



# Southwest Cook County C.A.S.E.

Educational Benefit Cooperative

2015

This summary is designed to give you an outline of the health benefit programs offered through Southwest Cook County C.A.S.E.. Contained in the summary are tips for you on using the plans.

Your 2015 Benefit Summary provides information on your district’s benefit plans, including:

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

## 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 “Already a Member” tab located on the right side of the homepage. 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

- Claim status
- View your personal information
- Locate a provider
- Access to health and wellness information
- Compare hospitals
- Receive email alerts
- Print a temporary ID card or order a replacement card
- Member decision tools
- 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, seven 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

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.

The 24/7 Nurseline’s registered nurses can understand your health concerns and give general health tips. Get trusted guidance on possible emergency care, urgent care, family care and more.

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

## Introducing Well onTarget<sup>SM</sup>

### A Dynamic New 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. All while rewarding you for your hard work.

### Well onTarget features:

#### Liveon Member Wellness Portal

The Liveon portal is the heart of the Well onTarget program. It inspires and supports you through healthy living programs, online courses, tools and trackers. Leading-edge technology offers you a gateway to a suite of interactive programs:

- 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
- Life Points program

#### Life Points

With the Life Points program, you can earn points by taking part in healthy activities. This program makes it easy for you to track your points from one screen. Real-time granting of points lets you instantly use your points. Points can be redeemed for a host of products from the online shopping mall. To earn a larger reward, you can add to your point total at checkout.



## 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

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**

### 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**.

### HMO Medical Plan

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

Your HMO Illinois Plan 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**

In an effort to provide members with quality and cost-effective pharmacy care, BCBS has a prior authorization program to manage the use of specific medications. Certain drugs have been targeted for **prior authorization** and step therapy due to their high cost or their potential for misuse.

## 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**.

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 & exams)	Deductible waived, reimbursed at 100%
<b>Type B: Basic Services</b> (fillings, endodontics, periodontics and oral surgery)	Deductible applies, reimbursed at 100%
<b>Type C: Major Restorative</b> (crowns, bridges & dentures)	Deductible applies, reimbursed at 60%
<b>Orthodontics</b> (to age 19)	Deductible waived, reimbursed at 60% to a lifetime maximum of \$1,500
<b>Annual Maximum Benefit</b>	\$1,500

**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 HMO Illinois / Blue Advantage HMO	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Deductible</b>				
Individual	\$200	\$450		N/A
Family (Aggregate)	\$600	\$1,350		N/A
<b>Coinsurance</b>	85%	65%	100%	No coverage
<b>Out-of-Pocket Limit<sup>1</sup></b> (deductible included)				
Individual	\$1,700	\$3,900	\$1,500 in copays	N/A
Family (Aggregate)	\$3,400	\$7,800	\$3,000 in copays	N/A
<b>Covered Expenses</b>				
<b>Hospital</b>				
Inpatient Services	85%	65%	100%	No coverage
Outpatient Surgery	85%	65%	100%	No coverage
Emergency Room	100% after \$150 copay (waived if admitted)		100% after \$100 copay (waived if admitted)	
<b>Physician</b>				
Inpatient Services	85%	65%	100%	No coverage
Outpatient Surgery	85%	65%	100% after \$30 copay	No coverage
Office Visits	100% after \$30 copay	65%	100% after \$30 copay	No coverage
<b>Other</b>				
X-ray and Lab	85%	65%	100%	No coverage
Therapy—Speech, occupational or physical therapy	85%	65%	100% (60 visits combined per calendar year)	No coverage
Mental/Nervous—Inpatient	85% (30 days combined per calendar year)	50% (30 days combined per calendar year)	100%	No coverage
Mental/Nervous—Outpatient	85% (30 visits combined per calendar year)	50% (30 visits combined per calendar year)	100% after \$30 copay	No coverage
Substance Abuse—Inpatient	85% (30 days combined per calendar year)	50% (30 days combined per calendar year)	100%	No coverage
Substance Abuse—Outpatient	85% (30 visits combined per calendar year)	50% (30 visits combined per calendar year)	100% after \$30 copay	No coverage
Wellcare	100%	65%	100%	No coverage
<b>Prescription Drugs</b>	<b>Express Scripts</b>		<b>Prime Therapeutics</b>	
Retail Pharmacy 34-day supply	\$15 Generic \$30 Brand with no Generic Available \$50 Brand with Generic Available		\$15 Generic \$30 Formulary Brand \$50 Non-Formulary Brand	
Mail Order 90-day supply	\$30 Generic \$60 Brand with no Generic Available \$100 Brand with Generic Available		\$30 Generic \$60 Formulary Brand \$100 Non-Formulary Brand	

**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.

<sup>1</sup> Please note effective 07/01/14 all medical copays are included in the OOP maximum



## Blue365 Discount Programs

### Vision Program

Save on eyeglasses, as well as contact lenses, laser vision correction services, examinations and accessories. For a list of **DavisVisionSM** providers near you, go to **bcbsil.com**, click *Find a Doctor* then select *Find a Vision Provider*. The Davis Vision network consists of major national and regional retail locations, as well as independent ophthalmologists and optometrists. You and your eligible dependents can receive discounts on laser vision correction services through the TLC/TruVision network.

Davis Vision: **877.393.8844** | TruVision: **877.882.2020**

### 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** or call **800.687.4796** and identify yourself as a BCBSIL member.

### 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 into 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.

### 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**

### Diabetes Program

**Complimentary Glucose Meters:** BCBSIL offers glucose meters to members with diabetes at no additional charge to help you manage your condition. Ask your doctor which meter best fits your needs. To order a meter, call the number listed below, identify yourself as a BCBSIL member, and provide the group number listed on your ID card.

**Roche ACCU-CHEK®:** Products To order an ACCU-CHEK meter, call **888.355.4242**.

For more detailed descriptions, visit **accu-check.com**.

**Bayer's Blood Glucose Monitoring Systems:** To order a Bayer meter, call **877.229.3777**.

For more detailed descriptions, visit **bayercontour.com/products**

### Weight Management Program

**Jenny Craig®:** As a member of Blue Cross and Blue Shield of Illinois (BCBSIL), you and your covered dependents can join Jenny Craig to begin a weight management program and save money at the same time! Jenny Craig offers discounted fees to join or to purchase food. You will get one-on-one support given by a trained weight loss expert. Your consultant will give you a tailored program based on the essential components of successful weight management: food, body, and mind. You can meet with your consultant in person at a local center. Or you can enjoy the ease of the Jenny Craig At Home program.

**877.JENNY70 (877.536.6970)**

For more discount programs, sign up on the Blue365 website at **blue365deals.com/BCBSIL** and start receiving weekly "Featured Deals"