

WELCOME



To the Village of Arlington Heights!



Agenda



- Welcome – explanation of when you can make benefit election changes (e.g. new hire, open enrollment, marriage, divorce, birth, death, etc.)
- 2024 at a Glance
- Medical
- HSA
- Dental & Vision
- FSA
- Life & Disability
- EAP
- Valuable Extras
 - ✓ Coming soon..... CY 2025 MetLife Legal Plans



Open Enrollment is offered annually and typically in the month of October !

- **Annual opportunity to:**

- Make changes or enroll in new benefits to ensure you elect the right coverage for you and your family for the coming year.
- Plan year is from 1/1/24 – 12/31/24

- **Choose carefully**

- You cannot change your elections outside of Open Enrollment unless you experience a qualified life event: *change in marital status, birth, adoption, death, loss of coverage*

Qualifying Event Reminders:

Supporting Documentation Required

- Marriage certificate/Birth Certificate

Make applicable changes on election form

Effective Date = Date of Event

- Date of Marriage or Birth

30 days to make changes

- **NO EXCEPTIONS**

Contact HR as soon as possible

2024 Benefits



Benefit Plan Year: January 1st through December 31st

Benefit deductions: 24 deductions per year for Medical, Dental, Vision and Supplemental Life.

Benefit deductions: 26 deductions per year for Short Term Disability, RTA Transit, FSA and HSA

All enrollment forms are available on the VAH Intranet (<https://vah0.sharepoint.com/sites/VAHIntranet>) under HR & Employee Benefits – 2024 Open Enrollment.



2024 at a Glance

Due to IRS Regulations, the HDHP plan deductibles are slightly increasing

No changes to medical BCBSIL PPO & HMO plan designs

No changes to Voluntary Vision, Voluntary Life & Voluntary Short-Term Disability Rates

No changes to Dental, Vision, Life & Disability Plan Designs

NEW! Employee Discount Program through Benefit Hub -
<http://voah.benefithub.com>



Medical

Blue Cross Blue Shield – Medical Plans



Key Medical Benefits	BCBS IL Grandfathered PPO Plan P72749		BCBS IL Core PPO Plan PG2335		BCBS IL HDHP Plan P75552*		BCBS IL Blue Advantage HMO Plan B49589**
	In-Network	Out-of-Network ¹	In-Network	Out-of-Network ¹	In-Network	Out-of-Network ¹	In-Network Only
Deductible (per calendar year)							
Individual / Family	\$250 / \$750	\$250 / \$750	\$500 / \$1,500	\$1,000 / \$3,000	\$1,600 / \$3,200	\$3,200 / \$6,400	\$0 / \$0
Out-of-Pocket Maximum (per calendar year)							
Individual / Family	\$1,000 / \$3,000	\$2,000 / \$6,000	\$1,500 / \$4,500	\$3,000 / \$9,000	\$2,800 / \$5,600	\$5,600 / \$11,200	\$1,500 / \$3,000
Covered Services							
Office Visits (physician/specialist)	10%	30%	10%	30%	20%	40%	\$10 copay
Routine Preventive Care	Not covered		No charge	30%	No charge	40%	\$10 copay
Outpatient Diagnostic (lab/X-ray)	10%	30%	10%	30%	20%	40%	No charge
Complex Imaging	10%	30%	10%	30%	20%	40%	No charge
Emergency Room	10%		10%		10%		\$10 copay
Urgent Care Facility	10%	30%	10%	30%	20%	40%	\$10 copay
Inpatient Hospital Stay	10%	30%	10%	30%	20%	40%	No charge
Outpatient Surgery	10%	30%	10%	30%	20%	40%	\$10 copay
Prescription Drugs (Generic / Brand / Non-Formulary / Specialty)							
Rx Out-Of-Pocket Maximum Limit (Individual/Family)	N/A		\$1,000 / \$2,000		N/A		N/A
Retail Pharmacy (34-day supply)	\$10 / \$20 / \$30 / \$30	\$10 / \$20 / \$30 / Not available ²	\$10 / \$40 / \$60 / \$60	\$10 / \$40 / \$60 / Not available ²	20%	20% ³	\$10 / \$15 / \$30 / \$30
Mail Order (90-day supply)	\$10 / \$20 / \$30 / Not available ²	N/A	\$20 / \$80 / \$120 / Not available ²	N/A	20%	N/A	\$10 / \$15 / \$30 / Not available ²

***Due to IRS regulations, the HDHP minimum deductibles have increased to \$1,600/\$3,200 (Individual/Family) for In-Network coverage and \$3,200/\$6,400 (Individual/Family) for Out of Network Coverage.**



Blue Cross Blue Shield – Finding a Provider

Informed Choice. Cost Management. More Options.

Choose your provider and estimate the cost for hundreds of medical procedures.

Get it on the go!

Screen shots are for illustrative purpose only.

- Find a provider on the Blue Access for Members mobile app
- Elect the Blue Advantage HMO Network from drop box when searching for a provider in the Blue Advantage HMO plan.
- Elect PPO Network from drop box when searching for a provider in the PPO and HDHP plans.

It's easy to get started with Provider Finder by registering for Blue Access for MembersSM (BAM):

- 1 Go to bcbsil.com.
- 2 Click the **Log In** tab, and then click the **Register Now** link.
- 3 Use the information on your BCBSIL ID card to complete the process.
- 4 Then, log in to BAM. Provider Finder is located under the **Doctors & Hospitals** tab.

You can also call a BCBSIL Customer Service Advocate at the toll-free telephone number on the back of your member ID card for help in locating a provider.



Get assistance while you're away from home.

Go to bcbsil.com and register or log in to BAM. You can stay connected to your claims activity, member ID card and coverage details – you can also receive prescription reminders and health tips via text messages.



Health Savings Account

For High Deductible Health Plan (HDHP P75552) Only!



Overview of the HDHP with HSA

- A High Deductible Health Plan (HDHP) offers comprehensive health care coverage at a lower premium and higher deductible than traditional health care plans.
- A HDHP can be paired with a Health Savings Account (HSA) that enables you to pay for current, qualified health care expenses and save for future expenses on a tax-free basis.
- The HDHP, along with the HSA, allows you to choose how to spend your health care dollars. You can either pay for eligible services by using funds in your HSA or you can pay for them out of your own pocket.
- You can always reimburse yourself later once you have an accumulated fund in your HSA account.



Health Savings Account (HSA) – Health Equity

- The IRS determines the minimum/maximum amounts. The amounts are adjusted annually for inflation

U.S. Treasury Guidelines	2024 Maximum HSA Deposit
Single Coverage	\$4,150
Family Coverage	\$8,300
Individuals aged 55 and older can make catch-up contributions: \$1,000	

Health Savings Account (HSA) – Health Equity



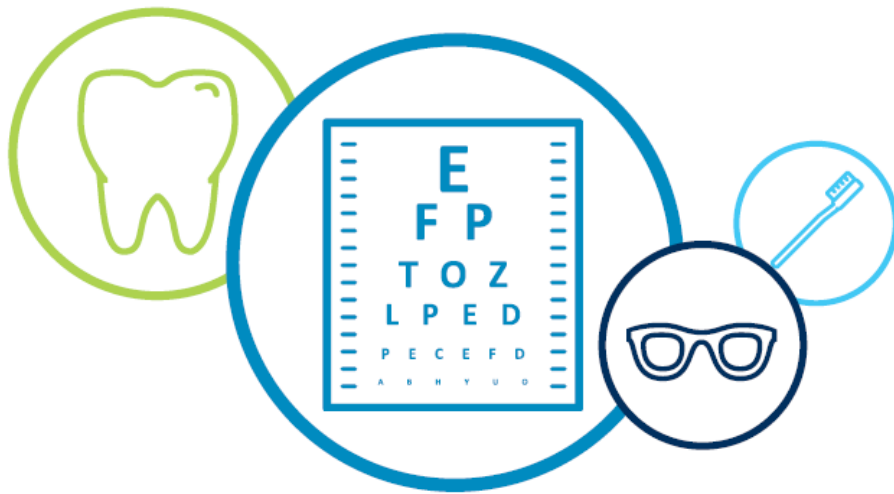
To be an eligible individual and qualify for an HSA you:

- Must be enrolled in an HSA-compatible High Deductible Health Plan (HDHP).
- May not have other first dollar medical coverage (other types of insurance, accident, disability, etc.)
- May not be claimed as a dependent on another person's tax return
- May not be enrolled in Medicare
 - An individual can be Medicare-eligible and have an HSA. However, once enrolled in Medicare, contributions to the HSA account must stop. The individual can keep any funds in the account prior to enrolling in Medicare and use those funds to pay for qualified medical expenses tax-free.

Contact Benefit Wallet:

877-346-5800

<https://www.healthequity.com/contact>



Dental & Vision

BCBSIL – Dental Benefit Overview



Key Dental Benefits	Dental Base Plan - DPPO		Dental Buy-Up Plan - DPPO	
	In-Network	Out-of-Network ¹	In-Network	Out-of-Network ¹
Deductible (per calendar year)				
Individual / Family	\$50 / \$150		\$50 / \$150	
Benefit Maximum (per calendar year; preventive, basic, and major services combined)				
Per Individual	\$1,000		\$1,500	
Covered Services				
Preventive Services	No charge		No charge	
Basic Services	20%		20%	
Major Services	50%		50%	
Orthodontia (Child Only)	50%; \$1,000 lifetime max per participant		50%; \$1,500 lifetime max per participant	

Coinurance percentages shown in the above chart represent what the member is responsible for paying.

1. If you use an out-of-network provider, you will be responsible for any charges above the maximum allowed amount.

VSP – Vision Benefit Overview



Key Vision Benefits	VSP - Base Plan	VSP - Premier Plan
	In-Network	In-Network
Exam (once every 12 months)	\$10	\$10
Materials Copay	\$25	\$25
Lenses (once every 12 months) Single Vision Bifocal Trifocal	Included in prescription glasses	Included in prescription glasses
Lens Enhancements		
Standard progressive lenses	\$0	\$0
Premium progressive lenses	\$95 - \$105	\$0
Custom progressive lenses	\$150 - \$170	\$0
Other lens enhancements	20% - 25% savings	20% - 25% savings
Frames (once every 24 months)	Covered up to \$170	Covered up to \$170
Contact Lenses (once every 12 months; in lieu of glasses)	Covered up to \$130	Covered up to \$130



Flexible Spending Account

Flexible Spending Account



Healthcare FSA

- > No Minimum, up to maximum of \$3,200 before-tax dollars per plan year
- > **\$610** rollover provision for Medical FSA
- > FSA Debit Card
- > Covers deductible, copayments, hearing aids, tobacco cessation programs, etc.
- > Members enrolled in the HDHP will **NOT** be able to participate in the Healthcare FSA

Dependent Care FSA

- > No Minimum, up to maximum of \$5,000 (per family) before-tax dollars per plan year
- > Save money on dependent care expenses through a Flexible Spending Account (FSA)
- > Covers preschool, nursery school, day-camp, in-home child or elder care and licensed day care

***Dependent Care FSA: Unused funds will NOT roll over**

To Participate: You must enroll in the FSA Each Year

Village Vendor: Employee Benefit Consultants (EBC)

Website: www.ebcflex.com

Phone: 800-346-2126



Employee Contribution Rates 2024

Semi-Monthly Premium Rates 2024



MEDICAL COVERAGE

	Grandfathered PPO Plan P72749	Core PPO Plan PG2335	HDHP Plan P75552	Blue Advantage HMO Plan B49589
Employee Only	\$96.00	\$94.00	\$79.50	\$46.50
Family	\$220.00	\$215.00	\$186.00	\$133.50

DENTAL COVERAGE

Coverage Tier	Employee Contribution (Semi-Monthly)	
	Dental Base Plan	Dental Buy-Up Plan
Employee Only	\$0.00	\$1.00
Family	\$33.50	\$2.50

VISION COVERAGE

Coverage Tier	Employee Contribution (Semi-Monthly)	
	VSP Base Plan	VSP Premier Plan
Employee Only	\$3.71	\$5.86
Employee + Spouse/DP	\$5.92	\$9.13
Employee + Child(ren)	\$6.05	\$9.57
Family	\$9.75	\$15.42

**Vision rates will remain the same until 1/1/2027*



Life & Disability



BCBSIL - Basic Life/AD&D

- 100% company paid benefit
- Make sure to designate your beneficiaries on the enrollment form and update as needed during the year

Benefit	Village of Arlington Heights
Benefit Amount	\$50,000

BCBSIL - Supplemental Life



- During your initial eligibility period, you can receive coverage amounts up to the guaranteed issue amount without providing Evidence of Insurability (EOI, or information about your health). If you request over that amount, then you will be subject to EOI.
- Employees who are currently enrolled in the supplemental life plan can increase their amount by one increment (\$10K) without having to provide EOI as long as it is below the guarantee issue amount of \$150,000. Increases of more than \$10K will require EOI.
- All late entrants (those who previously declined supplemental life) will be required to provide EOI no matter what amount they elect. This also includes spouses. Children are not subject to EOI.
- Spouse may not have coverage unless the employee has supplemental life coverage. Spousal amounts CANNOT exceed employee amounts. **Deductions for supplemental life/AD&D are taken from your paycheck after taxes.**

Benefit Option		Guaranteed Issue
Employee	\$10K up to \$500K in \$10K increments (not to exceed 5 times salary rates)	\$150,000
Spouse	\$10K up to \$250K in \$10K increments (not to exceed 50% of the employee benefit)	\$20,000
Child(ren)	Coverage up to \$10K	\$10,000

**Benefits are reduced by 35% of the original amount at age 65*

BCBSIL – Voluntary Short-Term Disability (STD)



- Voluntary benefit that covers a portion of your salary while out on extended disability

Benefit	Village of Arlington Heights
Benefit Percentage	60%
Weekly Benefit Maximum	Up to \$2,000 per week
When Benefits Begin	1 st day of injury / 8 th day of illness
Maximum Benefit Duration	13 weeks of coverage
Pre-Existing Exclusion*	3/12

**Pre-existing exclusion applies to new hires and current employees who are electing STD benefits for the first time. Deductions for STD are taken post tax over 26 pay periods.*



Employee Assistance Program

TELUS Health (formerly LifeWorks) Employee Assistance Program



- The Village is proud to offer an employee assistance program dedicated to supporting emotional health and well-being of all employees and their families.
- This program is provided at NO COST to employees through LifeWorks.
- An EAP can help with the following issues: Mental Health, Relationship Counseling, Substance Abuse, Grief and Loss counseling, Legal and financial issue.



[Email: one.telushealth.com](mailto:one.telushealth.com)

Login: nwmc

Password: eap

800-272-2727

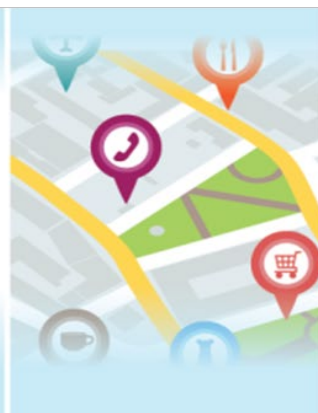


Valuable – Extras

Benefit Hub – Employee Discount Program



- Get discounts on over 10,000 brands, 20,000 offers and 1,000,000 products
- It's simple to find what you're looking for with 21 categories, 100+ subcategories, and a powerful search engine
- Get deals from your favorite local businesses in a Zip Code driven map
- Earn Cashback Rewards: 2% - 20% cashback on nearly all vendors
 1. Visit <https://voah.benefithub.com/welcome/signup>
 2. Complete registration
 3. Click on any offer



Coming in 2025 - MetLife Legal Plans!



Legal help made easy



Scan to
access the
member portal

MetLife Legal Plans provides you, your spouse/domestic partner and dependents with access to a network of experienced attorneys. Having an attorney on your side can help reduce worry, stress, and financial burden when legal matters arise.

Award-winning service



Regularly recognized for excellence in customer service¹
Experienced, Ohio-based service team available from 8:00 a.m. to 8:00 p.m., ET

Top-quality attorney network



Nationwide network of attorneys with a range of specialties
Average of 25 years of experience and vetted regularly

24/7 access at your fingertips



Create an account on our website to access coverage information and our attorney locator
Access to over 1,700 self-help documents and resources online
Access to digital estate planning to create wills, living wills, and powers of attorney all online

Ease of use²



All billing is handled between MetLife and the attorney
No claim forms, hidden fees or deductibles

Employee
cost - \$9.75
per pay
period over
24 pay
periods
annually

Virtual Visits – MD Live



- 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.
- A virtual visit can also be a better alternative than going to the emergency room or an urgent care center.
- Visiting a doctor remotely can help treat many non-emergency conditions.

MDLIVE[®]

www.mdlive.com/bcbsil
[888-676-4204](tel:888-676-4204)

***This is only available for
PPO & HDHP BCBS-IL
members**



J. Manning & Associates – Long Term Care

- Long-Term Care Insurance pays for care that an individual needs when they cannot safely care for themselves whether that care is received at home, in an offsite rehabilitation community, or a nursing home.
- This benefit will be offered to all eligible employees, spouses/partners, and family members.
- Employees will need to enroll for this benefit on their own. In order to enroll, please visit www.ltcipartners.com/employee or call 844-254-3935.



Metro Federal Credit Union



- Metro Federal Credit Union is a full service, not-for-profit financial institution.
- Metro offers a wide range of accounts including Savings, Checking, Business, Student, Roth & Traditional IRA.
- Metro also offers a variety of low interest loan products including Auto, RV, Boat, Motorcycle, First Mortgage and Signature loans



<https://mcu.org>
[847-670-0456](tel:847-670-0456)

Wishbone – Pet Insurance



- Fast claim turnaround times
- From the policy start date, there is a 3-day waiting period for accidents, 14 day waiting period for illnesses, and a short 6 month waiting period for cruciate ligament events
- Accident/Illness Coverage: 90% reimbursement, \$250 deductible, \$25,000 annual limit
- Transparent coverage limits
- Routine care plans available to add-on for wellness coverage
- Excellent customer care
- Includes pet ID tag and monitoring service with ThePetTag and 24/7 pet telehealth powered by AskVet

Get a quote and enroll at: www.wishboneinsurance.com/vah

wishbone

Well On Target – BCBSIL



- Any employee enrolled in a BCBSIL health plan has access to the Well On Target program.
- This program is designed to give you the support you need to make healthy lifestyle choices and reward you for your hard work.
- Members will fill out a Health Assessment on the BAM portal. Then from there they are provided with a step-by-step plan on how to achieve their fitness goals.
- To sign up:
 - Log in to the Blue Access for Members portal: bcbsil.com/members
 - Then click the Well On Target link

For Questions please call: 877-806-9380

Well Target®



Identity Theft – Identity Force

- All Village employees have access to Identity Theft protection through Identity Force
- Identity Theft protection services monitor websites and databases for signs of your personal information, such as social security, drivers license number, medical ID and bank account number.

To Enroll in this benefit please call
800-295-0136 or visit www.identityforce.com





Thank You!

Village of Arlington Heights Human Resource Contact Number

Village of Arlington Heights

Joan Bokina – Employee
Benefits Coordinator:

jbokina@vah.com; 847-368-
5160