

CITY OF CHICAGO



MEDICAL AND DENTAL PLAN SUMMARY GUIDE FOR 2014

For Non-Represented Employees, and for Employees covered under the City's collective bargaining agreements with: AFSCME, Coalition of Unionized Public Employees (Chicago Building Trades Coalition), INA, Unit II, Police Captains Association, Police Lieutenants Association, and Police Sergeants represented by the Policemen's Benevolent & Protective Association of Illinois (PB&PA); Supervising Police Communications Operators represented by Teamsters Local 700; Aviation Security Sergeants represented by the Illinois Council of Police; Public Health Nurse III's and IV's represented by Teamsters Local 743 and Uniformed Firefighters and Paramedics represented by the Chicago Fire Fighters Union, Local No. 2.

PPO MEDICAL PLAN COMPARISON

BlueCross BlueShield of Illinois 1-800-772-6895



	PPU		
	In-Network	Out-of-Network	
MEDICAL BENEFITS			
The Plan pays the following percentage of PPO allowable charges after you meet the calendar	r year deductible.		
Individual Deductible Each Year	\$350	\$1,500	
Family Deductible Each Year	\$1,050	\$3,000	
Individual Out-of-Pocket Limit Each Year*	\$1,500	\$3,500	
Family Out-of-Pocket Limit Each Year*	\$3,000	\$7,000	
*Network and Non-Network Provider benefits cannot be combined; does not include any copayments			
PREVENTIVE SERVICES			
Routine Physical Checkups (Adults)	100% of maximum allowable charges for all		
Routine Pediatric Checkups, Well Baby Care [Immunizations]	preventive services required to be covered u the Affordable Care Act if an in-network prov		
Routine Lab Work			
Hearing Screenings	is used. No coverage for services provided by a non-network provider or not required under the Affordable Care Act.		
Birth control medications and devices; smoking cessation medications; others as required			
by law. ⁽¹⁾			
OUTPATIENT SERVICES			
Ambulance Transportation between Hospitals ⁽²⁾	90%		
Diagnostic Testing (e.g., X-ray, lab, etc.)			
Outpatient Surgery			
Physical Therapy			
MRI Scans, Pet Scans, CAT Scans ⁽²⁾	90%	60%	
Durable Medical Equipment (DME) (over \$500) ⁽²⁾			
Skilled Home Health Care and Hospice Care ⁽²⁾			
Infertility Treatment ⁽²⁾			

Important Note: New hires are not eligible to change their medical plan until the first Open Enrollment Period following 18 months of their City of Chicago date of hire.



BENEFITS FOR 2014



PLAN A

	PP	PPO	
	In-Network	Out-of-Network	
IN-NETWORK SERVICES SUBJECT TO A COPAYMENT		, i i i i i i i i i i i i i i i i i i i	
Physician Office Visit (3)	\$25 for primary care visit \$35 for specialty visit	60%	
Occupational and Speech Therapy (3)(4)	\$20 per visit		
HOSPITAL			
Room and Board (Private room is covered If medically necessary)			
Number of days (Subject to Medical Necessity)			
Inpatient Hospital Services ⁽²⁾	90%	60%	
Outpatient Hospital Services			
Skilled Nursing Facility (2)			
ORGAN TRANSPLANTS			
The following organ transplants must be performed at a "Center of Distincti You must call Telligen, at 1-800-373-3727 for		covered.	
Heart ⁽²⁾⁽⁶⁾			
Combination Heart/Bilateral Lung (2)(6)		Not Covered	
Simultaneous Pancreas Kidney (2)(6)			
Kidney only in conjunction with SPK/PAK (2)(3)			
Bone Marrow ⁽²⁾⁽⁶⁾	90%		
Stem Cell (autologous and allogeneic) ⁽²⁾⁽⁶⁾			
Lung (2)(6)			
Liver (2)(6)			
Pancreas (PAK/PAT) ⁽²⁾⁽⁶⁾			
All Other Organ Transplants ⁽²⁾	90%	60%	
BARIATRIC SURGERY			
This procedure must be performed at a "Center of Distinction" ne You must call Telligen, at 1-800-373-3727 for			
Bariatric Surgery ⁽²⁾⁽⁶⁾	90%	Not Covered	
EMERGENCY	0070	Not covorou	
Emergency Room Copayment \$100 per visit; waived if admitted as an in-patient ⁽²⁾ , The copayme	nt does not apply toward the Deductible	e or Out-of-Pocket Limit	
Emergency Medical or Emergency Accident Care	90%	90%	
MENTAL HEALTH AND SUBSTANCE ABUSE TREATMENT			
	90%	60%	
Outpatient Mental Health and Substance Abuse 🤊			
Outpatient Mental Health and Substance Abuse (5) DIAGNOSTIC TESTING INCENTIVE PROGRAM			
Outpatient Mental Health and Substance Abuse ⁽⁵⁾ DIAGNOSTIC TESTING INCENTIVE PROGRAM Diagnostic Lab Tests performed by an independent PPO lab (i.e.Quest) ⁽⁷⁾	Paid in fu	ll by Plan	

(Continued On Next Page)



BENEFITS FOR 2014



PLAN A

		PPO	
		In-Network	Out-of-Network
PRESCRIPTION DRUGS 90%			
Retail (Short term medications Maintenance or long term medications - less than 4 refills) Purchased at a participating pharmacy 34-day supply or 100 units, whichever is less)	Generic: \$10.00 co-pay Brand Name (Formulary): \$30 . Brand Name (Non-Formulary):		
Retail (Maintenance or long term medications) - 4th refill and any additional refills 34-day supply or 100 units, whichever is less	Generic: \$20.00 co-pay Brand Name (Formulary): \$60 . Brand Name (Non-Formulary):		
Mail Order (Long-term medications for chronic conditions; 90 day supply)	Generic: \$20.00 co-pay Formulary Brand: \$60.00 co-pa Brand Name (Non-Formulary):		

generic drug; if you do not try the generic drug, you will be responsible for the cost of the brand name medication.

- (1) Birth control medications limited to generic medications. No coverage for brand name birth control medications. Smoking cessation products limited to certain prescribed medications. (See Page 1)
- (2) These services require Pre-Certification by Telligen. Call 1-800-373-3727. (See Pages 1 & 2)
- (3) Co-payment does not apply to deductible. Out-of-network services are subject to out of network deductible and co-insurance. Co-insurance and deductible apply to any hospital charges for physician services or facility fees. Chiropractors are specialty physicians and subject to the \$35 co-payment in addition to a maximum of 20 visits per year with no more than three modalities per visit. For maternity care, co-payment is taken only for the first visit for in-network care. (See Page 2)
- (4) These services require Pre-Certification by Telligen, after the first (10) ten sessions from one or more providers every year. (See Page 2)
- (5) These services require Pre-Certification by Telligen, after the first (7) seven sessions from one or more providers every year. (See Page 2)
- (6) These services must be performed at recognized Blue Cross and Blue Shield (BCBS) "Center of Distinction" networks. (See Page 2)
- (7) Members must use a free-standing in-network lab, such as Quest, for diagnostic tests ordered by their physician to have the expense paid in full by the Plan. If a member uses a hospital based laboratory or their claims for lab services are billed by a hospital or other facility, the expenses are subject to deductible and co-insurance. If MRI, CAT or PET scans are billed by a hospital, the expenses are subject to deductible and co-insurance. All MRI, CAT and PET scans must be certified by Telligen to be medically necessary. (See Page 2)

Important Note: Davis Vision Plan administers the vision benefits pursuant to plan guidelines. (See Page 4)

This is a summary of material modifications. The terms of the plan document and any subsequent summary material modifications control.



BENEFITS FOR 2014 DAVIS VISION CARE

BlueCross BlueShield B of Illinois

PPO MEDICAL PLAN

BLUE ADVANTAGE HMO (A BLUE CROSS HMO)

1-888-456-8758 www.davisvision.com

Plan Benefit		Member Pays
IN-NETWORK	Once every:	
Eye Exam	12 months	\$0
Frames	12 months	
Exclusive collection of frames		\$0
\$50 In-network allowance, (in lieu of purcha	sing	Balance over \$50
from exclusive collection of frames)		
\$110 In-network allowance at area		Balance over \$110
Visionworks Stores	10	
Lenses (per pair)	12 months	
Standard Plastic or glass single vision,		\$0
bifocal, or multifocal types, in		\$0 \$0
any prescription		\$0 \$0
Oversized lenses		\$0
Polycarbonate lenses*		\$0
Glass gray #3 prescription lenses		\$0
Contact lenses (in lieu of glasses)	12 months	\$0
Plan contact lenses		\$0
In-Network Allowance for non-plan contact	S	Balance over \$105
Optional		
Ultraviolet coating		\$0
Scratch resistant coating		\$18
Standard anti-reflective coating ARC		\$31
Premium anti-reflective coating		\$43
Ultra anti-reflective coating		\$60
Fashion and gradient tinting of plastic lense	25	\$0
Polycarbonate lenses (Adult)		\$27
Blended segment lenses		\$0
Corning Photochromic Lenses		\$0
Intermediate Vision Lenses		\$25
High Index Plastic Lenses		\$50
Plastic Photosensitive Lenses		\$59
Polarized Lenses		\$68
Standard progressive addition lenses (PAL	5)	\$45
Premium Progressive Additional Lenses		\$80
OUT-OF-NETWORK		
REIMBURSEMENT SCHEDULE	Once every:	
Eye exam	12 months	Balance over \$35
Lenses (per pair)	12 months	
Single		Balance over \$35
Bifocal		Balance over \$50
Trifocal		Balance over \$60
Lenticular		Balance over \$60
Frames	12 months	Balance over \$50
Contact Lenses (in lieu of glasses)	12 months	Balance over \$105

* Polycarbonate lenses covered in full for dependent children, monocular patients and patients with prescriptions >= +/- 6.00 diopters



BENEFITS FOR 2014

BLUE ADVANTAGE HMO (A BLUE CROSS HMO)

1-800-730-8504 www.bcbsil.com

Dispussible Testion (for the Debugger State	EALTH CENTER OR HMO PHYSICIAN	SUFFICE		
Diagnostic Testing (i.e., x-ray, lab, etc.)	Covered in full			
Surgery	Covered in full with \$20.00 co-payment per	VISIT		
Primary Care Visit To Treat An Injury Dr Illness	Covered in full with \$20.00 co-payment per	visit		
Preventive Care / Screening / Immunizations	Covered in full			
mmunizations	Covered in full			
Illergy Shots	Covered in full			
learing Screening	Covered in full			
hysical Therapy, Occupational	Sixty (60) combined visits - per calendar year	r. Covered in full for conditions wh	nich, in the judgment of the attending or	
herapy & Speech Therapy	Sixty (60) combined visits - per calendar year. Covered in full for conditions which, in the judgment of the attending or consulting physicians, are sufficient for significant improvement. These services are provided for restoration of functions only; services for the acquisition of function are not covered.			
Podiatry Care			ptions for supportive foot devices not covered.	
Dral Surgery	Covered in full with \$20.00 co-payment per	Covered in full with \$20.00 co-payment per visit. Routine foot care and prescriptions for supportive foot devices not covered. Covered in full with \$20.00 co-payment per visit. Services for dental care are not covered unless required due to surgical remov		
	of a tumor, in connection with an injury, or f	or treatment of malerupted bony ir	npacted wisdom teeth.	
NPATIENT CARE IN AN HMO-AFFI	LIATED HOSPITAL			
lospital Services	Covered in full with \$20.00 co-payment per	admission.		
umber of Days	Unlimited			
ntensive Care & Other Special Units	Covered in full			
Ooctor Visits	Covered in full			
pecialist Visits	Covered with authorization from Primary Ca	re Physician.		
nesthesiologist	Covered in full			
Surgery	Covered in full			
Prenatal & Postnatal	Covered in full with \$20.00 co-payment per			
npatient (semi-private room)	Covered in full (Private room covered in full	if medically necessary)		
MENTAL HEALTH AND SUBSTANCE	ABUSE TREATMENT			
Aental Health Outpatient Visits	Covered in full with \$20.00 co-payment per visit.			
Nental Health Inpatient Care	Covered in full with \$20.00 co-payment per admission.			
ubstance Abuse/Chemical Dependency Treatment - Outpatient Visits	Covered in full with \$20.00 co-payment per visit.			
Substance Abuse/Chemical Dependency Dependency Treatment -Inpatient Care	Covered in full with \$20.00 co-payment per admission.			
EMERGENCY CARE				
	pected onset of a potentially dangerous situati	on which, if not treated immediate	ly, could jeopardize the patient's health.	
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A medical emergency is the sudden and une» Such conditions are always severe, sudden in (
A medical emergency is the sudden and unex Such conditions are always severe, sudden in o Provided in full at Primary Care Physician's o lay, seven days a week. In a life-threatening Emergency Room Treatment	ffice or emergency room. If possible, contact y emergency, call your Primary Care Physician w \$100 Emergency room co-payment			
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BENEFITS FOR 2014 DENTAL PLAN COMPARISON

BlueCare Dental SM www.bcbsil.com/cityofchicago 1-855-557-5487	DENTAL HMO PLAN	DENTAL PPO PLAN		
BENEFIT DESIGN	MUST USE PANEL DENTISTS	IN-NETWORK	OUT-OF-NETWORK	
Individual Deductible	\$0	\$100 per person, per year effective 1/1/06	\$200 per person, per year effective 1/1/06	
Annual Maximum Benefit*	Unlimited	\$1,200 per person, effective 1/1/02	\$1,200 per person, effective 1/1/02	
ORTHODONTIC PROCEDURES (Braces)	Co-payment (Member pays)			
Sworn Police and Uniformed Firefighters (Under Age 25 only) All Others (Under Age 19 only)	Effective 1/1/06 \$2,300	Not Covered		
PREVENTIVE SERVICES		• 		
*The Annual Maximum \$1,200 Benefit does not apply t	o Preventive Services received by children	under age 19 enrolled in the Dental	PPO Plan.	
Oral Exams (twice a year)	100% Covered in full	100% Covered in full	Plan pays 80% of PPO allowable	
Cleanings (twice a year)	(no deductible) \$10 Co-payment required for each	(no deductible) \$10 Co-payment required for each	amount (no deductible). Member	
X-Rays (twice a year)	preventive service office visit.	preventive service office visit.	pays balance of billed charges.	
BASIC PROCEDURES	<i>Co-payments (Member pays)</i> Effective 1/1/07	Deductible Applies		
Amalgam (Fillings) - one surface permanent	\$20			
Resin - one surface anterior including acid etch-	\$24			
Pin Retention (per tooth) - in addition to restoration	\$31	-		
Routine Extraction Single Tooth	\$24	-		
Surgical Removal of Erupted Tooth	\$45	-		
Surgical Removal of Tooth - soft tissue impaction	\$58	-		
Surgical Removal of Tooth - partial bony impaction	\$83 \$83	-		
Surgical Removal of Tooth - complete bony impaction Alveoloplasty - without extractions - per quadrant	ــــــــــــــــــــــــــــــ	-		
Scaling and Root Planing - per quadrant	\$45			
with local anesthesia		-		
Gingivectomy or Gingivoplasty - per quadrant	\$183	-		
Gingival Flap Procedure Including Root Planing - per quadrant	\$175	Plan pays 60%	Plan pays 50%	
Osseous Surgery, Flap Entry and Closure - per quadrant	\$203	of PPO allowable amount.	of PPO allowable amount Member pays	
Pulp Capping (direct or indirect)	\$15	Member pays 40%		
Root Canal Therapy	¢140	of PPO allowable amount.	balance of billed charges.	
anterior bicuspid	\$149 \$160			
molar	\$215			
Apicoectomy - (first root)	\$138]		
Palliative Treatment	\$17]		
Limited Occlusion Adjustment	\$26			
MAJOR RESTORATIVE PROCEDURES				
Inlay - metallic (one surface)	\$276]		
Onlay - metallic (three surfaces)	\$373	1		
Core Buildup Including Pins	\$110	1		
Crown repair	\$85	1		
Crown - porcelain/ceramic substrate	\$385]		
Crown - fused to high nobel metal	\$395]		
Denture - complete upper or lower	\$485			
Lower Denture Reline - chairside	\$147			

To obtain a current list of dentists in either the HMO or PPO plan, please contact BlueCare. The website and customer service phone number are listed at the top of this chart. Important Note: This comparison provides only the highlights of the programs. Specific details are contained in the plan document booklet. If conflict arises between this material and any plan provisions, the terms of the actual Plan documents or other applicable documents will govern in all cases.



CITY OF CHICAGO



2014 Important Web Sites and Telephone Numbers

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