2024 BENEFITS OVERVIEW
2024 BENEFITS OPEN ENROLLMENT

October 30th through November 27th

Open enrollment is the time of year you are allowed to make benefit elections.

2024 Benefit Elections remain in effect throughout 2024 unless you have a Qualified Life Event.

Be sure to read the DuPage County Open Enrollment Newsletter to learn about the changes and required actions.

Examples of Qualifying Life Events that allow you mid-year changes:

- Marriage or Divorce
- Birth of your child
- Death of your spouse or dependent child
- Change of employment status by you or your spouse
- Entitlement to Medicare or Medicaid
The health plan has experienced an incredible cost increase this year due to high claim cost and heavy utilization.

Even with this increase, DuPage County is committed to offering a comprehensive, affordable healthcare package.

Be a good consumer to help us keep costs down!
BCBSIL MEDICAL/RX CHANGES IN 2024

HMO Blue Advantage Plan

• Primary Care Physician (PCP) Office Visit Copay $25

All Medical Plans - Prescription Copay

• Formulary Brand Copay $35
• Non-Formulary Brand Copay $55

PPO Plans – New Advantage Pharmacy Network

• BCBSIL will send a letter to your home if your pharmacy will be out-of-network
### MEDICAL

<table>
<thead>
<tr>
<th></th>
<th>Blue Advantage HMO</th>
<th>PPO 1</th>
<th>Blue Choice PPO</th>
<th>Blue Edge HSA</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-Network</td>
<td>In-Network</td>
<td>In-Network</td>
<td>In-Network</td>
</tr>
<tr>
<td><strong>Calendar Year Deductible</strong></td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Individual</td>
<td>$0</td>
<td>$1,000</td>
<td>$500</td>
<td>$2,000</td>
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<tr>
<td>Family</td>
<td>$0</td>
<td>$3,000</td>
<td>$1,500</td>
<td>$4,000</td>
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<tr>
<td><strong>Calendar Year Out-of-Pocket Maximum (Includes Deductible)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td>$1,500</td>
<td>$3,500</td>
<td>$3,000</td>
<td>$3,000</td>
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<tr>
<td>Family</td>
<td>$3,000</td>
<td>$10,500</td>
<td>$9,000</td>
<td>$6,000</td>
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<tr>
<td><strong>Coinsurance</strong></td>
<td>You pay</td>
<td>You pay</td>
<td>You pay</td>
<td>You pay</td>
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<tr>
<td>Preventive Care</td>
<td>0%</td>
<td>20% after deductible</td>
<td>20% after deductible</td>
<td>10% after deductible</td>
</tr>
<tr>
<td>Diagnostic Testing</td>
<td>$0</td>
<td>20% after deductible</td>
<td>20% after deductible</td>
<td>10% after deductible</td>
</tr>
<tr>
<td>Primary Care Physician</td>
<td>$25</td>
<td>$30</td>
<td>20% after deductible</td>
<td>10% after deductible</td>
</tr>
<tr>
<td>Specialist</td>
<td>$40</td>
<td>$60</td>
<td>20% after deductible</td>
<td>10% after deductible</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$25</td>
<td>$60</td>
<td>20% after deductible</td>
<td>10% after deductible</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$150</td>
<td>$150</td>
<td>20% after deductible</td>
<td>10% after deductible</td>
</tr>
<tr>
<td>Hospital Admission</td>
<td>$250/ day, $750 max</td>
<td>20% after deductible</td>
<td>20% after deductible</td>
<td>10% after deductible</td>
</tr>
</tbody>
</table>
# PRESCRIPTION DRUG COVERAGE

<table>
<thead>
<tr>
<th></th>
<th>Retail Pharmacy</th>
<th>Mail Order</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-Network</td>
<td>In-Network</td>
</tr>
<tr>
<td><strong>Retail Rx (up to 30-day supply)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Generic</td>
<td>$15</td>
<td>$30</td>
</tr>
<tr>
<td>Formulary Brand</td>
<td>$35</td>
<td>$70</td>
</tr>
<tr>
<td>Non-Formulary Brand</td>
<td>$55</td>
<td>$110</td>
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<tr>
<td>30 Day Supply</td>
<td></td>
<td></td>
</tr>
<tr>
<td>90 Day Supply</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
ADVANTAGE PHARMACY NETWORK

The BCBSIL PPO medical plans will be changing to the Advantage Pharmacy Network effective January 1, 2024.

What you need to know:

- BCBSIL will mail a letter to your home if you are currently using a pharmacy that will be out-of-network in 2024.
- CVS is one of the pharmacies **NOT** included in the Advantage Pharmacy Network.
- Walgreens and many independent pharmacies are within the network.

How to transfer a prescription to an in-network pharmacy:

- Locate a new pharmacy by calling BCBSIL or signing into your BCBSIL Blue Access for Members Account (BAM Account).
- Visit the new pharmacy to request an Rx transfer
  - Provide the names of all your medications, the dosage, and Rx numbers
  - Provide your current pharmacy’s contact information
  - Include your physician’s contact information
  - The transition may take up to 48 hours
BLUE ACCESS FOR MEMBERS (BAM) ACCOUNT

You can access this BCBSIL portal to learn about your plan coverage, locate in-network providers and pharmacies, order replacement ID cards, and view your claims.

How to Register with BAM:
- Go to www.bcbsil.com
- Click on Create an Account
- Be prepared with the following information:
  - A valid email address
  - Your home zip code
  - Have your BCBSIL ID card as you will need your ID number and your group number

BCBSIL offers all members a mobile app for your convenience.
- Download the app by texting BCBSILAPP to 33633 or locate it in Google Play or the Apple Store.
- Manage your benefits on the go with 24/7 access to your ID card
TELEMEDICINE

Under the weather and need a fast doctor visit?

Telemedicine gives you 24/7 access to U.S. board-certified doctors through the convenience of your phone. You and a practitioner can speak or video chat to:

- Answer questions
- Make a diagnosis
- Prescribe medications

Create an account, talk to a doctor, feel better soon! It is easy and convenient to use at home or when you travel.

Talk To A Doctor For Free!
- Call: 800-835-2362
- Website: www.Teladoc.com
- Download the Mobile App
CONTRIBUTION CHANGES IN 2024

Employee Payroll Contribution Changes

• An increase to all medical plans *(Only the second time since 2017!)*
• The dental plan will experience a small increase
• The vision plan contributions are *reduced!*

Opt Out Bonus

• DuPage County offers all eligible employees the opportunity to enroll in valuable benefit programs.
• You have the power to choose the benefit plans that fit your needs.
• An Opt Out Bonus will **NOT** be paid to those who choose to waive coverage.
SPOUSAL SURCHARGE

Your spouse and family are always welcome on the DuPage County medical plans.

Evaluate your plan options as your spouses’ plan may be beneficial to your family.

If you enroll your employed spouse on a DuPage County Medical plan, and they are eligible for medical coverage through their employer, a $150 monthly surcharge will apply.
AFLAC BENEFIT TERMINATION

DuPage County will no longer be offering and administering the AFLAC Voluntary Benefits in 2024. Here are some important details regarding this change:

• Your AFLAC benefits will continue through the end of 2023.
• In 2024, DuPage will no longer allow you to pay your AFLAC premiums through payroll deductions.
• If you want to keep your AFLAC plans, you can choose to convert your AFLAC premiums to be direct billed to your home.

• To convert your plans
  o Obtain a paper AFLAC Continuation of Coverage Form from Human Resources
  o Submit this completed form to AFLAC with payment by January 31, 2024.
  o Contact AFLAC for assistance at 800-433-3036.

If you do not take action to convert your AFLAC plans to direct bill, your benefits will terminate effective 12/31/2023.
VOLUNTARY BENEFIT CHANGES IN 2024

New! Voluntary Plans Offered Through The Hartford

- Voluntary Accident
- Voluntary Critical Illness

Legal Shield / IDShield

- Improved Benefits
- Increased Premiums
VOLUNTARY ACCIDENT PLAN

Accident plans offer you protection if an unexpected accident or injury occurs. This policy protects you for all types of injuries including organized sports injuries! There is a schedule of payments based on the type of injury. *This plan is guarantee issue; no medical questionnaire needs to be completed.*

You can receive several payments for one accident event. For example, if you are playing soccer and are injured you could be paid the following amounts:

<table>
<thead>
<tr>
<th>Services Needed</th>
<th>Policy Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ambulance</td>
<td>$300</td>
</tr>
<tr>
<td>Emergency room</td>
<td>$150</td>
</tr>
<tr>
<td>X-ray</td>
<td>$50</td>
</tr>
<tr>
<td>Concussion Diagnosis</td>
<td>$50</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$550</strong></td>
</tr>
</tbody>
</table>
VOLUNTARY CRITICAL ILLNESS

Critical Illness insurance pays you a cash benefit if you are diagnosed with a major illness. You can use the payment any way you like such as paying health expenses or taking a vacation. Some examples of covered critical illness events: heart attack, kidney failure, skin cancer, benign brain tumor, Alzheimers, etc. This plan is guarantee issue; no medical questionnaire needs to be completed.

<table>
<thead>
<tr>
<th>Benefit Options</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$5,000 increments up to $30,000</td>
</tr>
<tr>
<td>Spouse</td>
<td>$2,500 increments up to $15,000 up to 50% of the employee elected benefit</td>
</tr>
<tr>
<td>Child (up to age 26)</td>
<td>25% of the employee benefit at no cost</td>
</tr>
</tbody>
</table>
The Legal Shield and IDShield plans have been upgraded! There are improved benefits including additional coverage and higher protection limits on both plans. This improved level of benefit did cause an increase in premium rates.

**LegalShield Benefits:**
- Access To An Attorney
- Estate Planning
- Traffic Ticket Assistance
- Document Review
- And more....

**IDShield Benefits:**
- Identity / Financial Monitoring
- Alerts
- $3 million Identity Fraud Protection
- Restoration
- And more....

<table>
<thead>
<tr>
<th>Monthly Premiums</th>
<th>Individual</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>LegalShield</td>
<td>$20.95</td>
<td>$20.95</td>
</tr>
<tr>
<td>IDShield</td>
<td>$22.95</td>
<td>$12.95</td>
</tr>
<tr>
<td>Combined</td>
<td>$40.95</td>
<td>$33.90</td>
</tr>
</tbody>
</table>

Review Plan Details and Enroll:

[www.legalshield.com/info/dupageco](http://www.legalshield.com/info/dupageco)
EMPLOYEE ASSISTANCE PROGRAM (EAP)

The EAP provides 24/7 access to full-service support to help you with life concerns! The following are areas where you can receive assistance to help you and your family:

- Counseling services
- Depression and anxiety
- Work life balance and goal setting
- Career advancement
- Financial issues
- Substance abuse
- Family concerns
- Elder care
- Educational materials
- And more....

Free and Confidential!
- Call: 877-215-6614
- Website: www.wseap.com
- Website Access Code: dupage
NEXT STEPS

Be sure to evaluate all of the benefit plans that are offered to you as part of the DuPage County benefit program.

• Read the 2024 open enrollment newsletter and benefit guide.
• You can find all benefit information on the DuPage County website: www.dupagecounty.gov.
• If you have any questions, contact Human Resources at 630-407-6300.
• **Return all completed forms by one of the following methods:**
  o Deliver to the County Board Human Resources office at 421 N. County Farm Road, 3\textsuperscript{rd} Floor.
  o Email to DPCHumanResources@dupageco.org

Open Enrollment Closes November 27, 2023
THANK YOU!

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