



Your 2009 Benefit Summary provides information on your district's benefit plans, including:

- BCBS Member Resources
- Medical Options— PPO
- Dental Plan
- Discount Programs
- Vision Plan

BCBS Member Resources

Blue Access for Members

To access the many resources available to Blue Cross Blue Shield members, register to participate in Blue Access for Members at www.bcbsil.com. To register, follow the Blue Access for Members prompts located on the left side of the homepage. Be sure to have your BCBS ID card handy.

Blue Access is available from 6 a.m. to 3 a.m. Monday through Friday, and from 6 a.m. to 12 a.m. on weekends.

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

Blue Care Connection (for PPO members)

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 Blue Shield's secure website and Blue Access for Members. Resources include:

Health Library

- Research specific health conditions and treatments from the Mayo Clinic's medical information.

Personal Health Manager (PHM)

- Complete a Health Risk Assessment to identify your own personal health risks.
- Set up a personal health record to manage your health information.
- Store information (test results, etc.).

Ask an Expert

- Email a nurse or personal trainer to ask any specific health or fitness question.

Targeted Wellness or Condition-Specific Messaging

- Calendar feature to remind you about medical appointments or medication refills.
- Receive specific email updates from Blue Cross about topics of interest to you.

Special Beginnings

- Guide members through pregnancy and postpartum care with written materials and access to a toll-free nurse line.

Member Decision Tools

- Compare hospital outcome data.
- Compare HMO Medical groups on clinical performance and customer satisfaction.

All of these tools are available to you when you sign up for Blue Care Connection. To access the program, you first need to register at www.bcbsil.com for Blue Access for Members.

Your Medical Options

Blue Cross and Blue Shield of Illinois

Blue Cross 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 health care 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 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 pre-certify your stay, you will not be eligible for maximum benefits!** Call **800.826.8551** to pre-certify.

PPO Medical Plan

PPO Customer Service: **800.458.6024**

Network Provider Search: **800.458.6024** or www.bcbsil.com

PPO and Rx Information

Prime Therapeutics is the retail and mail-order vendor (90-day supply) for members. Your medical card also serves as your prescription ID card.

Prescription Drug Inquiry Unit: **800.423.1973** 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 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 Comparison

Benefit	PPO
Deductibles (calendar year)	
Individual	\$50
Family	\$150
Preventive Services (cleanings & exams)	Deductible waived, reimbursed at 100%
Basic Services (fillings, endodontics, periodontics & oral surgery)	Deductible applies, reimbursed at 80%
Major Restorative (crowns, bridges & dentures)	Deductible applies, reimbursed at 50%
Orthodontics - to age 19	Deductible waived, reimbursed at 50% to a lifetime maximum of \$1,000
Annual Maximum Benefit	\$1,000

* Beginning July 1, 2009, limiting age will increase to 26 for all unmarried dependents.

Voluntary Vision with Vision Service Plan

Find a VSP network Doctor — www.vsp.com or call **1-800-877-7195**

Your Coverage from a VSP Doctor

Exam covered in full.....every 12 months

Prescription Glasses

Lenses covered in full.....every 12 months

- Single vision, lined bifocal, and lined trifocal lenses
- Polycarbonate lenses for dependent children

Frame.....every 12 months

- Frame of your choice covered up to \$130
- Plus, 20% off any out-of-pocket costs

-OR-

Contact Lens Care.....every 12 months

When you choose contacts instead of glasses, your \$130 allowance applies to the cost of your contacts and the contact lens exam (fitting and evaluation). This exam is in addition to your vision exam to ensure proper fit of contacts. If you choose contact lenses you will be eligible for a frame 12 months from the date the contact lenses were obtained.

Current soft contact lens wearers may qualify for a special contact lens program that includes a contact lens evaluation and initial supply of replacement lenses. Learn more from your doctor or vsp.com.

Medical Plans Comparison

	Blue Cross Blue Shield PPO Plan	
Deductible	In Network	Out-Of-Network
Individual combined		\$250
Family		\$500
Coinsurance	90%	80%
Out-of-pocket limit (deductible not included)		
Individual	\$500	\$1,000
Family (Aggregate)	\$1,000	\$2,000
Lifetime Maximum	\$5,000,000	
Covered Expenses		
Hospital		
Inpatient Services	100%	80%
Outpatient Surgery	100%	80%
Emergency Room	100% after \$100 copay (waived if admitted)	
Physician		
Inpatient Surgery	90%	80%
Outpatient Surgery	100%	80%
Office Visits	90%	80%
Other		
X-ray and Lab	100%	80%
Therapy — Speech, occupational or physical therapy	90%	80%
Mental/Nervous — Inpatient	100% — 30 days/year	80% — 30 days/year
Mental/Nervous — Outpatient	70% — 24 visits/year	50% — 24 visits/year
Substance abuse — Inpatient	100% — 30 days/year	80% — 30 days/year
Substance abuse — Outpatient	70% — 24 visits/year	50% — 24 visits/year
Wellcare — Adult	100% — \$500 per year	80% — \$500 per year
Prescription Drugs		
	Prime Therapeutics	
Retail Pharmacy 34-day supply	80%	
Mail Order 90-day supply	\$5 Generic; \$10 Brand	

Dependent Age: to 19 or 25 if a full-time student

Beginning July 1, 2009, limiting age will increase to 26 for all unmarried dependents.

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.



Educational Benefit Cooperative

Discount Programs

Vision Discount Program (All Members)

Davis Vision: As a Blue Cross and Blue Shield of Illinois (BCBSIL) member, you are eligible for discounts on eye exams and eyewear, including frames, lenses, lens options, permanent contact lenses, and laser vision correction, through Davis Vision.

Contact: Davis Vision customer services at **877-393-8844** or visit www.davisvision.com. To find a provider, click on "Find a Provider" and enter "4513" in the Control Code box.

Hearing Aid Discount Program (All Members)

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 **866-687-2020** and identify yourself as a BCBSIL member.

Weight Management Discount Program (All Members)

Jenny Craig & Curves: As a member of Blue Cross Blue Shield of Illinois (BCBSIL), you and your covered dependents can join Jenny Craig or Curves to begin a weight management program and save money at the same time! Jenny Craig and Curves are each offering discounted fees to join.

Contact: Register online at www.bcbsil.com. Fill out the registration form and click "submit." The special offer coupon will appear on the screen.



Laser Vision Correction & Mail Order Contacts

Laser Vision Correction: Davis Vision is pleased to provide you and your eligible dependents with the opportunity to receive laser vision correction services at significant discounts through the TruVision network.

Contact: Call TruVision at **866-484-2020** or Davis Vision at **877-393-8844**

Mail Order Contacts: The Lens 1 2 3 Mail Order Contact Lens Replacement Program is a fast and convenient way to purchase replacement contact lenses at significant savings **866-687-2020** and identify yourself as a BCBSIL member.

Contact: Call **800-LENS-123, 800-536-7123** or visit www.lens123.com.

Complementary Alternative Medicine Discount Program (All Members)

CAM: With your Blue Cross and Blue Shield of Illinois (BCBSIL) membership, you're automatically eligible to receive up to **30 percent off standard fees** through a network of more than 35,000 practitioners, spas, wellness and fitness centers.

Contact: Call **866-656-6069** for details or visit the BCBS website www.bcbsil.com under Blue Extras Discounts.