



IPBC
Intergovernmental
Personnel Benefit
Cooperative

Benefit Offerings

The premier health benefit option for Illinois local governments



SUCCESS THROUGH MEMBERSHIP



What is the IPBC?

The IPBC is an intergovernmental agency created in 1979 that provides health, dental, vision and life insurance to its members. IPBC is open to all forms of Illinois local governments – municipalities, counties, special districts, and intergovernmental organizations and currently has 172 members across the State of Illinois and covers over 23,700 employees and retirees.

What Makes IPBC Different?

Financial
Stability &
Predictability

Access to Data

Full Disclosure
&
Transparency

Plan Design
Flexibility

Dividends -
Reflect Good
Experience

Purchasing
Power

IPBC Staff &
Service Team

Purpose & Mission

Collaborating to optimize member financial stability and provide high quality, cost effective benefits for positive health outcomes.

CONTENTS

PAGE GUIDE

01	MEDICAL - BCBSIL	PAGE 04
02	MEDICAL - UNITEDHEALTHCARE	PAGE 10
03	PHARMACY	PAGE 18
04	DENTAL	PAGE 26
05	VISION	PAGE 32
06	LIFE AND SUPPLEMENTAL INSURANCE	PAGE 47
07	EMPLOYEE ASSISTANCE PROGRAM	PAGE 48
08	SPENDING ACCOUNTS	PAGE 55
09	BENEFITS ADMINISTRATION PLATFORM	PAGE 56
10	CONTACT INFORMATION	PAGE 58

MEDICAL OFFERINGS



VENDOR INFORMATION

IPBC has contracted with BCBSIL and UHC to offer administrative services only (ASO) medical plans for IPBC Member Groups. Election of a medical plan(s) is mandatory for IPBC Member Groups.

RATES

ASO rates are determined by the IPBC underwriter during the quoting process and then annual thereafter. ASO rates operate on the open enrollment date that an IPBC member group uses (1/1 or 7/1)

TIERS

IPBC Member Groups have the option to elect 2 to 4 tiers for any elected medical plan(s).

COST SHARING

IPBC Member Groups can choose the cost sharing structure for any of the IPBC Medical Plan(s) elected (i.e., 100% employee paid, employer and employee split etc.)

COBRA & RETIREE

Any medical plan(s) elected are COBRA eligible. In addition, IPBC Member Groups have to allow retiree coverage in compliance with state statutes.



BlueCross BlueShield of Illinois

BCBSIL INFORMATION

IPBC Member Groups can elect Preferred Provider Organization (PPO) Plans/High Deductible Health Plans (HDHP) and Health Maintenance Organization (HMO Illinois and Blue Advantage) plans with BCBSIL.

BCBSIL plans offer flexibility in plan design, and the IPBC can port your current coverage with no changes.

Programs available with all of BCBSIL Plans:

- Well on Target
- Wondr Weight Loss Program

Programs available with BCBSIL PPO/HDHP Plans:

- **Health Advocacy Solutions (HAS)** – a personal health advocate for IPBC Member Group employees. HAS can assist employees understand their benefits, schedule medical appointments, navigating a chronic illness, and obtaining preauthorization.
- **E vive Digital Member Hub** – The online presence of HAS runs on the E vive Digital Member Hub. Employees can access the BCBSIL site and other carriers and vendor websites.
- **Member Rewards**
- **Hinge Health**
- **Omada Health**
- **Teladoc for Diabetes**

BCBS PPO PLANS

SUPPLEMENTAL PROGRAMS



With a BCBS PPO Plan, there are supplemental programs that may be available to you at no additional cost. The programs may have certain criteria for joining, so you may access any of the links to see if you qualify.

Hinge Health - Hinge Health is a digital exercise therapy program, to support back and joint health. Hinge Health gives you the tools you need to conquer back and joint pain, recover from injuries, prepare for surgery and stay healthy and pain free. www.hingehealth.com/ipbc

Wondr - Wondr is a skills-based digital weight loss program that teaches you how to enjoy the foods you love to improve your overall health. Their behavioral science-based program was created by a team of doctors and clinicians and is clinically proven for lasting results. www.wondrhealth.com/IPBC

Member Rewards - A program administered by Sapphire Digital offers cash rewards when a lower-cost, quality provider is selected from several options. In combination with BCBS' Provider Finder, you can: compare costs and quality for numerous procedures, estimate out-of-pocket costs, earn cash while shopping for care, save money and make the most efficient use of your health care benefits, consider treatment decisions with your doctors.

Log into Blue Access for Members at bcbsil.com and click the Doctors and Hospitals tab – then on Find a Doctor or Hospital. Choose a Member Rewards eligible location, and you may earn a cash reward. Complete your procedure and, once verified, you will receive a check within 4 to 6 weeks.

TeleDoc - The TeleDoc for Diabetes Program makes living with diabetes easier by providing you with a connected meter, strips and coaching. TeladocHealth.com/Register/BCBS-IPBC

Omada Health - Omada is designed for those at risk for type 2 diabetes, heart disease or are living with high blood pressure. Omada provides coaching, connected devices and a curriculum tailored to your specific circumstances. www.Omadahealth.com/IPBC



Know Your Benefits

Blue Cross and Blue Shield of Illinois (BCBSIL) and your employer work together to help you get the most from your health plan. If you have questions or need help, just call a Health Advocate at **877-245-5681**.

Your Benefits Simplified

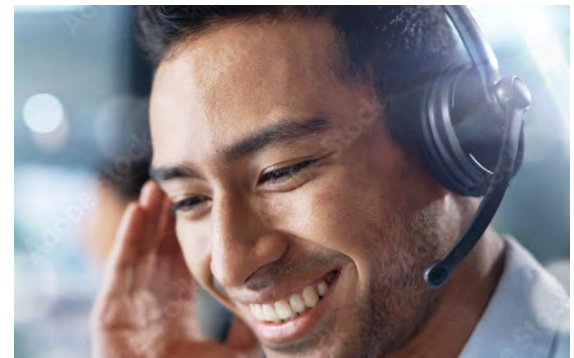
Use the MyEvide app or website to see all your health care benefits in one place. Start at myhealth.myevide.com or download the MyEvide app on your mobile devices, then enter IPBC as the employer's name. To register, employees, spouses and adult dependents should use the same 9-digit subscriber ID found on your BCBSIL member ID card after the 3-character prefix.

Member Rewards

Member Rewards lets you compare costs for procedures and services, save money and earn cash rewards. It is quick and easy to shop in-network for common procedures like screenings, scans, labs, blood draws and more. Log in to Blue Access for MembersSM (BAMSM) at bcbsil.com/member to look for a reward-eligible location for your procedure or service. You can also call a Health Advocate for help.

Virtual Visits

Virtual Visits gives you and your covered dependents access to care for non-emergency medical and behavioral health issues through MDLIVE[®]. Whether you're at home or traveling, you have access to an independently contracted, board-certified doctor 24 hours a day, seven days a week. The average wait time is less than 20 minutes. Virtual Visits may be a better alternative than going to the emergency room or urgent care center. Register today at MDLIVE.com/bcbsil or by calling **888-676-4204**.



Health Advocates¹: We're Here 24/7

Health Advocates know your benefits and can:

- Guide you through a new diagnosis
- Find a doctor or specialist and set up an appointment
- Connect you with mental health experts to manage stress, depression, autism, substance misuse or other mental health issues
- Answer benefit questions and solve problems with a claim or a bill
- Show you ways to save on out-of-pocket costs and even earn a cash reward

Mental Health Support

Digital mental health programs from **Learn to Live** can help you get your mental health on track so you can feel better and enjoy life. Get help for stress, anxiety and worry, depression, insomnia, social anxiety and substance use. Start with an online assessment in BAM.

1. Log in at bcbsil.com
2. Click **Wellness**
3. Choose **Digital Mental Health**

Or go directly to the Learn to Live website at learntolive.com/welcome/BCBSIL and enter **BETTERME** to get started.

Well onTarget®

Discover a world of wellness at wellontarget.com. Take time to explore the portal.

- Take the Health Assessment² and get a Personal Wellness Report
- Use online trackers for exercise, sleep, stress, blood pressure and cholesterol levels
- Get the AlwaysOn® Wellness mobile app for wellness on the go
- Take online courses on topics like weight, stress management and exercise

Fitness Program

Fitness can be easy, fun and affordable. Available exclusively to members and their covered dependents (age 18 and older), the Fitness Program provides flexible membership with four plan options. Plans start at \$19 per month.³ Sign up through BAM or call **800-762-BLUE (2583)**.

Blue PointsSM

To help you stay motivated, earn points when you take part in healthy activities. Redeem your points in the online shopping mall.⁴ Find more information in the member portal at wellontarget.com.

1. For medical emergencies, call 911. Health Advocates and nurses do not give medical advice or take the place of a doctor's care. Talk to your doctor or health care professional about any health questions or concerns.
2. Well onTarget is a voluntary wellness program. Completion of the Health Assessment is not required for participation in the program.
3. Individuals must be at least 18 years old to purchase a membership. The Fitness Program is provided by Tivity Health™, an independent contractor that administers the Prime® Network of fitness centers. The Prime Network is made up of independently owned and operated fitness centers. Prime is a registered trademark of Tivity Health, Inc. Tivity Health is a trademark of Tivity Health, Inc.
4. Blue Points Program Rules are subject to change without prior notice. See the Program Rules in the Well onTarget Member Wellness Portal for more information.
5. Message and data rates may apply.

Evide Health, LLC, is an independent company that provides health care communications and a digital member platform for BCBSIL.

MDX Medical, LLC, dba Sapphire Digital, a Zelis company, is an independent company that has contracted with Blue Cross and Blue Shield of Illinois (BCBSIL) to administer the Member Rewards program for members with coverage through BCBSIL. Eligibility for rewards is subject to terms and conditions of the Member Rewards program. Amounts you receive through Member Rewards may be taxable. BCBSIL does not provide tax advice, so please contact your HR or tax advisor for more information. Members that have primary coverage with Medicaid or Medicare are not eligible to receive incentive rewards under the Member Rewards program.

Virtual Visits may be limited by plan. For providers licensed in New Mexico and the District of Columbia, Urgent Care service is limited to interactive online video; Behavioral Health service requires video for the initial visit but may use video or audio for follow-up visits, based on the provider's clinical judgment. Behavioral Health is not available on all plans.

Women's and Family Health

Whether you are expecting or planning to be pregnant, we're here to help you prepare for a healthy baby. Ovia Health™ apps feature health trackers and provide videos, tips, coaching and more. Download the Ovia Fertility, Ovia Pregnancy and Ovia Parenting apps from the Apple App Store or Google Play Store. During sign-up, make sure to choose **I have Ovia Health as a benefit**. Then select **BCBSIL** as your health plan and enter **IPBC** as your employer name. If you have a high-risk pregnancy, you'll also get phone support from a BCBSIL maternity specialist.

Diabetes, Blood Pressure and Weight Loss Support

Omada can help you lose weight to prevent diabetes and better manage high blood pressure. Get a wireless scale and/or blood pressure cuff to help relay data to your health coach to meet your health goals. Get started at go.omadahealth.com/ipbc.

Livongo can help you lose weight to prevent diabetes or better manage Type 1 or 2 diabetes. Get a wireless scale or blood sugar monitor to help track and relay data to your health coach. Learn more or register at join.livongo.com/BCBS-IPBC/hi. You can also text⁵ **GO BCBS-IPBC** to **85240** or call member support at **800-945-4355**. Registration code: **BCBS-IPBC**.

Prevent diabetes by losing weight with **Wondr**. This online program uses good nutrition and helps you change your behavior to take off pounds and improve your health. Visit wondrhealth.com/ipbc to get started.

Help for Joint Pain

Work with **Hinge Health** to relieve back, knee, hip, shoulder or neck pain. Get a free tablet computer and wearable sensors, a custom exercise therapy program and personal health coaching. Learn more at hinge.health/ipbc-enroll.

Your Health Advocate is available 24/7. Just call 877-245-5681.

MDLIVE is a separate company that operates and administers the Virtual Visits program for Blue Cross and Blue Shield of Illinois. MDLIVE is solely responsible for its operations and for those of its contracted providers. MDLIVE® and the MDLIVE logo are registered trademarks of MDLIVE, Inc., and may not be used without written permission.

Learn to Live provides educational behavioral health programs; members considering further medical treatment should consult with a physician. Learn to Live, Inc. is an independent company that provides online behavioral health programs and tools for members with coverage through BCBSIL.

Ovia Health is an independent company that provides maternity and family benefits solutions for Blue Cross and Blue Shield of Illinois.

Omada is an independent company that has contracted with Blue Cross and Blue Shield of Illinois to provide a diabetes management and high blood pressure program for members with coverage through BCBSIL.

Livongo is an independent company that has contracted with Blue Cross and Blue Shield of Illinois to provide a diabetes management program and a hypertension program for members with coverage through BCBSIL.

Wondr Health, formerly Naturally Slim, is an independent company that has contracted with Blue Cross and Blue Shield of Illinois to provide a metabolic syndrome reduction program for members with coverage through BCBSIL.

Hinge Health is an independent company that has contracted with Blue Cross and Blue Shield of Illinois to provide a musculoskeletal management program for members with coverage through BCBSIL.

BCBSIL makes no endorsement, representations or warranties regarding third-party vendors.

Blue Cross®, Blue Shield® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.



Experience a New Kind of Wellness — Log In to the Well onTarget Portal

Well onTarget is designed to give you the support you need to make healthy lifestyle choices — and reward you for your hard work.

MEMBER WELLNESS PORTAL

The Well onTarget Wellness Portal uses the latest technology to give you the tools you need for better health. Your wellness journey begins with a suggested list of activities based on the information you provided in the Health Assessment.* Now you have a step-by-step plan to guide you on the way to living your best life. The suite of programs and tools include:

- **Digital Self-management Programs:** Learn about nutrition, fitness, weight loss, quitting smoking, managing stress and more!
- **Health and Wellness Library:** The health library has useful articles, podcasts and videos on health topics that are important to you.
- **Blue PointsSM Program:**** Earn points for wellness activities. Redeem your points for a wide variety of merchandise in the online shopping mall.
- **Tools and Trackers:** These interactive resources help keep you on track while making wellness fun.
- **Health Assessment:** Answer some questions to learn more about your health and receive a personal wellness report.
- **Fitness Tracking:** Get Blue Points for tracking activity with popular fitness devices and mobile apps.
- **Nutrition Help:** Members can choose a nutrition app to connect and monitor their food intake via the [View Nutrition](#) page. Enter calorie targets, carbs, fats, protein and more. Apps include Fitbit, MyFitnessPal and others.

- **Personal Challenges:** Join a personal challenge to help you reach your goals. There are over 30 challenges, so you can choose the best one to fit your wellness journey. Topics include stress, sleep, physical activity and more!

HOW TO ACCESS THE PORTAL

Use your Blue Access for MembersSM (BAMSM) account:

- Log in to BAM at bcbsil.com/members. If this is your first time logging in, you will need to register your account. Click [Register Now](#) on the login screen.
- Once you are in BAM, click on the [Well onTarget](#) link on the left side of the screen. You will be taken to the portal.

QUESTIONS?

If you have any questions about Well onTarget, call Customer Service at 877-806-9380.

Quick Links

- Get a Temporary ID Card
- Well onTarget**
- Fitness Program
- Stop receiving paper statements
- View all quick links



* Well onTarget is a voluntary wellness program. Completion of the Health Assessment is not required for participation in the program.

** Blue Points Program Rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal for further information.

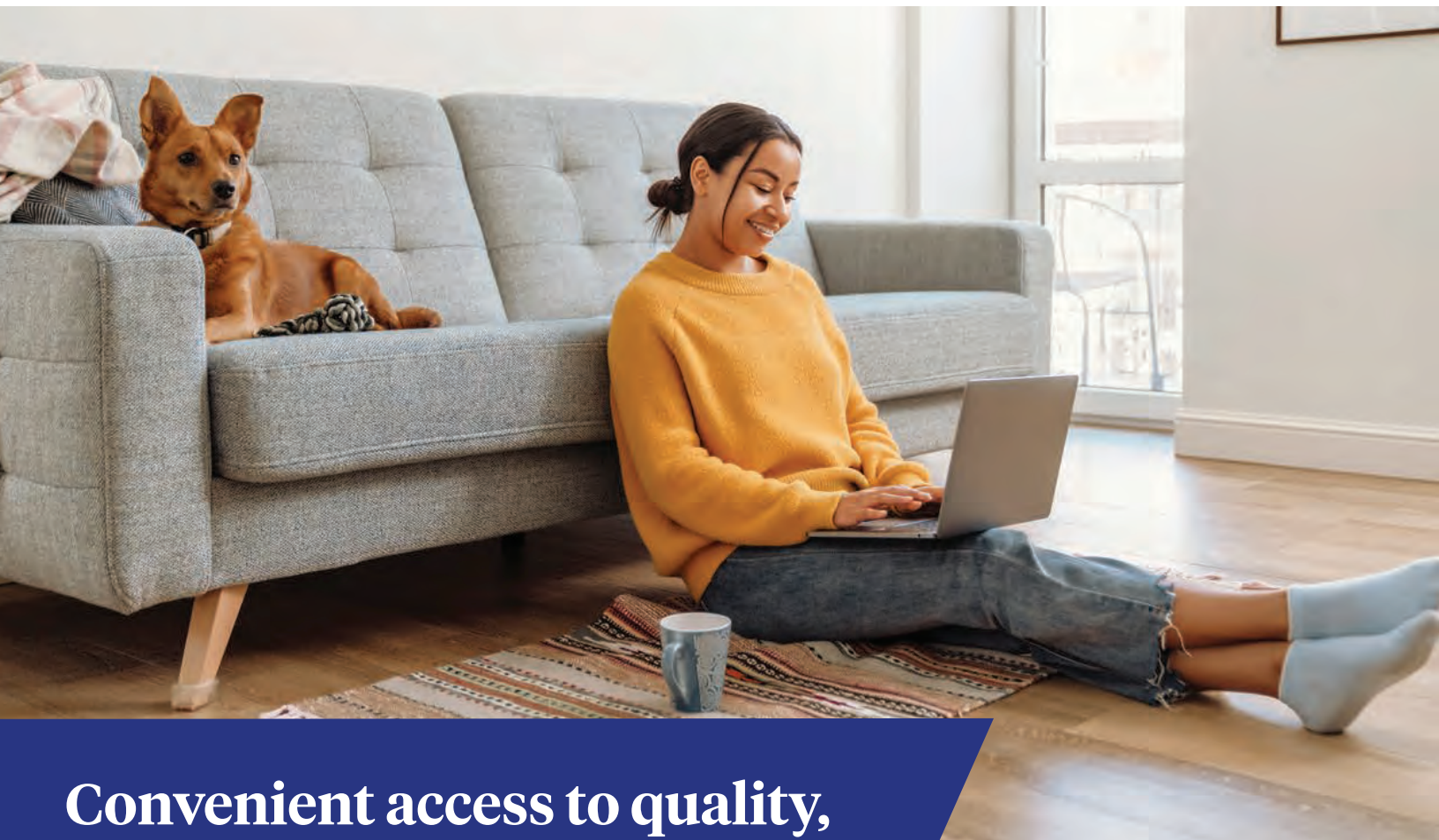


UHC INFORMATION

IPBC Member Groups can elect one of the set Preferred Provider Organization (PPO) plan designs and Health Maintenance Organization (Navigate HMO plan with UHC).

Programs Available with UHC

- **Advocate4Me Elite** – a concierge service for employees of IPBC Member Groups
- **Virtual Primary Care**
- **Real Appeal** – online lifestyle management



**Convenient access to quality,
personalized health care**

Benefits for you and your employees

Virtual visits for primary care may:

- Drive higher health plan satisfaction and reduce time away from work
- Offer access to primary care without the need to go to a doctor's office

Diverse services, digital convenience

Virtual primary care covers many of the same services as in-person primary care, including:

- Minor ailments and preventive care
- Annual wellness visits, follow-up care and checkups for ongoing conditions like asthma, diabetes and more
- Ordering prescriptions and refills based on health history*
- Referrals to specialists and in-person care as needed
- Addressing health opportunities like missed screenings or immunizations

Greater access, greater engagement

With the ability to receive primary health care virtually, employees are encouraged to develop a stronger connection with their PCP and become more engaged in their health, which may also lead to lower health care costs.

Virtual visits for primary care offers employees the opportunity to:

- Establish a relationship with a board-certified PCP virtually, from anywhere
- Schedule appointments in advance
- Chat with a care team member 24/7**
- Understand out-of-pocket costs before starting a visit
- Share secure electronic medical records with providers
- Request and receive a health care professional's note when needing to miss work and more

72%

of employers are expected to have virtual primary care in 2-3 years²

Let your employees know it's included in today's current plan

[Learn more](#)

Contact your UnitedHealthcare representative for more on virtual primary care

**United
Healthcare**

*Certain prescriptions may not be available, and other restrictions may apply.

**Data rates may apply.

¹ Sykes March 2021 telehealth survey.

² Business Group on Health 2022 Large Employers' Health Care Strategy and Plan Design Survey, August 2021.

Note: Due to physician licensing restrictions, virtual primary care is only available within the member's state of residence. If the member's location is outside of their state of residence, virtual visits for primary care will be provided as a 24/7 Virtual Visit provided by Optum Virtual Care or American Well (Amwell).

The UnitedHealthcare® app is available for download for iPhone® or Android®. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.

Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

IPBC IV

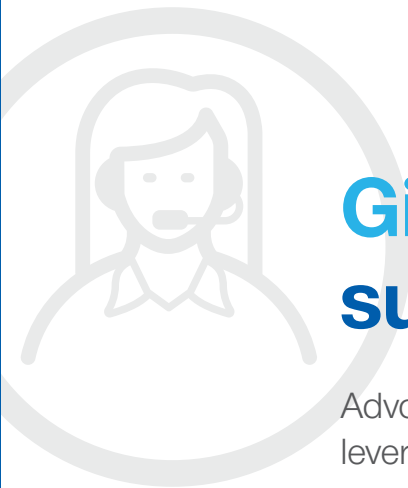
UnitedHealthcare Medical Plan Design

	IPBC - Standard Plan Designs		
	(Set 001)	(Set 002)	(Set 003)
	Choice + Current Plan	Choice + Current Plan	Choice + Current Plan
Plan Name	Choice +	Choice +	Choice +
HRA or HSA	No	No	No
Benefits*	Network	Network	Network
Office Copay (PCP/SPC)	\$35/\$75	Ded/Coin	\$30/\$50
Other Copays (IP/UC/ER)	IP Ded-Coin/\$75/\$250	IP Ded-Coin/Ded-Coin/\$50	IP Ded-Coin/\$50/\$100
Deductible	\$1,500/\$3,000 (emb)	\$250/\$500 (emb)	\$500/\$1,500 (emb)
Coinsurance	80%	90%	80%
Out-of-Pocket	\$3,500/\$7,000 (emb)	\$1,250/\$3,750 (emb)	\$1,750/\$5,250 (emb)
Pharmacy Plan	Carved Out Separate OOP	Carved Out Separate OOP	Carved Out Separate OOP
Virtual Visits	\$35 copay	90% after Deductible	\$30 copay
	Out of Network	Out of Network	Out of Network
Deductible	\$4,500/\$9,000 (emb)	\$500/\$1,000 (emb)	\$1,000/\$3,000 (emb)
Coinsurance	50%	60%	60%
Out of Pocket	\$10,500/\$21,000 (emb)	\$2,500/\$7,500 (emb)	\$4,500/\$13,500 (emb)
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Other Benefits			
Therapy Limits	(Combined for All Therapies below)		
Physical Therapy	60 Visits per Calendar Year	60 Visits per Calendar Year	60 Visits per Calendar Year
Speech Therapy	60 Visits per Calendar Year	60 Visits per Calendar Year	60 Visits per Calendar Year
Occupational Therapy	60 Visits per Calendar Year	60 Visits per Calendar Year	60 Visits per Calendar Year
Pulmonary Therapy	60 Visits per Calendar Year	60 Visits per Calendar Year	60 Visits per Calendar Year
Cognitive Therapy	60 Visits per Calendar Year	60 Visits per Calendar Year	60 Visits per Calendar Year
Infertility	Benefits for Assisted Reproductive Technology (ART) are limited to four oocyte retrievals per lifetime; however, if a retrieval is followed by a live birth, two additional oocyte retrievals will be covered for a maximum of six oocyte retrievals per lifetime. Following the final oocyte retrieval, benefits will be provided for one subsequent procedure to transfer the oocytes or sperm to the Covered Person.		
Obesity Surgery	Covered if meeting medical criteria		
TMJ	Covered	Covered	Covered
Orthognathic Surgery	Covered	Covered	Covered
Wisdom Teeth	Covered (bony impacted teeth only)		
Dental Anesthesia	Covered (under age 19 and diagnosed with a developmental disability)		
Wigs	Covered	Covered	Covered
Shoe and Cranial Orthotics	Covered	Covered	Covered
Hearing Coverage	Members Under 18 limited to one hearing instrument per impaired ear every 24 months. Members 18 and Older limited to \$2,500 and one hearing instrument per impaired ear every 24 months. Benefits are further limited to \$5,000 (\$2,500 per hearing impaired ear) every 24 months, including the instrument and associated testing		
Home Health Care	100 Visits per Calendar Year	100 Visits per Calendar Year	100 Visits per Calendar Year
Enteral Nutrition	Covered if meeting medical criteria; \$5,000 limit per year		

IPBC IV

UnitedHealthcare Medical Plan Design

	IPBC - Standard Plan Designs		
	(Set 004)	(Set 005)	(Set 006)
	Choice + Current Plan	Choice + HSA Current Plan	Navigate Current Plan
Plan Name	Choice +	Choice +	Navigate
HRA or HSA	No	HSA	No
Benefits*	Network	Network	Network
Office Copay (PCP/SPC)	\$20/\$40	100%, after Ded	\$30/\$50
Other Copays (IP/UC/ER)	IP Ded-Coin/\$35/\$150	100%, after Ded	\$250/\$50/\$200
Deductible	\$1,000/\$2,000 (emb)	\$3,200/\$6,400 (emb)	\$1,000/\$2,000
Coinsurance	90%	100%	90%
Out-of-Pocket	\$3,000/\$6,000 (emb)	\$3,200/\$6,400 (emb)	\$6,250/\$12,500
Pharmacy Plan	Carved Out Separate OOP	Carved Out Combined OOP w/ ESI	Carved Out Separate OOP
Virtual Visits	\$20 copay	100% after Deductible	100% after Deductible
	Out of Network	Out of Network	Out of Network
Deductible	\$2,000/\$6,000 (emb)	\$5,000/\$10,000 (emb)	N/A
Coinsurance	70%	80%	N/A
Out of Pocket	\$6,000/\$18,000 (emb)	\$10,000/\$20,000 (emb)	N/A
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Other Benefits			
Therapy Limits	(Combined for All Therapies below)		
Physical Therapy	60 Visits per Calendar Year	60 Visits per Calendar Year	60 Visits per Calendar Year
Speech Therapy	60 Visits per Calendar Year	60 Visits per Calendar Year	60 Visits per Calendar Year
Occupational Therapy	60 Visits per Calendar Year	60 Visits per Calendar Year	60 Visits per Calendar Year
Pulmonary Therapy	60 Visits per Calendar Year	60 Visits per Calendar Year	60 Visits per Calendar Year
Cognitive Therapy	60 Visits per Calendar Year	60 Visits per Calendar Year	60 Visits per Calendar Year
Infertility	Benefits for Assisted Reproductive Technology (ART) are limited to four oocyte retrievals per lifetime; however, if a retrieval is followed by a live birth, two additional oocyte retrievals will be covered for a maximum of six oocyte retrievals per lifetime. Following the final oocyte retrieval, benefits will be provided for one subsequent procedure to transfer the oocytes or sperm to the Covered Person.		
Obesity Surgery	Covered if meeting medical criteria		
TMJ	Covered	Covered	Covered
Orthognathic Surgery	Covered	Covered	Covered
Wisdom Teeth	Covered (bony impacted teeth only)		
Dental Anesthesia	Covered (under age 19 and diagnosed with a developmental disability)		
Wigs	Covered	Covered	Covered
Shoe and Cranial Orthotics	Covered	Covered	Covered
Hearing Coverage	Members Under 18 limited to one hearing instrument per impaired ear every 24 months. Members 18 and Older limited to \$2,500 and one hearing instrument per impaired ear every 24 months. Benefits are further limited to \$5,000 (\$2,500 per hearing impaired ear) every 24 months, including the instrument and associated testing		
Home Health Care	100 Visits per Calendar Year	100 Visits per Calendar Year	100 Visits per Calendar Year
Enteral Nutrition	Covered if meeting medical criteria; \$5,000 limit per year		



Give your employees support from the experts.

Advocate4Me® helps your employees get more from their health plan. By leveraging clinical, well-being, emotional health, financial and member care capabilities, Advocate4Me provides consistently helpful personalized interactions with health care experts, which gives members a more simplified experience—and encourages more positive health care decisions.

Ready to find the member care package to fit your needs? Built on a strong foundation of Advocate4Me, our Elite and Premier packages give you the flexibility to shape your experience and meet the needs of your employees with personalized, focused support and value.

Package Highlights	Advocate4Me	Advocate4Me Elite	Advocate4Me Premier
1. Advocacy: Use insights to provide proactive guidance and holistic support to help members receive a highly personalized experience through 1:1 conversations with Advocates, program nurses and coaches, the member’s provider and through our online/mobile tools.	✓	✓	✓
2. Predictive Personalization: Use robust data and patent-pending technology to help guide members to the right resource, help predict risks and why a member may be calling, and provide proactive support.	✓	✓	✓
3. Benefits and Claims: Answer benefits and eligibility questions, explain claim status and financial responsibility, adjust claims in real time (when possible) and guide members to the right providers.	✓	✓	✓
4. Financial: Proactively help members avoid financial surprises, make decisions that lower out-of-pocket costs and understand the financial aspects of their benefits.	✓	✓	✓
5. Health Outcomes: Proactively refer members to available, value-added programs that are clinically appropriate, including third-party programs to help improve engagement and overall health.	✓	✓	✓
6. Proactive Outreach: Use outbound calls and emails to educate members about care choices that could help them lower their costs (such as by seeing a network provider).	✓	✓	✓*

*Other optional features are available at an additional cost.

CONTINUED

Package Highlights	Advocate4Me	Advocate4Me Elite	Advocate4Me Premier
7. Special Needs: Provide intensive 1:1 support for families with special needs, including transgender families. This dedicated and personalized focus streamlines support.	NEW! ✓	✓	✓
8. Tools and Resource Navigation: Introduce members to digital tools (e.g., myuhc.com®, Rally® Health & Wellness) and how to use them (e.g., find providers, estimate costs, complete Health Survey) to simplify and enhance their experience.	✓*	✓	✓*
9. Expanded Communication Channels: Create continuity and leverage expertise by enabling the Advocate team to use all available communications channels (e.g., call, email, chat, outbound SMS text) based on member preference.	✓	✓	✓
10. Expanded Advocate Role and Super Advocate Access: Advocates offer enhanced services aligned with additional training across both inbound and proactive outreach. They provide increased continuity of support, such as real-time claims adjustments and in-depth, proactive support.		✓	✓
11. Enhanced Financial: Empower Advocates to provide proactive and more in-depth support for financial questions (e.g., balance, last transactions and enrollment), which reduces the need to bring in a specialist.		✓	✓
12. Elevated Issue Resolution: Accelerate issue resolution (e.g., prior authorization requests and claim adjustments) by expanding expertise and empowering Advocates to resolve the inquiry or engage an expert in real time.		✓	✓
13. Customized Team Organized Virtually Around You: Virtually connected Advocate team resources (clinical, member care, pharmacy, behavioral, benefits/claims) create support continuity and help drive strong value and engagement. Members can develop a 1:1 relationship with an Advocate by connecting through direct extension or voicemail.		✓	
14. Customized Co-Located Team Organized Around You: Advocacy team resources are located together and managed by a dedicated Chief Operating Officer, with a Medical Director leading real-time coordination. Employer-specific analytics help ensure the population's needs are being addressed. Members can develop a 1:1 relationship with an Advocate by connecting through direct extension or voicemail.			✓

* Other optional features are available at an additional cost.

Need a multi-carrier solution?

If you offer more than one health insurer, Optum Health Care Advisor delivers a unified model that integrates vendors and multiple health insurers, including UnitedHealthcare.

Administrative services provided by United HealthCare Services, Inc. or their affiliates.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.

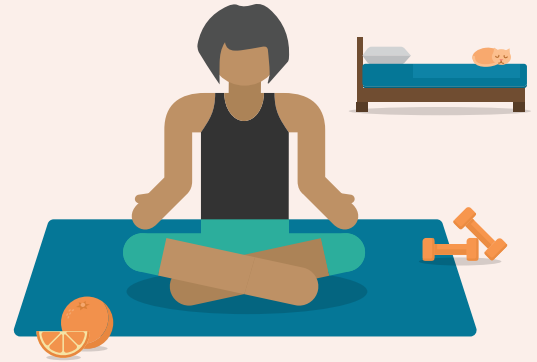
[Facebook.com/UnitedHealthcare](https://www.facebook.com/UnitedHealthcare)
[Twitter.com/UHC](https://twitter.com/UHC)
[Instagram.com/UnitedHealthcare](https://www.instagram.com/UnitedHealthcare)
[YouTube.com/UnitedHealthcare](https://www.youtube.com/UnitedHealthcare)

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Real Appeal[®]

WEIGHT LOSS SUPPORT

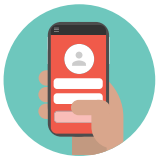


Supporting Every Part of Your Well-Being

Building healthier habits and feeling supported can positively impact your mental and physical health. Real Appeal[®] helps you balance fitness, nutrition, and mindfulness to create a healthy lifestyle.

Tools and Support to Keep Moving Forward

Real Appeal on Rally Coach[™] is an online weight management program. It's available to you and eligible family members at no additional cost as part of your health insurance.



A Supportive Community

Connect with an online community of caring members who have similar challenges and goals.



Online Coaching

Get support and guidance every step of the way. Join virtual group sessions led by a coach.



Healthy Resources

Access a digital library of practical tips, recipes, and workouts. Get a Real Appeal Success Kit delivered right to your door, too.

Get started now at
enroll.realappeal.com
or scan the QR code.

Please have your health insurance ID card handy when enrolling.



3 tips that can positively impact your day:



Be more mindful

Remind yourself to pause and come fully into the present moment more often.



Keep going

Accept that setbacks will happen and approach challenges with an open mind.



Track successes

Make a list of accomplishments, no matter how small, to focus on what's going well.

RALLY/COACH[™]

Real Appeal is available to members at no additional cost as part of their medical benefits plan, subject to eligibility requirements.

Page 16 of 58

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Smart nutrition made easy

Eating healthy doesn't have to be so complicated. Real Appeal® is an online program that gives you everything you need to build healthy habits that stick.

Farewell to fad diets 🙋

Real Appeal is a healthy lifestyle and weight management program that focuses on nutrition education and empowering members to make healthy choices. With just a few small steps, Real Appeal can help you develop easy-to-follow daily habits that will have you feeling your best.

Real Appeal is available to members at no additional cost as part of your benefits.



Visit [enroll.
realappeal.com](https://realappeal.com) or scan the QR code to take the first small step toward a healthier life.

Real Appeal is offered at no additional cost to members as part of their benefits, subject to eligibility requirements. The Real Appeal program is educational in nature and is not a substitute for medical advice.

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Achieve your wellness goals with:

Tools for healthy living:

Start your health journey with a Success Kit complete with scales, as well as access to online fitness and nutrition content.

Expert guidance:

Set achievable nutrition, exercise, and weight-loss goals, then track your progress from your daily dashboard.

The support you need:

Stay focused on your goals with online group sessions led by expert coaches, and connect to a community of supportive members just like you.

PHARMACY OFFERING



EXPRESS SCRIPTS®

VENDOR INFORMATION

IPBC has contracted with Express Scripts (ESI) as the pharmacy benefit manager for IPBC Member Groups. Pharmacy coverage is tied to the medical coverage elected by IPBC Member Group.

RATES

Pharmacy coverage is built into the rates for medical.

PROGRAMS INCLUDE

*Smart90
Advanced Utilization Management
SaveOnSp - [Employers](#) | [SaveOnSP](#)
Advanced Opioid Management
Weight Management Care Value
MS, Neurological and HIV Care Value
Diabetes Care Value
Pulmonary Care Value
Oncology Care Value
Rare Conditions Care Value*

TAKE THE OPPORTUNITY TO TAKE CONTROL OF YOUR PRESCRIPTION PLAN



TAKE THINGS ONLINE

Create an account on [express-scripts.com](https://www.express-scripts.com) or the Express Scripts® mobile app.

Manage your prescription plan anytime and anywhere with an online account. It's simple and easy to get started.

1. Visit [express-scripts.com](https://www.express-scripts.com) and select Register OR download the Express Scripts mobile app for free from your phone's app store and select Register
2. Enter the requested information, including your member ID or Social Security number, and create your user name and password
3. Click or tap Register Now

Once your account is created, you can:



Check your order status



Refill and renew prescriptions



Find your nearest preferred pharmacy



View and print member ID cards



Enroll eligible prescriptions in automatic refill



Set reminders to take your medication



Enroll in home delivery



TAKE A SHORTER TRIP TO GET YOUR MEDS

Enroll in home delivery to get your 90-day prescriptions shipped right to your door.

Requesting to get your medications delivered to your home from Express Scripts® Pharmacy is simple and convenient. First, log in to [express-scripts.com](https://www.express-scripts.com) (if you haven't already registered, make sure to have your member ID or SSN).

If you are enrolling a new prescription...



Contact your doctor and ask them to e-prescribe a 90-day prescription directly to Express Scripts



OR send a request by selecting "Forms" or "Forms & Cards" from the "Benefits" menu, print a mail order form and follow the mailing instructions



OR call us at the Member Services number on your card and we'll contact your doctor for you

If you are enrolling a current prescription...

Transfer retail prescriptions to home delivery by clicking "Add to Cart" for eligible prescriptions and check out. You can also **refill and renew** prescriptions. We'll contact your doctor and take care of the rest.

Check **Order Status** to track the shipping of your prescriptions. After we receive your prescription from your doctor, you will receive your medication within 7 days.¹

Smart90®

INCREASING SAVINGS AND DRIVING GREATER MEMBER ADHERENCE



Having a 90-day supply of maintenance medications can **save members money, and eliminate extra trips to the pharmacy and forgotten refills.**

It can also help members stay on therapy and improve health outcomes — **members are 19% more adherent to their medication regime** when they use a 90-day supply instead of a 30-day supply for maintenance medications.

Express Scripts' Smart90® solution ensures patients have the medications they need and a choice of where to go, all while offering maximum plan savings

— up to **\$56 per member per year.**¹ Members can save big, too. In fact, most members see 27% savings by going to a Smart90 pharmacy.

Smart90 works! Did you know that nearly 900 of our plans have already enrolled in Smart90?



FLEXIBLE DESIGN

We're always looking for ways to improve choice and convenience for you and for your members **who choose retail.** With Smart90, you select which major retail chain: we have a variety of options to pick from, providing access to mass merchants, supermarkets and independent pharmacies. **We'll work closely with you** to determine the best pharmacy design to meet your members' needs.

Home delivery from the Express Scripts PharmacySM is included in the Smart90 network, so members can choose to have their maintenance medications delivered directly to them. Our pharmacy leads the industry in overall customer satisfaction: based on the Pharmacy Benefit Management Institute's 2018 survey of 466 plan sponsors, **Express Scripts ranked first in member service,** consumer education tools and mail-order pharmacy.



CREATING VALUE

Express Scripts' Smart90 solution motivates your members to fill 90-day supplies of maintenance medications at participating pharmacies.

- The same low copay typically applies, no matter if members fill at a participating pharmacy or from the Express Scripts Pharmacy²
- Members on diabetes, pulmonary, and targeted migraine therapies receive additional clinical support, including access to remote monitoring, engagement tools and adherence monitoring



PERSONALIZED SOLUTIONS

Both before and after the network goes live, Express Scripts will send communications to **help members understand their benefits** and make an active decision to switch to 90-day prescriptions for maintenance medications from participating pharmacies. We may even list members' closest participating pharmacies, and will provide instructions on how to use the Express Scripts Pharmacy for home delivery.

In addition to communications from Express Scripts, we will equip you with benefit fair materials, an engaging Smart90 video explaining network benefits for your members, and answers to frequently asked questions to help your benefits team have informed discussions with members who may have questions about the Smart90 Network.

Interested in seeing the video? Visit express-scripts.com/KyleAndNick



HANDS ON MEMBER SUPPORT

At our core, we're about making sure people have access to affordable, high-quality care. Whether in person, over the phone or digitally, **members get the help they need.**

Smart90 retail pharmacies and the Express Scripts Pharmacy can aid in prescription transfers, contact physicians if needed, and have one-on-one conversations when members have clinical questions.

24/7 web and mobile tools help members manage prescription costs and locate participating pharmacies.

The Express Scripts Contact Center and online chat feature allow members to ask pharmacists questions anytime, from anywhere.



MOTIVATING MEMBERS

We offer a range of Smart90 plan designs to motivate your members to fill 90-day supplies of their maintenance medications. Whether you want a fully-managed solution or a flexible, voluntary program, Smart90 is built to meet your needs.

For more information on Smart90 or other Network solutions, please contact your Express Scripts Account Representative.

¹Savings may vary depending on the chosen retail anchor and plan design. Your Express Scripts Account Representative can provide you with more information.

²Copays may vary at retail vs. mail if member has coinsurance. Members should log in to the member website for specifics.



TAKE A BREAK FROM BRAND NAMES

Ask about switching to a generic medication to save money on your prescriptions.

By not looking for the best deal on your prescription drugs, you may end up paying more than you should for your medications.

The easiest—and safest—way to save money on prescriptions is to ask for a generic, which typically costs less because the manufacturer did not have to conduct the initial research or studies that the branded drug did.

Generics fall into two categories:

Direct chemical equivalent – a drug that has the same active ingredient as its brand-name counterpart

Therapeutic alternative – a drug that may not be chemically equivalent to the brand, but has the same therapeutic or treatment effect

Direct chemical equivalents are practically identical to the branded drug, while therapeutic alternatives are part of the same family.

Is there a generic for your medication? You can ask...



Your health care provider. Check with your doctor or nurse if there's a generic for any medication you're prescribed.



Your pharmacist. Before getting a prescription filled, refilled or renewed, ask your pharmacist if there's a generic alternative.



Express Scripts. You can review your prescriptions and specific generics savings opportunities at [express-scripts.com](https://www.express-scripts.com).



All generics must adhere to strict guidelines before the FDA will approve their use and are the same as a brand-name medication in dosage, safety, effectiveness, strength, stability and quality.



Watch to learn more about managing your prescription plan online.



Watch to learn just what's so great about home delivery.

For additional information on how to take control of your prescription plan or any other questions about your account or coverage, visit [express-scripts.com](https://www.express-scripts.com), download the **Express Scripts mobile app** or call the **Member Services number** on the back of your member ID card.



EXPRESS SCRIPTS®

1 Over 85% of members receive their medications within 7 days. Longer delivery times may be due to additional correspondence needed with prescribers, medication availability and/or delivery times from the shipping vendor.

Getting Started with Home Delivery from Express Scripts® Pharmacy

Online access to savings and convenience

Whether you are viewing the member website or using the Express Scripts® mobile app,¹ you can easily manage your home delivery prescriptions:

- Check order status
- Refill and renew prescriptions
- Check prices and coverage
- Find convenient pharmacies
- View your prescription claims and balances
- Pay your balance using a variety of payment options
- View our therapeutic resource centers for information
- And much more



To access the member website ...

Log in at [express-scripts.com](https://www.express-scripts.com) (Register if it is your first visit. Just have your member ID or SSN handy.)

If you have a NEW prescription ...

Get started by contacting your doctor to request a 90-day prescription that he or she can e-prescribe directly to Express Scripts Home Delivery

Or print a form by selecting **Forms** from the menu under **Benefits**, then print a home delivery form and follow the mailing instructions.

Or call us and we'll contact your doctor for you.

Please allow 10 to 14 days for your first prescription order to be shipped.

If you already have a prescription ...

Check order status online or using our app to view details and track shipping.

Transfer retail prescriptions to home delivery. Just click **Add to Cart** for eligible prescriptions and check out. We'll contact your provider on your behalf and take care of the rest. Check **Order Status** to track your order.

Forms & cards

To mail in a prescription your doctor has already written:

- 1 Print a mail order form by [clicking here](#).
- 2 Mail your prescription(s) along with completed form to the address provided on the mail order form.

Recent Order Status [Go to full order status](#)

Toprol XL 200 mg tablet 200 mg, brand View details	Rx #: 123	Chris	Address Verification Required
Harvoni 90-400 mg tablet 90 mg - 400 mg, brand View details	Accredo Rx #: 297-44		Shipped on XX/XX/XXXX Tracking #: 93749201166600649231480

Refill and renew prescriptions for yourself and your family while online or while using our app. Just click **Add to Cart** for eligible prescriptions and check out. We'll contact your provider on your behalf, if renewals are included, and take care of the rest.

Prescriptions You Can Order Today [Find a prescription not listed below](#) [View Rx Archive](#)

Chris

Omeprazole dr 10 mg capsule 10 mg, generic View details	Rx #: 123 90-day supply 2 refills remaining	Refill past due You may be running low on this medication	<input checked="" type="checkbox"/> Prescription in cart
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¹ You can search for "Express Scripts" in your app store and download it for free. Then register, if first visit, or log in.

Advanced Utilization Management

Progressive solution to enhance safety and savings through integrated, rules-driven programs.

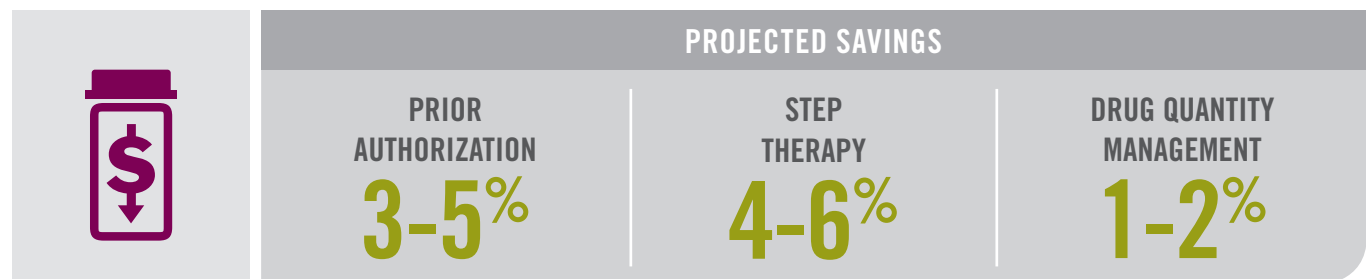
Advanced Utilization Management (UM) programs use a stepwise approach to manage patient drug utilization and your drug spend. They guide patients to safer, more cost-effective drug choices using clinically based criteria, designed to ensure that each choice reflects the *right patient, right drug* and *right amount*. Together, the Advanced Utilization Management programs, **Prior Authorization, Step Therapy** and **Drug Quantity Management**, constitute the primary means for curtailing drug spend.

BENEFITS

- Applies a flexible, goal-based approach to managing utilization
- Promotes patient safety and positive health outcomes
- Increases generic fill rate and formulary compliance
- Increases member savings
- Reduces drug spend

RESULTS

To illustrate the potential of Advanced UM, below is an example of projected savings relative to client spend. Express Scripts® can provide you with a detailed savings estimate following analysis and data modeling of your particular population.



HOW IT WORKS

Integrated utilization management programs have been created using rules lists based on therapeutic indication, aggregated into a step approach to balance savings and member impact.

Prior Authorization: Applies evidence-based authorization criteria to ensure that patients use the medication that is clinically appropriate for their condition.

Step Therapy: Encourages patients to use clinically effective, front-line medications before second-line medications. Also uses patient and physician communications and pharmacy point-of-sale messaging to support programs.

Drug Quantity Management: Promotes appropriate dispensing by aligning quantities with FDA-approved dosage guidelines and other medical evidence. Also ensures proper claim processing and prevents medication stockpiling.

Advanced Utilization Management package options range in terms of level of management, plan savings and member impact. Choose from three packages, each designed to enable easy implementation and maintenance:

ADVANTAGE PLUS	Includes traditionally under-managed classes that treat select chronic disease states
ADVANTAGE	Provides solutions for chronic disease states, as well as a broad specialty offering
LIMITED	Delivers plan savings on lower utilized, high-cost medications with minimal member impact

» Learn more about Advanced Utilization Management from Express Scripts.

Contact your account management team today to learn which Advanced Utilization Management package best meets your specific goals for managing pharmacy and spend while delivering greater patient safety and improved health outcomes.

DENTAL OFFERING



VENDOR INFORMATION

IPBC has contracted with Delta Dental to offer administrative services only (ASO) dental plans and fully insured benefit plans for IPBC Member Groups. Election of a dental plan(s) is optional (either ASO or fully insured) for IPBC Member Groups.

RATES

ASO rates are determined by the IPBC underwriter during the quoting process and then annual thereafter. ASO rates operate on the open enrollment date that an IPBC member group uses (1/1 or 7/1).

The contract between IPBC and Delta Dental for fully insured plans operate on the IPBC Fiscal Year which is 7/1 through 6/30. Therefore, rates would change on 7/1 even if a IPBC member group uses 1/1 as their open enrollment date.

TIERS

IPBC Member Groups have the option to elect 2 to 4 tiers for any elected dental plan(s).

COST SHARING

IPBC Member Groups can choose the cost sharing structure for any of the IPBC Dental Plan(s) elected (i.e., 100% employee paid, employer and employee split etc.)

COBRA & RETIREE

Any dental plan(s) elected are COBRA eligible. IPBC Member Groups have the option to allow retiree coverage or to only allow their retirees coverage via COBRA.

DELTA DENTAL EXTRAS

Employees would have access to the following with Delta Dental:

- Enhanced Benefits Program
- Smile Perks Program
- Laser Vision Program
- Hearing Aid Discount Program



	Option A	Option B	Option C	Option D	Option E*	Option F
PLAN BASICS	Dental HMO Plan	PPO In/Out	PPO In/Out	PPO In/Out	PPO In/Out	MAXIMUM ALLOWABLE COST*
Deductible (Individual / Family)	\$0 O.V.C.	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150
Class I - Preventive	Scheduled	100%	100%	100%	100%	100%
Class II - Basic*	Scheduled	80%	80%	80%	80%	80%
Class III - Major	Scheduled	50%	50%	50%	50%	50%
Class IV - Orthodontia	\$2,125 child copay, \$2,625 adult copay	N/A	50%	50%	50%	N/A
Annual Maximum-Class I-III	Unlimited	\$1,000	\$1,000	\$1,500	\$2,000	\$1,000
Lifetime Maximum-Class IV	Unlimited	N/A	\$1,000	\$1,500	\$2,000	N/A
4 TIERED RATES						
Employee	\$16.12	\$32.98	\$33.37	\$36.64	\$42.07	\$25.68
Employee + Spouse	\$29.81	\$65.97	\$66.75	\$73.28	\$84.13	\$51.37
Employee + Child(ren)	\$33.67	\$74.73	\$80.14	\$88.74	\$105.94	\$59.60
Family	\$47.37	\$104.97	\$111.00	\$122.67	\$145.13	\$83.23
3 TIERED RATES						
Employee	\$16.12	\$32.98	\$33.37	\$36.64	\$42.07	\$25.68
Employee + 1	\$31.45	\$64.45	\$67.51	\$72.92	\$83.50	\$50.38
Family	\$43.06	\$106.00	\$111.80	\$123.91	\$146.91	\$84.10
2 TIERED RATES						
Employee	\$16.12	\$32.98	\$33.37	\$36.64	\$42.07	\$25.68
Family	\$37.77	\$97.57	\$102.81	\$113.56	\$134.04	\$77.25
Commission	N/A	N/A	N/A	N/A	N/A	N/A

*Benefit reimbursement for all dentists is based upon the Delta Dental PPO allowed network fees.

**Endodontics and Periodontics are in Major Services for the Maximum Allowable Cost Plan option.



Enhanced Benefits Program

Oral Health Meets Overall Health with Delta Dental of Illinois

Delta Dental of Illinois' Enhanced Benefits Program integrates medical and dental care – where oral health meets overall health. This program enhances coverage for individuals who have specific health conditions that can be positively affected by additional oral health care. Benefits include additional cleanings and/or applications of topical fluoride for all individuals who qualify. Individuals with disabilities may also qualify for additional services such as anesthesia, sedation, silver diamine fluoride and other medications and behavior modifying treatments. The costs of the additional cleanings and fluoride treatments and additional services, if applicable, will be applied to members' annual maximums.

People Eligible	Treatment	Coverage Level	Frequency per Benefit Year
Individuals with: <ul style="list-style-type: none"> • Diabetes • Kidney Failure/Dialysis Treatment • High-Risk Cardiac Conditions* 	Prophylaxis (General Cleaning) and Periodontal Maintenance	Same Percent as the Group/Individual Contracted Benefit Level	4 Times Total in any Combination
Individuals with: <ul style="list-style-type: none"> • Periodontal Disease • Suppressed Immune Systems** • Cancer-Related Chemotherapy and/or Radiation Treatments • Disabilities*** 	Prophylaxis (General Cleaning) and Periodontal Maintenance Topical Fluoride Treatment (No Age Limits)	Same Percent as the Group/Individual Contracted Benefit Level Same percent as the Group/Individual Contracted Benefit Level	4 Times Total in any Combination Frequency Determined by Group/Individual Contract
Individuals who are pregnant	Prophylaxis (General Cleaning) and Periodontal Maintenance	Same Percent as the Group/Individual Contracted Benefit Level	3 Times Total in any Combination

The Enhanced Benefits Program is available with Delta Dental PPOSM and Delta Dental Premier[®] plans only.

* Includes the following conditions: a history of infective endocarditis; certain congenital heart defects; individuals with artificial heart valves; heart valve defects caused by acquired conditions like rheumatic heart disease; hypertrophic cardiomyopathy, which causes abnormal thickening of the heart muscle; individuals with pulmonary shunts or conduits; mitral valve prolapse with regurgitation (blood leakage).

** Includes individuals with HIV, organ recipients, and/or stem cell (bone marrow) recipients.

*** Includes individuals with physical, medical, developmental and/or cognitive needs, such as autism, Alzheimer's disease, Down syndrome, spinal cord injuries and other conditions where modifications are necessary to provide the best oral health treatment possible. Individuals with disabilities may also qualify for additional services such as general anesthesia, IV and oral sedation, nitrous oxide, decay arresting medications such as silver diamine fluoride, and behavior management benefits.



Smile Perks

Exclusive Savings for Members

All Delta Dental of Illinois members qualify for our exclusive Smile Perks discount program — which helps save money on everything from groceries and self-care products to electronics and flights.

Whether you're planning a major purchase like a car or vacation, or just want to save on the day-to-day essentials, Smile Perks has you covered.



Savings on Sonicare oral health products, Avent mother and baby essentials and Norelco shaving and grooming items

Member Discount Program
powered by **LifeMart**

Discounts on groceries, electronics, entertainment, travel, and much more — including regular limited-time offers



Access to a comprehensive hearing health discount program with savings of more than 60% off retail hearing aids



24/7 access to virtual dental care — a convenient, safe, and effective way to get immediate care when needed



Savings of 20-35% on LASIK procedures from the largest network of credentialed and experienced eye surgeons nationwide



Discounts on Oral-B electric and manual toothbrushes, replacement brush heads and more



Scan the QR code to access exclusive member savings — or visit deltadentalil.com/smile-perks to learn more.

*This offering is exclusive for Delta Dental of Illinois clients and their employees and covered members only. External distribution outside your company/group and employees is prohibited.



Treat your hearing loss, easily and affordably



What causes hearing loss?

Hearing loss can be temporary and caused by simple things like ear wax or a cold. It can also be permanent, caused by damage to the tiny hair-like cells in the inner ear as a result of exposure to noise, aging, other health conditions, or certain medications.



When should I get my hearing checked?

Hearing loss can come on so gradually that you may not even notice it's happening. In general, you should have your hearing screened every three to five years, and tested annually if you are over the age of 50 or experiencing any of the following:

- **Consistent exposure** to loud noises.
- **Difficulty understanding** in noisy environments or in groups.
- **Hearing mumbling** or feeling as though people are not speaking clearly.
- **Ringings** in your ears.



How can I check my hearing?

Getting your hearing checked is now easier than ever with in-person and at-home options:

- **Virtual screening** allows you to confirm if hearing loss is detected from the comfort of home
- **Professional hearing evaluations** take place in a hearing care clinic setting. A hearing care professional will work with you to complete an in-depth evaluation of your hearing and propose solutions if hearing loss is indicated.

Learn more at www.amplifonusa.com/deltadentalLL



See reverse for your benefit information >

If you think you may have hearing loss, rest easy. Delta Dental Of Illinois has teamed up with Amplifon to offer you quality hearing health care.

	Level 1	Level 2	Level 3	Level 4	Level 5
	Hearing aid options from the top brands with an average savings of 66% off retail pricing.				
Amplifon Price (per ear)	\$995/ear	\$1,295/ear	\$1,495/ear	\$1,895/ear	\$2,195/ear

New virtual services

Virtual screening – determine need from the comfort of home

Personalized coaching – enhance adjustment and use of hearing aids

On-demand virtual visits – convenient care for non-clinical support



Risk-free trial

Find your right fit by trying your hearing aids for 60 days

Complimentary aftercare

1-year follow-up care - ensures smooth transition to your new hearing aids

2-year battery support - battery supply or charging station to keep you powered

3-year warranty - coverage for loss, repairs, or damage

To learn more, call 888-823-2130 TTY: 711 | Hours: Mon-Fri 7am - 8pm CT
or visit: www.amplifonusa.com/deltadentall

You and your provider will determine the best device to meet your hearing loss, lifestyle, and technology needs.

Risk-free trial - 100% money-back guarantee if not completely satisfied, no return or restocking fees

Follow-up care - for one year following purchase. **Batteries** - two-year supply of batteries (80 cells/ear/year) or one standard charger at no additional cost. **Warranty** - exclusions and limitations may apply. Contact Amplifon 888-823-2130 for details.

Virtual screening does not take the place of a diagnostic exam by a licensed professional. Not all virtual services are available on all products.

Amplifon Hearing Health Care is solely responsible for the administration of hearing health care services, and its own financial and contractual obligations. Delta Dental Of Illinois and Amplifon are independent, unaffiliated companies. The Amplifon Hearing Health Care discount program is not approved for use with any third-party payor program, including government and private third-party payor programs. Hearing services are administered by Amplifon Hearing Health Care, Corp.

VISION OFFERING



VENDOR INFORMATION

IPBC has contracted with VSP to offer fully insured benefit plans for IPBC Member Groups. Election of a vision plan(s) is optional for IPBC Member Groups.

RATES

Current rates are guaranteed through 6/30/28. The contract between IPBC and VSP does operate on the IPBC Fiscal Year which is 7/1 through 6/30. Therefore, rates would potentially change on 7/1/28 and on 7/1 thereafter.

TIERS

IPBC Member Groups have the option to elect 2 to 4 tiers for any elected vision plan(s).

COST SHARING

IPBC Member Groups can choose the cost sharing structure for any of the IPBC Vision Plan(s) elected (i.e., 100% employee paid, employer and employee split etc.)

COBRA & RETIREE

Any vision plan(s) elected are COBRA eligible. IPBC Member Groups have the option to allow retiree coverage or to only allow their retirees coverage via COBRA.

VSP EXTRAS

Employees would have access to the following with VSP:

- Eyeconic Online Store
- Premier Edge Promise
- Laser Vision Program
- TruHearing Discount Program

Check Out **vsp.com**



As a VSP® member, you have access to **vsp.com** and the VSP Vision Care App. Both offer easy navigation and a personalized dashboard, so you can get the benefit information you need, exactly when you need it.



Your VSP Dashboard



Once logged in, **My Dashboard** is your homepage. You'll find a quick view of your benefit information, access to your claim history, and you can print your Member ID Card, plus more.



VSP Vision Care App

Scan the QR code below to download the VSP Vision Care App from the **Apple App** or **Google Play Stores**. Get instant access to your benefit coverage, Member ID Card, Exclusive Member Extras, and more.

Personalized Benefits Section



The **My Benefits** tab shows your benefits history and an explanation of how you and your dependents can use your benefits.

Special Offers and Savings



We put our members first by providing exclusive offers from VSP and leading industry brands, totaling more than \$3,000 in savings. Log in to your VSP account and take advantage of these offers and save even more.

Improved Find a Doctor Page



The search capabilities are endless on the **Find a Doctor** page. View a map and use the drop-pin functionality to find the right VSP network practice location for you. You can also filter by business hours or appointment availability. Look for the orange **VSP Premier Edge™** banner to find a VSP network eye doctor that will help you maximize your savings!



Create a **vsp.com** account to get the most out of your vision benefits.

To learn about your privacy rights and how your protected health information may be used, see the VSP Notice of Privacy Practices on **vsp.com**.

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VSP is a registered trademark, and VSP Premier Edge is a trademark of Vision Service Plan.
All other brands or marks are the property of their respective owners. 118877 VCCM

Your VSP Vision Benefits Summary

Intergovernmental Personnel Benefit Cooperative - Plan A and VSP provide you with an affordable vision plan.

PROVIDER NETWORK:

VSP Choice

EFFECTIVE DATE:

07/01/2024



BENEFIT	DESCRIPTION	COPAY	FREQUENCY
Your Coverage with a VSP Provider			
WELLVISION EXAM	<ul style="list-style-type: none"> Focuses on your eyes and overall wellness Routine retinal screening 	\$10 Up to \$39	Every 12 months
ESSENTIAL MEDICAL EYE CARE	<ul style="list-style-type: none"> Retinal imaging for members with diabetes covered-in-full Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more. Coordination with your medical coverage may apply. Ask your VSP network doctor for details. 	\$20 per exam	Available as needed
PRESCRIPTION GLASSES		\$25	See frame and lenses
FRAME*	<ul style="list-style-type: none"> \$180 Featured Frame Brands allowance \$130 frame allowance 20% savings on the amount over your allowance \$130 Walmart/Sam's Club \$70 Costco frame allowance 	Included in Prescription Glasses	Every 24 months
LENSES	<ul style="list-style-type: none"> Single vision, lined bifocal, and lined trifocal lenses Impact-resistant lenses for dependent children 	Included in Prescription Glasses	Every 12 months
LENS ENHANCEMENTS	<ul style="list-style-type: none"> Standard progressive lenses Premium progressive lenses Custom progressive lenses Average savings of 30% on other lens enhancements 	\$0 \$95 - \$105 \$150 - \$175	Every 12 months
CONTACTS (INSTEAD OF GLASSES)	<ul style="list-style-type: none"> \$130 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) 	Up to \$60	Every 12 months
ADDITIONAL SAVINGS	Glasses and Sunglasses <ul style="list-style-type: none"> Discover all current eyewear offers and savings at vsp.com/offers. 20% savings on unlimited additional pairs of prescription or non-prescription glasses/sunglasses, including lens enhancements, from a VSP provider within 12 months of your last WellVision Exam. 		
	Laser Vision Correction <ul style="list-style-type: none"> Average of 15% off the regular price; discounts available at contracted facilities. 		
	Exclusive Member Extras for VSP Members <ul style="list-style-type: none"> Contact lens rebates, lens satisfaction guarantees, and more offers at vsp.com/offers. Save up to 60% on digital hearing aids with TruHearing®. Visit vsp.com/offers/special-offers/hearing-aids for details. Enjoy everyday savings on health, wellness, and more with VSP Simple Values. 		

YOUR COVERAGE GOES FURTHER IN-NETWORK

With so many in-network choices, VSP makes it easy to get the most out of your benefits. You'll have access to preferred private practice, retail, and online in-network choices. Log in to vsp.com to find an in-network provider.

*Only available to VSP members with applicable plan benefits. Frame brands and promotions are subject to change.
 †Savings based on doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Ask your VSP network doctor for more details.
 +Coverage with a retail chain may be different or not apply.
 VSP guarantees member satisfaction from VSP providers only. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail. Based on applicable laws, benefits may vary by location. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business. TruHearing is not available directly from VSP in the states of California and Washington. Premier Edge is not available for some members in the state of Texas.
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Your VSP Vision Benefits Summary

Intergovernmental Personnel Benefit Cooperative - Plan B and VSP provide you with an affordable vision plan.

PROVIDER NETWORK:

VSP Choice

EFFECTIVE DATE:

07/01/2024



BENEFIT	DESCRIPTION	COPAY	FREQUENCY
Your Coverage with a VSP Provider			
WELLVISION EXAM	<ul style="list-style-type: none"> Focuses on your eyes and overall wellness Routine retinal screening 	\$25 for exam and glasses Up to \$39	Every 12 months
ESSENTIAL MEDICAL EYE CARE	<ul style="list-style-type: none"> Retinal imaging for members with diabetes covered-in-full Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more. Coordination with your medical coverage may apply. Ask your VSP network doctor for details. 	\$20 per exam	Available as needed
PRESCRIPTION GLASSES			
FRAME*	<ul style="list-style-type: none"> \$200 Featured Frame Brands allowance \$200 Visionworks frame allowance on any frame \$150 frame allowance 20% savings on the amount over your allowance \$150 Walmart/Sam's Club frame allowance \$80 Costco frame allowance 	Combined with exam	Every 24 months
LENSES	<ul style="list-style-type: none"> Single vision, lined bifocal, and lined trifocal lenses Impact-resistant lenses for dependent children 	Combined with exam	Every 12 months
LENS ENHANCEMENTS	<ul style="list-style-type: none"> Standard progressive lenses Premium progressive lenses Custom progressive lenses Average savings of 30% on other lens enhancements 	\$0 \$95 - \$105 \$150 - \$175	Every 12 months
CONTACTS (INSTEAD OF GLASSES)	<ul style="list-style-type: none"> \$150 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) 	Up to \$60	Every 12 months
ADDITIONAL SAVINGS	Glasses and Sunglasses <ul style="list-style-type: none"> Discover all current eyewear offers and savings at vsp.com/offers. 20% savings on unlimited additional pairs of prescription or non-prescription glasses/sunglasses, including lens enhancements, from a VSP provider within 12 months of your last WellVision Exam. 		
	Laser Vision Correction <ul style="list-style-type: none"> Average of 15% off the regular price; discounts available at contracted facilities. 		
	Exclusive Member Extras for VSP Members <ul style="list-style-type: none"> Contact lens rebates, lens satisfaction guarantees, and more offers at vsp.com/offers. Save up to 60% on digital hearing aids with TruHearing®. Visit vsp.com/offers/special-offers/hearing-aids for details. Enjoy everyday savings on health, wellness, and more with VSP Simple Values. 		

YOUR COVERAGE GOES FURTHER IN-NETWORK

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*Only available to VSP members with applicable plan benefits. Frame brands and promotions are subject to change.

†Savings based on doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Ask your VSP network doctor for more details.

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Your VSP Vision Benefits Summary

Intergovernmental Personnel Benefit Cooperative - Plan C and VSP provide you with an affordable vision plan.

PROVIDER NETWORK:

VSP Choice

EFFECTIVE DATE:

07/01/2024



BENEFIT	DESCRIPTION	COPAY	FREQUENCY
Your Coverage with a VSP Provider			
WELLVISION EXAM	<ul style="list-style-type: none"> Focuses on your eyes and overall wellness Routine retinal screening 	\$0 Up to \$39	Every 12 months
ESSENTIAL MEDICAL EYE CARE	<ul style="list-style-type: none"> Retinal imaging for members with diabetes covered-in-full Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more. Coordination with your medical coverage may apply. Ask your VSP network doctor for details. 	\$20 per exam	Available as needed
PRESCRIPTION GLASSES			
FRAME*	<ul style="list-style-type: none"> \$200 Featured Frame Brands allowance \$200 Visionworks frame allowance on any frame \$150 frame allowance 20% savings on the amount over your allowance \$150 Walmart/Sam's Club frame allowance \$80 Costco frame allowance 	\$0	Every 12 months
LENSES	<ul style="list-style-type: none"> Single vision, lined bifocal, and lined trifocal lenses Impact-resistant lenses for dependent children 	\$0	Every 12 months
LENS ENHANCEMENTS	<ul style="list-style-type: none"> Standard progressive lenses Premium progressive lenses Custom progressive lenses Tints/Light-reactive lenses Average savings of 30% on other lens enhancements 	\$0 \$95 - \$105 \$150 - \$175 \$0	Every 12 months
CONTACTS (INSTEAD OF GLASSES)	<ul style="list-style-type: none"> \$150 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) 	Up to \$60	Every 12 months
VSP LIGHTCARE™+	<ul style="list-style-type: none"> \$150 allowance for ready-made non-prescription sunglasses, or ready-made non-prescription blue light filtering glasses, instead of prescription glasses or contacts 	\$0	Every 12 months
ADDITIONAL SAVINGS	<p>Glasses and Sunglasses</p> <ul style="list-style-type: none"> Discover all current eyewear offers and savings at vsp.com/offers. 20% savings on unlimited additional pairs of prescription or non-prescription glasses/sunglasses, including lens enhancements, from a VSP provider within 12 months of your last WellVision Exam. <p>Laser Vision Correction</p> <ul style="list-style-type: none"> Average of 15% off the regular price; discounts available at contracted facilities. <p>Exclusive Member Extras for VSP Members</p> <ul style="list-style-type: none"> Contact lens rebates, lens satisfaction guarantees, and more offers at vsp.com/offers. Save up to 60% on digital hearing aids with TruHearing®. Visit vsp.com/offers/special-offers/hearing-aids for details. Enjoy everyday savings on health, wellness, and more with VSP Simple Values. 		

YOUR COVERAGE GOES FURTHER IN-NETWORK

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*Only available to VSP members with applicable plan benefits. Frame brands and promotions are subject to change.

†Savings based on doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Ask your VSP network doctor for more details.

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Your VSP Vision Benefits Summary

Intergovernmental Personnel Benefit Cooperative - Plan D and VSP provide you with an affordable vision plan.

PROVIDER NETWORK:

VSP Choice

EFFECTIVE DATE:

07/01/2024



BENEFIT	DESCRIPTION	COPAY	FREQUENCY
Your Coverage with a VSP Provider			
WELLVISION EXAM	<ul style="list-style-type: none"> Focuses on your eyes and overall wellness Routine retinal screening 	\$10 Up to \$39	Every 12 months
ESSENTIAL MEDICAL EYE CARE	<ul style="list-style-type: none"> Retinal imaging for members with diabetes covered-in-full Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more. Coordination with your medical coverage may apply. Ask your VSP network doctor for details. 	\$20 per exam	Available as needed
PRESCRIPTION GLASSES		\$10	See frame and lenses
FRAME*	<ul style="list-style-type: none"> \$210 Featured Frame Brands allowance \$210 Visionworks frame allowance on any frame \$160 frame allowance 20% savings on the amount over your allowance \$160 Walmart/Sam's Club frame allowance \$90 Costco frame allowance 	Included in Prescription Glasses	Every 12 months
LENSES	<ul style="list-style-type: none"> Single vision, lined bifocal, and lined trifocal lenses Impact-resistant lenses for dependent children 	Included in Prescription Glasses	Every 12 months
LENS ENHANCEMENTS	<ul style="list-style-type: none"> Standard progressive lenses Premium progressive lenses Custom progressive lenses Average savings of 30% on other lens enhancements 	\$0 \$95 - \$105 \$150 - \$175	Every 12 months
CONTACTS (INSTEAD OF GLASSES)	<ul style="list-style-type: none"> \$160 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) 	Up to \$60	Every 12 months
VSP LIGHTCARE™*	<ul style="list-style-type: none"> \$160 allowance for ready-made non-prescription sunglasses, or ready-made non-prescription blue light filtering glasses, instead of prescription glasses or contacts 	\$10	Every 12 months
ADDITIONAL SAVINGS	Glasses and Sunglasses <ul style="list-style-type: none"> Discover all current eyewear offers and savings at vsp.com/offers. 20% savings on unlimited additional pairs of prescription or non-prescription glasses/sunglasses, including lens enhancements, from a VSP provider within 12 months of your last WellVision Exam. 		
	Laser Vision Correction <ul style="list-style-type: none"> Average of 15% off the regular price; discounts available at contracted facilities. 		
	Exclusive Member Extras for VSP Members <ul style="list-style-type: none"> Contact lens rebates, lens satisfaction guarantees, and more offers at vsp.com/offers. Save up to 60% on digital hearing aids with TruHearing®. Visit vsp.com/offers/special-offers/hearing-aids for details. Enjoy everyday savings on health, wellness, and more with VSP Simple Values. 		

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Your VSP Vision Benefits Summary

Intergovernmental Personnel Benefit Cooperative - Plan E and VSP provide you with an affordable vision plan.

PROVIDER NETWORK:

VSP Choice

EFFECTIVE DATE:

07/01/2024



BENEFIT	DESCRIPTION	COPAY	FREQUENCY
Your Coverage with a VSP Provider			
WELLVISION EXAM	<ul style="list-style-type: none"> Focuses on your eyes and overall wellness Routine retinal screening 	\$25 for exam and glasses Up to \$39	Every 12 months
ESSENTIAL MEDICAL EYE CARE	<ul style="list-style-type: none"> Retinal imaging for members with diabetes covered-in-full Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more. Coordination with your medical coverage may apply. Ask your VSP network doctor for details. 	\$20 per exam	Available as needed
PRESCRIPTION GLASSES			
FRAME*	<ul style="list-style-type: none"> \$200 Featured Frame Brands allowance \$200 Visionworks frame allowance on any frame \$150 frame allowance 20% savings on the amount over your allowance \$150 Walmart/Sam's Club frame allowance \$80 Costco frame allowance 	Combined with exam	Every 24 months
LENSES	<ul style="list-style-type: none"> Single vision, lined bifocal, and lined trifocal lenses Impact-resistant lenses for dependent children 	Combined with exam	Every 12 months
LENS ENHANCEMENTS	<ul style="list-style-type: none"> Standard progressive lenses Premium progressive lenses Custom progressive lenses Average savings of 30% on other lens enhancements 	\$0 \$95 - \$105 \$150 - \$175	Every 12 months
CONTACTS (INSTEAD OF GLASSES)	<ul style="list-style-type: none"> \$150 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) 	Up to \$60	Every 12 months
ADDITIONAL PAIRS OF EYEWEAR			
FRAME*	<ul style="list-style-type: none"> \$200 Featured Frame Brands allowance \$200 Visionworks frame allowance on any frame \$150 frame allowance 20% savings on the amount over your allowance \$150 Walmart/Sam's Club frame allowance \$80 Costco frame allowance 	\$25 for frame and lenses	Every 24 months
LENSES	<ul style="list-style-type: none"> Single vision, lined bifocal, and lined trifocal lenses Impact-resistant lenses for dependent children 	Combined with Frame	Every 12 months
CONTACTS (INSTEAD OF GLASSES)	<ul style="list-style-type: none"> \$150 allowance for additional contacts Contact lens exam (fitting and evaluation) 	Up to \$60	Every 12 months
ADDITIONAL SAVINGS	Glasses and Sunglasses		
	<ul style="list-style-type: none"> Discover all current eyewear offers and savings at vsp.com/offers. 20% savings on unlimited additional pairs of prescription or non-prescription glasses/sunglasses, including lens enhancements, from a VSP provider within 12 months of your last WellVision Exam. 		
	Laser Vision Correction		
ADDITIONAL SAVINGS	<ul style="list-style-type: none"> Average of 15% off the regular price; discounts available at contracted facilities. 		
	Exclusive Member Extras for VSP Members		
<ul style="list-style-type: none"> Contact lens rebates, lens satisfaction guarantees, and more offers at vsp.com/offers. Save up to 60% on digital hearing aids with TruHearing®. Visit vsp.com/offers/special-offers/hearing-aids for details. Enjoy everyday savings on health, wellness, and more with VSP Simple Values. 			

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*Only available to VSP members with applicable plan benefits. Frame brands and promotions are subject to change.

†Savings based on doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Ask your VSP network doctor for more details.

+Coverage with a retail chain may be different or not apply.

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Your VSP Vision Benefits Summary

Intergovernmental Personnel Benefit Cooperative -Plan F and VSP provide you with an affordable vision plan.

PROVIDER NETWORK:

VSP Choice

EFFECTIVE DATE:

07/01/2024



BENEFIT	DESCRIPTION	COPAY	FREQUENCY
Your Coverage with a VSP Provider			
WELLVISION EXAM	<ul style="list-style-type: none"> Focuses on your eyes and overall wellness Routine retinal screening 	\$0 Up to \$39	Every 12 months
ESSENTIAL MEDICAL EYE CARE	<ul style="list-style-type: none"> Retinal imaging for members with diabetes covered-in-full Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more. Coordination with your medical coverage may apply. Ask your VSP network doctor for details. 	\$20 per exam	Available as needed
PRESCRIPTION GLASSES			
FRAME*	<ul style="list-style-type: none"> \$250 Featured Frame Brands allowance \$250 Visionworks frame allowance on any frame \$200 frame allowance 20% savings on the amount over your allowance \$200 Walmart/Sam's Club frame allowance \$110 Costco frame allowance 	\$0	Every 24 months
LENSES	<ul style="list-style-type: none"> Single vision, lined bifocal, and lined trifocal lenses Impact-resistant lenses for dependent children 	\$0	Every 12 months
LENS ENHANCEMENTS	<ul style="list-style-type: none"> Standard progressive lenses Premium progressive lenses Custom progressive lenses Average savings of 30% on other lens enhancements 	\$0 \$95 - \$105 \$150 - \$175	Every 12 months
CONTACTS (INSTEAD OF GLASSES)	<ul style="list-style-type: none"> \$200 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) 	Up to \$60	Every 12 months
VSP LIGHTCARE™+	<ul style="list-style-type: none"> \$200 allowance for ready-made non-prescription sunglasses, or ready-made non-prescription blue light filtering glasses, instead of prescription glasses or contacts 	\$0	Every 24 months
ADDITIONAL SAVINGS	Glasses and Sunglasses <ul style="list-style-type: none"> Discover all current eyewear offers and savings at vsp.com/offers. 20% savings on unlimited additional pairs of prescription or non-prescription glasses/sunglasses, including lens enhancements, from a VSP provider within 12 months of your last WellVision Exam. 		
	Laser Vision Correction <ul style="list-style-type: none"> Average of 15% off the regular price; discounts available at contracted facilities. 		
	Exclusive Member Extras for VSP Members <ul style="list-style-type: none"> Contact lens rebates, lens satisfaction guarantees, and more offers at vsp.com/offers. Save up to 60% on digital hearing aids with TruHearing®. Visit vsp.com/offers/special-offers/hearing-aids for details. Enjoy everyday savings on health, wellness, and more with VSP Simple Values. 		

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Your VSP Vision Benefits Summary

Intergovernmental Personnel Benefit Cooperative - Plan G and VSP provide you with an affordable vision plan.

PROVIDER NETWORK:

VSP Choice

EFFECTIVE DATE:

07/01/2024



BENEFIT	DESCRIPTION	COPAY	FREQUENCY
Your Coverage with a VSP Provider			
WELLVISION EXAM	<ul style="list-style-type: none"> Focuses on your eyes and overall wellness Routine retinal screening 	\$10 Up to \$39	Every 12 months
ESSENTIAL MEDICAL EYE CARE	<ul style="list-style-type: none"> Retinal imaging for members with diabetes covered-in-full Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more. Coordination with your medical coverage may apply. Ask your VSP network doctor for details. 	\$20 per exam	Available as needed
PRESCRIPTION GLASSES		\$25	See frame and lenses
FRAME*	<ul style="list-style-type: none"> \$300 Featured Frame Brands allowance \$300 Visionworks frame allowance on any frame \$250 frame allowance 20% savings on the amount over your allowance \$250 Walmart/Sam's Club frame allowance \$135 Costco frame allowance 	Included in Prescription Glasses	Every 12 months
LENSES	<ul style="list-style-type: none"> Single vision, lined bifocal, and lined trifocal lenses Impact-resistant lenses for dependent children 	Included in Prescription Glasses	Every 12 months
LENS ENHANCEMENTS	<ul style="list-style-type: none"> Standard progressive lenses Premium progressive lenses Custom progressive lenses Average savings of 30% on other lens enhancements 	\$0 \$95 - \$105 \$150 - \$175	Every 12 months
CONTACTS (INSTEAD OF GLASSES)	<ul style="list-style-type: none"> \$250 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) 	Up to \$60	Every 12 months
VSP LIGHTCARE™+	<ul style="list-style-type: none"> \$250 allowance for ready-made non-prescription sunglasses, or ready-made non-prescription blue light filtering glasses, instead of prescription glasses or contacts 	\$25	Every 12 months
ADDITIONAL SAVINGS	Glasses and Sunglasses <ul style="list-style-type: none"> Discover all current eyewear offers and savings at vsp.com/offers. 20% savings on unlimited additional pairs of prescription or non-prescription glasses/sunglasses, including lens enhancements, from a VSP provider within 12 months of your last WellVision Exam. 		
	Laser Vision Correction <ul style="list-style-type: none"> Average of 15% off the regular price; discounts available at contracted facilities. 		
	Exclusive Member Extras for VSP Members <ul style="list-style-type: none"> Contact lens rebates, lens satisfaction guarantees, and more offers at vsp.com/offers. Save up to 60% on digital hearing aids with TruHearing®. Visit vsp.com/offers/special-offers/hearing-aids for details. Enjoy everyday savings on health, wellness, and more with VSP Simple Values. 		

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Your VSP Vision Benefits Summary

Intergovernmental Personnel Benefit Cooperative - Plan L and VSP provide you with an affordable vision plan.

PROVIDER NETWORK:

VSP Choice

EFFECTIVE DATE:

07/01/2024



BENEFIT	DESCRIPTION	COPAY	FREQUENCY
Your Coverage with a VSP Provider			
WELLVISION EXAM	<ul style="list-style-type: none"> Focuses on your eyes and overall wellness Routine retinal screening 	\$10 Up to \$39	Every 12 months
ESSENTIAL MEDICAL EYE CARE	<ul style="list-style-type: none"> Retinal imaging for members with diabetes covered-in-full Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more. Coordination with your medical coverage may apply. Ask your VSP network doctor for details. 	\$20 per exam	Available as needed
PRESCRIPTION GLASSES			
		\$25	See frame and lenses
FRAME*	<ul style="list-style-type: none"> \$180 Featured Frame Brands allowance \$180 Visionworks frame allowance on any frame \$130 frame allowance 20% savings on the amount over your allowance \$130 Walmart/Sam's Club frame allowance \$70 Costco frame allowance 	Included in Prescription Glasses	Every 12 months
LENSES	<ul style="list-style-type: none"> Single vision, lined bifocal, and lined trifocal lenses Impact-resistant lenses for dependent children 	Included in Prescription Glasses	Every 12 months
LENS ENHANCEMENTS	<ul style="list-style-type: none"> Standard progressive lenses Premium progressive lenses Custom progressive lenses Average savings of 30% on other lens enhancements 	\$0 \$95 - \$105 \$150 - \$175	Every 12 months
CONTACTS (INSTEAD OF GLASSES)	<ul style="list-style-type: none"> \$130 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) 	Up to \$60	Every 12 months
VSP LIGHTCARE™*	<ul style="list-style-type: none"> \$130 allowance for ready-made non-prescription sunglasses, or ready-made non-prescription blue light filtering glasses, instead of prescription glasses or contacts 	\$25	Every 12 months
ADDITIONAL SAVINGS	Glasses and Sunglasses <ul style="list-style-type: none"> Discover all current eyewear offers and savings at vsp.com/offers. 20% savings on unlimited additional pairs of prescription or non-prescription glasses/sunglasses, including lens enhancements, from a VSP provider within 12 months of your last WellVision Exam. 		
	Laser Vision Correction <ul style="list-style-type: none"> Average of 15% off the regular price; discounts available at contracted facilities. 		
	Exclusive Member Extras for VSP Members <ul style="list-style-type: none"> Contact lens rebates, lens satisfaction guarantees, and more offers at vsp.com/offers. Save up to 60% on digital hearing aids with TruHearing®. Visit vsp.com/offers/special-offers/hearing-aids for details. Enjoy everyday savings on health, wellness, and more with VSP Simple Values. 		

YOUR COVERAGE GOES FURTHER IN-NETWORK

With so many in-network choices, VSP makes it easy to get the most out of your benefits. You'll have access to preferred private practice, retail, and online in-network choices. Log in to [vsp.com](https://www.vsp.com) to find an in-network provider.

*Only available to VSP members with applicable plan benefits. Frame brands and promotions are subject to change.

!Savings based on doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Ask your VSP network doctor for more details.

+Coverage with a retail chain may be different or not apply.

VSP guarantees member satisfaction from VSP providers only. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail. Based on applicable laws, benefits may vary by location. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business. TruHearing is not available directly from VSP in the states of California and Washington. Premier Edge is not available for some members in the state of Texas.

To learn about your privacy rights and how your protected health information may be used, see the VSP Notice of Privacy Practices on [vsp.com](https://www.vsp.com).

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Your Vision Coverage Works Overtime In-Network



Five easy ways to make the most of your benefits:

1. View your personalized benefits.

Create an account on vsp.com to view your in-network coverage, find the VSP® network doctor who's right for you, and discover savings with Exclusive Member Extras.

2. See an in-network doctor.

You'll get more and save more in-network. Going out-of-network means you'll likely pay higher out-of-pocket costs and need to submit a claim. At no extra cost, your benefits go even further at a VSP Premier Edge™ location, including private practice doctors and Visionworks® locations nationwide.



3. Get an annual WellVision Exam®.

You'll get great care from a VSP network doctor, including a WellVision Exam—an annual eye exam designed to detect signs of vision and health conditions.

4. Find your perfect eyewear.

Finding the right eyewear for you and your family is easy when you see a VSP network doctor. Plus, you'll get extra money to spend when you choose a Featured Frame Brand¹ and save up to 40% on lens enhancements!²

Prefer to shop online? Use your vision benefits on eyeconic.com—the official VSP online retailer. With the widest selection of quality eyewear, you're sure to find the eyewear you love at a price that's right for you.



5. Boost your savings.

Save on eyewear and eye care when you see a VSP network doctor. Plus, take advantage of Exclusive Member Extras for additional savings. Maximize your coverage with Premier Edge Offers—additional savings that are exclusive to Premier Edge locations.



Save more than
\$463

annually with a VSP network doctor.³



Visit vsp.com to make the most of your benefits today!

1. Available only to VSP members with applicable benefits. Frame brands subject to change. 2. Savings are based on network doctor's retail price and may vary by VSP plan and purchase selection, average savings determined after benefits are applied. Available only through VSP network doctors to VSP members with applicable plan benefits. Ask your VSP network doctor for details. 3. Comparison is based on state and national averages for eye exams and most commonly purchased brands. Out-of-network reimbursements may vary.

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Premier Edge Promise



With thousands of locations, getting the most out of your benefits is easy with VSP Premier Edge™—including private practice doctors and Visionworks® retail locations nationwide. And, VSP® members are backed by the Premier Edge Promise, a worry-free eyewear guarantee. When you go to a Premier Edge location, you're protected from the unexpected—whether it's accidentally broken or damaged glasses, your prescription changes, or you don't love the glasses you chose.

What's Included



Broken or Damaged Glasses: If you purchase a Featured Frame Brand frame from a Premier Edge location and the frame is accidentally broken or damaged within the first 12 months of purchase, VSP will replace it at no cost.*



Prescription Change: If you experience a change in prescription, you can come back to your Premier Edge provider, and we'll cover an additional WellVision Exam® within 12 months of your original exam. If a prescription change is found, we'll also replace the lenses.*



Love Your Look: We guarantee you will love your Featured Frame Brand selection. If not, you can return them to your Premier Edge provider for a replacement pair within 100 days.*

Get more with Premier Edge

Free eyewear protection for your glasses when you purchase a Featured Frame Brand from a Premier Edge location.

Featured Frame Brands

Altair • Anne Klein • bebe • Calvin Klein • Calvin Klein Jeans • Cole Haan • Columbia • Converse Cutler and Gross • DKNY • Donna Karan • Dragon • Draper James • Ferragamo • Flexon • Genesis JOE Joseph Abboud • Joseph Abboud • Karl Lagerfeld • Kilter • Lacoste • Lanvin • Lenton & Rusby Longchamp • Marchon NYC • McAllister • Nautica • Nike • Nine West • Otis & Piper • Paul Smith Pure • Shinola • Skaga • Spyder • Sunlites • Victoria Beckham • ZEISS

Visit vsp.com/offers to learn more.

Premier Edge is not available for some members in the state of Texas.

*A \$40 processing fee may apply. The Premier Edge Promise is not an insurance plan. The program provides additional warranty protection for accidental breakage, unexpected prescription change and frame style change only on VSP covered services and cannot be used to replace lost or stolen glasses. Lens and frame replacement is based on the professional judgment of the VSP network doctor. To qualify for the Premier Edge Promise you must purchase an eligible featured frame from a practice location participating in Premier Edge. The Premier Edge Promise is available for one year from the original date of purchase of an eligible featured frame brand for breakage, one additional WellVision Exam with replacement lenses, if needed, one year from the original exam date of service for prescription changes and one style change 100 days from the date of purchase for a frame style change. For breakage, if the original frame is not available, another featured frame brand of similar style and cost may be used. Check with your doctor's office on which brands and styles are currently available. Additional lens enhancements not on the original order may be added at special eyewear guarantee pricing. VSP reserves the right to change or cancel this program at any time without notice. Premier Edge is intended to help VSP members maximize their vision care benefits and its banner is not meant as a designation of care quality as all of our doctors meet high-quality standards of VSP for professional services. The doctor's information, participation in Premier Edge and featured frame brands are subject to change.

To learn about your privacy rights and how your protected health information may be used, see the VSP Notice of Privacy Practices on vsp.com.

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Save Up to 60% on Brand-Name Hearing Aids



Like vision loss, hearing loss can have a huge impact on your quality of life. However, the cost of a pair of quality hearing aids usually costs more than \$5,000,* and few people have hearing aid insurance coverage.

TruHearing makes hearing aids affordable by providing exclusive savings to all VSP® Vision Care members. You can save up to 60% on a pair of hearing aids with TruHearing. What's more, your dependents and even extended family members are eligible too.

In addition to great pricing, TruHearing provides you with:

- One year of follow-up visits for fittings, adjustments, and cleanings
- 60-day trial
- Three-year manufacturer warranty for repairs and one-time loss and damage replacement
- 80 free batteries per hearing aid for non-rechargeable models

Plus, with TruHearing you'll get:

- Access to a national network of more than 7,000 hearing healthcare providers
- Discounted pricing on a wide selection of the latest brand name hearing aids
- High-quality, low-cost batteries delivered to your door

Best of all, if you already have a hearing aid allowance from your health plan or employer, you can combine it with TruHearing prices to reduce your out-of-pocket expense even more!

Over-the-counter hearing aids are also available to VSP members through phone or online orders.**

vsp exclusive
member extras

TruHearing®

truhearing.com/vsp

Here's how it works:

Contact TruHearing.

Call **877.396.7194**. You and your family members must mention VSP.

Schedule exam.

TruHearing will answer your questions and schedule a hearing exam with a local provider.

Attend appointment.

The provider will perform a hearing exam, make a recommendation, order the hearing aids through TruHearing, and fit them for you.

**Learn more about this VSP Exclusive Member Extra at
truhearing.com/vsp or call 877.396.7194 with questions.**

*Based on a 2018 third-party survey of nationwide provider and manufacturer retail pricing.

**Over-the-counter hearing aids are different from prescription hearing aids.

VSP is providing information to its members, but does not offer or provide any discount hearing program. VSP makes no endorsement, representations or warranties regarding any products or services offered by TruHearing, a third-party vendor. TruHearing is not insurance and not subject to state insurance regulations. For additional information, please visit vsp.com/offers/special-offers/hearing-aids/truhearing. For questions, contact TruHearing directly. Not available directly from VSP in the states of Washington and California.

To learn about your privacy rights and how your protected health information may be used, see the VSP Notice of Privacy Practices on vsp.com.

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VSP Laser VisionCare Program



With the VSP Laser VisionCareSM Program, you'll enjoy a safe and successful path to better vision. In addition to fully covered visits to your VSP[®] network doctor before and after your procedure, you'll get special pricing on services from a VSP-contracted laser vision center.



Enjoy Discounted Pricing¹

VSP offers special pricing with participating centers, which means up to hundreds of dollars in savings for you.



Using Your Benefit is Easy

- Visit **vsp.com** to learn what to expect during your procedure. If you don't have a provider yet, you can also find a VSP Laser VisionCare network doctor and confirm your eligibility.
- Make an appointment with a participating VSP network laser vision doctor to schedule a complimentary screening. If you're a candidate for laser surgery, your doctor will provide pre-operative care, coordinate your procedure with a VSP-contracted laser vision center, and co-manage your treatment plan.²
- After your procedure, be sure to return to your VSP network laser vision doctor for post-operative care and ongoing management of the health of your eyes and vision. You may be able to use your VSP frame benefit for non-prescription sunglasses to protect your eyes from the sun. Ask your doctor for details.

VSP Laser VisionCareSM Program

Get an average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities. VSP members won't pay more than \$1,500 per eye for PRK, \$1,800 per eye for LASIK, and \$2,300 per eye for Custom LASIK, Custom PRK, or Bladeless LASIK.

SMILE and Contoura are discounted based on the doctor's usual and customary fees.

Learn more at vsp.com | 800.877.7195

1. The VSP Laser VisionCare Program is a discount plan only. Discounts only apply to services received from a VSP participating laser center. No monetary benefits are payable to members under this program.
2. The laser vision correction screening and consultation with your VSP provider are complimentary, if you have a pre-operative exam and don't proceed to the procedure, your VSP provider may charge an exam fee of \$100.

To learn about your privacy rights and how your protected health information may be used, see the VSP Notice of Privacy Practices on vsp.com.

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VSP is a registered trademark, and VSP Laser VisionCare Program and VSP Laser VisionCare Preferred Program are service marks of Vision Service Plan. 104197 VCCM

Browse with Benefits

Your vision and wellness come first with VSP. Now, your benefit includes eyeconic.com, the VSP online eyewear store.



Eyeconic® seamlessly connects your eyewear, your insurance coverage, and the VSP® doctor network. Plus, you get the convenience of online shopping along with the personal touch from a VSP network doctor.



Online shopping with benefits

Online shoppers will love:

- A huge selection of contact lenses and designer frames 24/7—and the Virtual Try-On tool.
- Free shipping and returns.*
- Free frame adjustment or contact lens consultation.
- Verification of your prescriptions and the 25-point inspection process to ensure your eyewear is just right.
- 20% off any out-of-pocket expenses on eyewear after your frame allowance is applied.



Already used your benefits for the year?

As a VSP member, you still receive 20% savings on glasses and sunglasses on Eyeconic.

It's easy to use your VSP benefit

1. **Create an account on vsp.com.** Review your vision benefit and access your eligibility and coverage information, including how to apply your benefits on Eyeconic.
2. **Find a VSP network doctor near you.** The decision is yours—choose a conveniently located VSP network doctor or any out-of-network provider. Visit **vsp.com** or call **800.877.7195** to find the best provider for you.
3. **Check out Eyeconic and browse the frame brands you love.** You can connect to your VSP benefits, upload your prescription at checkout, and order your glasses following your WellVision Exam®.

Experience eyeconic.com®, a convenient retail option.

*Terms and conditions apply. Visit eyeconic.com/faqs for more details.

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LIFE AND SUPPLEMENTAL PRODUCTS OFFERING

VENDOR INFORMATION



IPBC has contracted with Securian to offer life insurance and voluntary products plans for IPBC Member Groups. Election of basic life is mandatory for IPBC member groups. Election of any of the supplemental offerings is optional for IPBC Member Groups.

PLANS OFFERED

Basic Life and AD&D – rates guaranteed through 12/31/25

Supplemental Life and AD&D – rates guaranteed through 12/31/25

- *Employee*
- *Spouse*
- *Retiree*
- *Children*

Supplemental Health – rates guaranteed through 12/31/27

- *Accident*
- *Critical Illness*
- *Hospital Indemnity*

Identity Protection – rate guaranteed through 12/31/25

SECURIAN EXTRAS

- LifeStyle Benefits
- Travel Protection
- Line of Duty Benefit

Securian Information available online - <https://ochsinc.com/ipbc-voluntary-benefits-site/>

EMPLOYEE ASSISTANCE PROGRAM (EAP) OFFERING

VENDOR INFORMATION



IPBC has contracted with ComPsych to offer 4 different EAP plans for IPBC Member Groups. Election of an EAP plan(s) is optional for IPBC Member Groups.

RATES

Current rates are guaranteed through 3/31/29. Therefore, rates would potentially change on 4/1/29.

IPBC members will receive a credit for the PEPM for employees on an IPBC health plan and a debit for employees that are not. This credit/debit will be reflected in the monthly invoice from the benefits administration platform, PlanSource. IPBC Member Groups can elect to offer the EAP to employees that are not benefit eligible and therefore not in the PlanSource platform. Those headcounts will need to be reported quarterly and will be included in the monthly ACH report.



Your Life. Your Work. Your Best.®

Your GuidanceResources® Program

Sometimes life can feel overwhelming. It doesn't have to. Your ComPsych® GuidanceResources® program provides confidential counseling, expert guidance and valuable resources to help you handle any of life's challenges, big or small. Program services are provided without cost to you and your household members.

Services:

Confidential Emotional Support

6 sessions per issue, per year

- Anxiety, depression, stress
- Grief, loss and life adjustments
- Relationship/marital conflicts

Work and Lifestyle Support

- Child, elder and pet care
- Moving and relocation
- Shelter and government assistance

Legal Guidance

- Divorce, adoption and family law
- Wills, trusts and estate planning
- Free consultation and discounted local representation

Financial Resources

- Relocation, mortgages, insurance
- Budgeting, debt, bankruptcy and more
- Holistic retirement planning to support your financial security as well as your social and emotional transition

Well-Being Support

- Make positive lifestyle changes with one-on-one health coaching session over the phone or via video link
- Improve sleep habits, time management skills, self-compassion
- Get help with burnout, stress, resiliency and more

Interactive Digital Tools

- Self-care platform offers guided health programs
- Tackle anxiety, depression, stress
- Improve mindfulness, sleep, and more

Digital Support

- Tap into an array of articles, podcasts, videos, slideshows
- Improve your skills with On-Demand trainings
- Schedule counseling, work-life support or other services directly online via the Connect to Care menu

Life is challenging. We can help.
Confidential 24/7 support.



24/7 Live Assistance:
Call: 833.806.8722
TRS: Dial 711



Online: [guidanceresources.com](https://www.guidanceresources.com)
App: GuidanceNowSM & Koa Foundations
Web ID:



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Services:

Confidential Emotional Support

8 sessions per issue, per year

- Anxiety, depression, stress
- Grief, loss and life adjustments
- Relationship/marital conflicts

Work and Lifestyle Support

- Child, elder and pet care
- Moving and relocation
- Shelter and government assistance

Legal Guidance

- Divorce, adoption and family law
- Wills, trusts and estate planning
- Free consultation and discounted local representation

Financial Resources

- Relocation, mortgages, insurance
- Budgeting, debt, bankruptcy and more
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Services:

Confidential Emotional Support

8 sessions per issue, per year

- Anxiety, depression, stress
- Grief, loss and life adjustments
- Relationship/marital conflicts

Work and Lifestyle Support

- Child, elder and pet care
- Moving and relocation
- Shelter and government assistance

Legal Guidance

- Divorce, adoption and family law
- Wills, trusts and estate planning
- Free consultation and discounted local representation

Financial Resources

- Relocation, mortgages, insurance
- Budgeting, debt, bankruptcy and more
- Holistic retirement planning to support your financial security as well as your social and emotional transition

Well-Being Support

- Take an Online Health Assessment
- Make positive lifestyle changes with one-on-one health coaching sessions over the phone or via video link
- Improve your nutrition, exercise habits, weight loss efforts, smoking cessation, back care, resiliency and more
- Track your progress with diet and exercise logs, daily reminders and other valuable tools

Interactive Digital Tools

- Self-care platform offers guided health programs
- Tackle anxiety, depression, stress
- Improve mindfulness, sleep, and more

Digital Support

- Tap into an array of articles, podcasts, videos, slideshows
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Online: [guidanceresources.com](https://www.guidanceresources.com)
App: GuidanceNowSM & Koa Foundations
Web ID:





GuidanceResources®

You're Not Alone

When the demands of the job threaten to overwhelm you, your GuidanceResources® Program for First Responders can help with counseling, resources and tools especially designed to help you tackle the unique challenges you face at work and at home.

Contact us anytime, 24 hours a day, seven days a week, over the phone or online to connect with a local counselor from our network of dedicated professionals trained specifically to help you as a First Responder. The help is immediate, confidential and available to you and each of your household members at no cost. Talk to us for:

- Stress management
- Family or relationship issues
- Depression and anxiety
- Trauma or PTSD symptoms
- Alcohol or substance abuse
- Initial and annual mental health screenings as required under [Public Act 1010-652](#)

Additional Services

Keep in mind, your First Responders program offers additional tools and resources to keep you at your best, on the job and off. Call your toll-free number or log on to GuidanceResources® Online using your Web ID: _____ to take advantage of:

- Work-Life Support Services
- Legal and Financial Guidance
- Digital Self-Help Tools
- One-on-One Health Coaching, and more



24/7 Live Assistance:
Call: 833.806.8722
TRS: Dial 711



Online: [guidanceresources.com](https://www.guidanceresources.com)
App: GuidanceNowSM & Koa Foundations
Web ID: _____



Plan Designs	# of sessions	Work- life services	Computerized cognitive behavioral therapy (CCBT) portal and app	Wellbeing services	PEPM
Option A	6	•	•	Coaching only	\$1.39
Option B	8	•	•	Coaching only	\$1.61
Option C	8	•	•	Coaching, *HRA and wellbeing platform, wellness challenges	\$2.97
First Responder Program	8	•	•	Coaching only	\$2.15

GuidanceResources[®] Services

EAP Services included in all plan designs

- Local in-person or tele-behavioral health EAP assessment, referral counseling and brief treatment (up to 6-8 sessions, depending on the model chosen, per issue per employee/family member per year)
- Community resource referrals to supplement EAP counseling
- Network management
- Individual follow-up and satisfaction surveys
- Well-being coaching: Holistic, one-on-one support (via telephonic or video sessions) for a wide variety of issues that affect an individual's well-being and ability to reach personal goals and milestones of success
- Management consultation and referrals
- Drug-free workplace and DOT policy consultation included, substance use assessments and DOT case oversight available at \$840 per case
- GuidanceResources[®] Online: Award-winning web portal available in more than 40 languages and over 80 country-specific sites
- GuidanceNow: Robust mobile app that enables on-the-go access to all EAP and work-life services
- GuidanceConnect: Digital intake platform that mirrors our 24/7 live clinical intake experience by providing personalized referrals; matching users' preferences (e.g., location, modality, language, culture, etc.); and allowing real-time online scheduling

- Program literature—promotional brochures, wallet cards and semiannual posters and fliers
- Program evaluation, reporting and account management
- *Onsite or webinar hours for use toward CISM services, orientation sessions (employee or management), personal development workshops or health fair representation. Additional on-site CISM services are available for \$265/hour. Additional training is available for \$215/hour.*
- Computerized cognitive behavioral therapy (CCBT): CCBT portal and mobile app for digital modules and resource centers covering a wide variety of mental health and behavioral issues

Work-Life Services included in all plan designs

- Family care services (FamilySource[®]): Customized research, tailored educational materials, and prescreened referrals for child care, adoption, elder care, education, pet care and personal convenience services
- Legal services (LegalConnect[®]): Unlimited phone information on legal issues by ComPsych staff attorneys; free 30-minute assessment and 25 percent discount off fees when in-person representation is necessary
- Financial services (FinancialConnect[®]): Unlimited phone information on financial issues by ComPsych staff CPAs and CFPs
- RetireSource, a retirement planning service from ComPsych[®], provides a unique, holistic approach to preparing people for all aspects of retirement. Many organizations focus primarily on retirement financial education. However, a successful transition to retirement includes recognizing and addressing other needs, concerns and issues individuals face as they prepare to enter this new life stage.

Wellbeing Services

Wellbeing services outside of coaching are offered through our partner, WebMD One, see overview sheet for reference

Specialty First Responder Program

- 8 session EAP with Work-Life, Coaching, CCBT and full access to GuidanceResources Online website and mobile app, including digital intake and scheduling
- Dedicated first responder intake and triage, annual mental health assessments in support for Public Act 101-652. **
- Specialty preferred local network for IPBC first responders that specialize in trauma and PTSD**
- First responder-specific custom communications and marketing materials**

*IPBC has a block of hours for CISM services and training that can be purchased by IPBC Member Groups

**Available only to the first responder program

SPENDING ACCOUNTS OFFERING

VENDOR INFORMATION

IPBC has contracted with WEX to offer spending account plans for IPBC Member Groups. Election of a spending account plan(s) is optional for IPBC Member Groups.

RATES

Current rates are guaranteed through 6/30/27. The contract between IPBC and WEX does operate on the IPBC Fiscal Year which is 7/1 through 6/30. Therefore, rates would potentially change on 7/1/27 and on 7/1 thereafter.

SERVICES OFFERED

*Flexible Spending Accounts (FSA) – Medical and Dependent Care
Health Savings Accounts (HSA)
Lifestyle Reimbursement Accounts (LRA)
Commuter Reimbursement Accounts
COBRA Processing*
Health Reimbursement Account (HRA)*

**IPBC recommends that any IPBC Member Groups that wish to outsource COBRA processing use the benefits administration platform, PlanSource.*

WEX Information available online - <https://www.wexbenefitsyou.com/openenrollment/>

BENEFITS ADMINISTRATION PLATFORM



VENDOR INFORMATION

IPBC has contracted with PlanSource to serve as the benefits administration platform and Employee Self Service (ESS) portal for IPBC Member Groups. IPBC Member Group employees maintain their employee data and benefit elections in PlanSource. IPBC Member Groups Human Resources staff are responsible for verifying that the data is accurate. PlanSource transmits data to the various carriers weekly. IPBC billing is also handled through the PlanSource platform.

RATES

Current rates are guaranteed through 9/30/26:

- **Monthly Subscription Fee:** \$3.15/Per Benefit Eligible Employee/Month. The fee is included in the medical premium for employees that elect medical. The IPBC Member Group will be charged the fee for any employees entered into the system that waive or are ineligible for medical coverage.
- **ACA Measurement & Reporting:** IPBC Member Groups may elect to have PlanSource manage their ACA Measurement & Reporting for \$.45/Per Benefit Eligible Employee/Month. Mailing is \$2.50/form (\$.75 expedite fee). It is the responsibility of IPBC Member Groups to appropriately manage their ACA reporting responsibilities. If an IPBC Member Group elects to not use PlanSource for ACA Measurement & Reporting, the group must manage through a different vendor or in-house.
- **COBRA Administration:** IPBC Member Groups may elect to have PlanSource manage COBRA. The fee for COBRA Administration is \$.45/Per Benefit Eligible Employee/Month. If an IPBC Member Group elects to not use PlanSource for COBRA, the group must manage through a different vendor or in-house.

IMPLEMENTATION REQUIREMENTS

Any entities that are on-boarding with IPBC need to understand the requirements and time commitment needed to implement with PlanSource. Once a group has decided to join IPBC, they can expect the following (additional details will be provided at the appropriate time)

- Weekly implementation meetings with the PlanSource implementation team and their assigned IPBC Benefit Consultant.
- Groups implementing with IPBC will need to provide their employee and dependent demographic information in the required PlanSource format.
- Groups implementing with IPBC will need to test and re-test the system to make sure it is set up correctly and in time for the start of open enrollment (OE).
- Employees will make their elections of their IPBC benefit plans in the ESS portal. The first OE that an on-boarding group has will be an active enrollment. After the first OE, any future OE can be passive (employee elections roll over and employees only need to make any changes during OE).

ONGOING MAINTENANCE REQUIREMENTS

IPBC Member Groups need to communicate with employees to make any life event changes (marriage, birth etc.) in the ESS platform within the required timeframe. IPBC Member Groups need to manage the data overall and ensure that the data is accurate before the monthly billing runs.

IPBC Member Groups need to review the OE timeline that the IPBC publishes several months in advance of OE and make sure the tasks required for OE are completed by the deadlines listed.

PLANSOURCE DEMO VIDEOS

Any entities that are on-boarding with IPBC need to understand the requirements and time commitment needed to implement with PlanSource. Once a group has decided to join IPBC, they can expect the following (additional details will be provided at the appropriate time)

- [PlanSource Overview](#)
- [Life Event Overview](#)
- [Decision IQ](#) a tool to assist employees in making their benefit elections



IPBC
Intergovernmental
Personnel Benefit
Cooperative

M E M B E R S H I P

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Thank You