B - Basic Amalgam fillings, oral surgery, periodontics, endodontics	80%	80%
Type C - Major Inlays, onlays, crowns, prosthetics (bridges, dentures)	50%	50%

*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.

The information provided is a brief summary of the Village of Winnebago’s Dental Plan and the services Delta Dental covers. If you have specific questions regarding benefit coverage, limitations or exclusions, contact Delta Dental.

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

