

December 01, 2016 – December 12, 2016

It's that time of the year again.....Mark your calendars, the new benefit year starts January 01, 2017. Remember we have a new Payroll/Benefits system, so we will be using our new system for open enrollment.

Access to Online Enrollment – <http://www.paylocity.com>

You will be able to access the Web Benefits site directly from the Web Pay Employee Self Service Portal, by **clicking on the dark gray “Web Pay” tab, and then selecting the “Enterprise Web Benefits” link from the dropdown options.** You will not need a separate User ID or password when accessing the site via the Employee Self Service Portal.

Health Department, Schools Employees and Retirees:

You can go directly to our online enrollment site using the web address <http://www.kankakeebenefits.bswift.com>

The County of Kankakee will be staying with the same carriers this year.

- ✓ **Medical – United Healthcare**
- ✓ **Dental – Delta Dental**
- ✓ **Vision – VSP**
- ✓ **Life Insurances – Dearborn National**



NCPERS (NCPERS open enrollment is earlier than ours so if you would like to select this plan, enrollment form must be completed and turned into Lynn at the County Administration Building **no later than November 28, 2016**).

Life Insurance Enrollment forms can be found in the “Web Benefits” Library

- ✓ **WageWorks - Health FSA and Dependent Care FSA**
- ✓ **AFLAC – Contact Nicole Rosendahl – 815-823-6459**
- ✓ **Colonial – Contact Russell Dixon – 630-688-8015**

In an effort to continue to help our employees save money and keep the burden of huge deductibles down, we will be offering 5 different plan options again this year for medical insurance.

You decide which plan option best fits your needs!

United HealthCare will once again be offering 5 different types of medical plan options :

- **Platinum PPO with H.R.A. - Core Network**
- **Silver PPO (No H.R.A.) Full Deductible – Core Network**
- **Gold PPO H.S.A. – Choice Plus Network**
- **Bronze PPO H.S.A. - Core Network**
- **Gold HMO – Navigate HMO Network**

Don't miss the informational meetings on November 9, 10, 15, 17 and 18 (see the Benefits “Open Enrollment” Informational Meetings list to find a meeting date, place, and time that is convenient for you to attend It is your responsibility to understand your plan and how to use it.

There are many medical plan options and you need to inform yourself of plan designs so you will be able to make the right choice for you.

Benefits "Open Enrollment" Informational Meetings - 11.2016

Anyone may attend any scheduled meeting if one works better for you than another

(Wednesday)

November 09, 2016

Departments Scheduled

7:30am Sheriff's
10:30am Any Department
1:30pm Circuit Clerk
3:30pm State's Attorney Office Only

Meeting Area

EOC Room
Admin Building - 2nd floor Conference Room
Courthouse - Lunch Room (in basement)
State's Attorney Conference Room

(Thursday)

November 10, 2016

Department Name

8:30am Probation
10:00am Health Department
1:30pm Any Department
3:00pm Circuit Clerk

Meeting Area

Annex - upstairs meeting room
Conference Room
Admin Building - 2nd floor Conference Room
Courthouse - Lunch Room (in basement)

(Tuesday)

November 15, 2016

Department Name

7:00am Highway
8:30am Any Department
2:00pm Kan-Comm
3:30pm Sheriff's

Meeting Area

Highway Department
Admin Building - 2nd floor Conference Room
Conference Room
EOC Room

(Thursday)

November 17, 2016

Department Name

1:00pm Sheriff's
2:30pm Superintendent of Schools
3:30pm Sheriff's

Meeting Area

EOC Room
Regional Instructional Center - 50 Industrial Dr.
EOC Room

(Friday)

November 18, 2016

Department Name

1:00pm Health Department

Meeting Area

Conference Room

**County of Kankakee
HEALTH INSURANCE OPTIONS
PLAN YEAR EFFECTIVE 1/1/2017**

	Platinum PPO PPO	Silver PPO PPO	Gold HSA PPO HSA	Bronze HSA PPO HSA	Gold HMO HMO
PLAN	HRA CORE Network Plan	CORE Network Plan	HSA Choice Plus Network	HSA CORE Network	Navigate HMO
HEALTH REIMBURSEMENT ACCOUNT	YES	NO	NO	NO	NO
HEALTH SAVINGS ACCOUNT	NO	NO	YES	YES	NO
MEDICAL BENEFITS	United HealthCare Core	United HealthCare Core	United HealthCare Choice Plus	United HealthCare Core	United HealthCare Navigate HMO
PPO NETWORK	Core	Core	Choice Plus	Core	Navigate HMO
DEDUCTIBLE INDIVIDUAL	\$6,000	\$6,000	\$2,600	\$5,000	\$1,000
DEDUCTIBLE FAMILY (Embedded)	\$12,000	\$12,000	\$5,200	\$10,000	\$2,000
OUT-OF-POCKET MAXIMUM - INDIVIDUAL	\$7,150	\$7,150	\$2,600	\$6,000	\$4,000
OUT-OF-POCKET MAXIMUM - FAMILY	\$14,300	\$14,300	\$5,200	\$12,000	\$8,000
PREVENTIVE CARE	100%	100%	100%	100%	100%
HOSPITAL SERVICES	80% after deductible	80% after deductible	100% after deductible	100% after deductible	80% after deductible
PRESCRIPTION DRUGS	\$10/\$40/\$75/\$125	\$10/\$40/\$75/\$125	100% after deductible	\$10/\$35/\$60 after deductible	80% after deductible
PHYSICIAN OFFICE VISITS	\$0 copay under age 19, \$40 copay Primary Care \$40 copay Specialist CORE Network \$60 copay at designated network	\$0 copay under age 19, \$40 copay Primary Care \$40 copay Specialist CORE Network \$60 copay at designated network	100% after deductible	100% after deductible	\$0 copay under age 19, \$40 copay Primary Care \$40 copay Specialist Network
PHYSICIAN FEES FOR SURGICAL AND MEDICAL SERVICES	80% after deductible	80% after deductible	100% after deductible	100% after deductible	80% after deductible
URGENT CARE	\$100 copay then 100%	\$100 copay then 100%	100% after deductible	100% after deductible	\$75 copay
EMERGENCY CARE	\$250 copay then 80%	\$250 copay then 80%	100% after deductible	100% after deductible	\$250 copay
Reminder: all benefits shown above are a summary only and assume in-network utilization.					
*General Employees	Employee Cost Per Month	Employee Cost Per Month	Employee Cost Per Month	Employee Cost Per Month	Employee Cost Per Month
EMPLOYEE ONLY	\$156.56	\$110.04	\$152.18	\$96.84	\$105.70
EMPLOYEE AND SPOUSE	\$328.42	\$231.10	\$319.60	\$203.36	\$222.00
EMPLOYEE AND CHILDREN	\$268.86	\$189.28	\$261.76	\$166.56	\$181.82
FAMILY	\$472.08	\$332.36	\$459.62	\$292.46	\$319.24
How does the deductible work?	Employee pays first \$1,000 Next \$5,000 paid by HRA	Employee pays \$6,000	Employee pays \$2,600	Employee pays \$5,000 County will fund HSA \$500/\$1,000	Employee pays \$1,000
After the deductible is met what happens?	Employee pays 20% + copays	Employee pays 20% + copays	Employee pays \$0	Employee pays Rx copays	Employee pays 20% + copays
Is there a maximum limit payable by an employee?	Yes, \$2,150	Yes, \$7,150	Yes, \$2,600	Yes, \$6,000	Yes, \$4,000
Is there anything else I should know about the plan?	Deductible does not apply prior to copays for covered expenses	Deductible does not apply prior to copays for covered expenses	Maximum HSA Contributions 2017 \$3,400 Single & \$6,750 Family	Must choose a Primary Care Dr. Referral needed for Specialists	
Examples assume EE in-network covered benefits.					

*County Board, Kan Comm, Retirees, and Schools - please see your own Premium Cost Sheets

UnitedHealthcare - Hospital Comparison

ILLINOIS

System Affiliation	Hospital Name	ST	Choice+	Navigate	Core
Adventist Midwest Health	Bolingbrook Hospital	IL	Y	Y	Y
Adventist Midwest Health	GlenOaks Hospital and Medical Center	IL	Y	Y	Y
Adventist Midwest Health	Hinsdale Hospital	IL	Y	Y	Y
Adventist Midwest Health	La Grange Memorial Hospital	IL	Y	Y	Y
Advocate Health Care	Advocate Sherman Hospital	IL	Y	Y	Y
Advocate Health Care	Christ Medical Center	IL	Y	Y	Y
Advocate Health Care	Condell Medical Center	IL	Y	Y	Y
Advocate Health Care	Good Samaritan Hospital	IL	Y	Y	Y
Advocate Health Care	Good Shepherd Hospital	IL	Y	Y	Y
Advocate Health Care	Illinois Masonic Medical Center	IL	Y	Y	Y
Advocate Health Care	Lutheran General Hospital	IL	Y	Y	Y
Advocate Health Care	South Suburban Hospital	IL	Y	Y	Y
Advocate Health Care	Trinity Hospital	IL	Y	Y	Y
Alexian Brothers Health System	Alexian Brothers Medical Center	IL	Y	Y	Y
Alexian Brothers Health System	St. Alexis Medical Center	IL	Y	Y	Y
Ann & Robert H. Lurie Children's Hosp	Ann & Robert H. Lurie Children's Hosp	IL	Y	Y	Y
Cadence Health	Central DuPage Hospital	IL	Y	Y	Y
Cadence Health	Delnor Community Hospital	IL	Y	Y	Y
Centegra	Memorial Medical Center - Woodstock	IL	Y	Y	Y
Centegra	Northern Illinois Medical Center	IL	Y	Y	Y
Centegra	MetroSouth Hospital	IL	Y	Y	Y
Community Healthcare System	Vista Medical Center - East	IL	Y	Y	Y
Community Healthcare System	Vista Medical Center - West	IL	Y	Y	Y
Community Healthcare System	John Stroger Hospital	IL	Y	Y	Y
Cook County Health Network	Oak Forest Hospital of Cook County	IL	Y	Y	Y
Cook County Health Network	Provident Hospital	IL	Y	Y	Y
Edward Hospital	Edward Hospital	IL	Y	Y	Y
Elmhurst Memorial Hospital	Elmhurst Memorial Hospital	IL	Y	Y	Y
Franciscan Alliance	St. James Hospital and Health Centers	IL	Y	Y	Y
Franciscan Alliance	St. James Hospital at Olympia Fields	IL	Y	Y	Y
Hospital Sisters Health System	St. Mary's Hospital- Streator	IL	Y	Y	Y
Illinois Valley Hospital	Illinois Valley Hospital	IL	Y	Y	Y
Ingalls Memorial Hospital	Ingalls Memorial Hospital	IL	Y	Y	Y
Iroquois Hospital	Iroquois Hospital	IL	Y	Y	Y
Jackson Park Hospital and Medical Center	Jackson Park Hospital and Medical Center	IL	Y	Y	Y
Kindred Healthcare	Kindred Chicago Central Hospital	IL	Y	Y	Y
Kindred Healthcare	Kindred Chicago Lakeshore	IL	Y	Y	Y
Kindred Healthcare	Kindred Hospital Chicago North	IL	Y	Y	Y
Kindred Healthcare	Kindred Hospital Northlake	IL	Y	Y	Y
Kindred Healthcare	Kindred Hospital Sycamore	IL	Y	Y	Y
KishHealth System	Kishwaukee Community Hospital	IL	Y	Y	Y

UnitedHealthcare - Hospital Comparison

KishHealth System	Valley West Community Hospital	IL	Y	Y	Y
La Rabida Children's Hospital	La Rabida Children's Hospital	IL	Y	Y	Y
Little Co. of Mary Hospital and Health Centers	Little Co. of Mary Hospital and Health Centers	IL	Y	Y	Y
Maryville Academy	Maryville Children's Healthcare Center	IL	Y	Y	Y
Mendota Community Hospital	Mendota Community Hospital	IL	Y	Y	Y
Mercy Health System	Mercy Harvard Hospital	IL	Y	Y	Y
Methodist Hospital of Chicago	Methodist Hospital of Chicago	IL	Y	Y	Y
Morris	Methodist Hospital & Healthcare Centers	IL	Y	Y	Y
NorthShore University Health System	Morris Hospital	IL	Y	Y	Y
NorthShore University Health System	Evanston Hospital	IL	Y	N	N
NorthShore University Health System	Glenbrook Hospital	IL	Y	N	N
NorthShore University Health System	Highland Park Hospital	IL	Y	N	N
NorthShore University Health System	Skokie Hospital	IL	Y	N	N
Northwest Community Healthcare	Northwest Community Hospital	IL	Y	N	N
Northwestern Memorial HealthCare	Northwestern Lake Forest Hospital	IL	Y	Y	Y
Northwestern Memorial HealthCare	Northwestern Memorial Hospital	IL	Y	N	N
Norwegian-American Hospital	Norwegian-American Hospital	IL	Y	Y	Y
Ottawa Regional Hospital and Healthcare Centre	Ottawa Regional Hospital and Healthcare Centre	IL	Y	Y	Y
Palos Community Hospital	Palos Community Hospital	IL	Y	Y	Y
Presence Health	Holy Family Hospital	IL	Y	Y	Y
Presence Health	Mercy Center for Health Services - Aurora	IL	Y	Y	Y
Presence Health	Our Lady Of The Resurrection Medical Center	IL	Y	Y	Y
Presence Health	Resurrection Medical Center	IL	Y	Y	Y
Presence Health	Saints Mary & Elizabeth Medical Center	IL	Y	Y	Y
Presence Health	St. Francis Hospital of Evanston	IL	Y	Y	Y
Presence Health	St. Joseph Hospital - Elgin	IL	Y	Y	Y
Presence Health	St. Joseph Hospital and Health Care Center - Chicago	IL	Y	Y	Y
Presence Health	St. Joseph Medical Center - Joliet	IL	Y	Y	Y
Presence Health	St. Mary's Hospital - Kankakee	IL	Y	Y	Y
Rehabilitation Institute of Chicago	Rehabilitation Institute of Chicago (RIC)	IL	Y	N	N
RML Specialty Hospital	RML Chicago	IL	Y	Y	Y
RML Specialty Hospital	RML Hinsdale	IL	Y	Y	Y
Rockford Health System	Rockford Memorial Hospital	IL	Y	N	N
Rockford Health System / HealthSouth Corporal	Van Matre HealthSouth Rehabilitation Hospital	IL	Y	Y	Y
Roseland Community Hospital	Roseland Community Hospital	IL	Y	Y	Y
Rush System for Health	Riverside Medical Center	IL	Y	Y	Y
Rush System for Health	Rush Oak Park Hospital	IL	Y	Y	Y
Rush System for Health	Rush Oak Park Hospital	IL	Y	Y	Y
Rush System for Health	Rush University Medical Center	IL	Y	Y	Y
Rush System for Health	Rush-Copley Medical Center	IL	Y	Y	Y
Saint Anthony Memorial Health Center	St. Anthony Hospital - Chicago	IL	Y	Y	Y
Silver Cross Hospital	Silver Cross Hospital	IL	Y	Y	Y
Sinal Health System	Holy Cross Hospital	IL	Y	Y	Y
Sinal Health System	Mount Sinai Hospital & Medical Center	IL	Y	Y	Y
Sinal Health System	Schwab Rehab Hospital	IL	Y	Y	Y
South Shore Hospital	South Shore Hospital	IL	Y	Y	Y

UnitedHealthcare - Hospital Comparison

System Affiliation	Hospital Name	State	Choice +	Navigate	Core
St. Bernard Hospital	St. Bernard Hospital	IL	Y	Y	Y
Swedish American Health System	Swedish American Hospital - Rockford	IL	Y	Y	Y
Swedish American Health System	Swedish American Medical Center Belvidere	IL	Y	Y	Y
Swedish Covenant Hospital	Swedish Covenant Hospital	IL	Y	Y	Y
Thorek Hospital And Medical Center	Thorek Hospital and Medical Center	IL	Y	Y	Y
Trinity Health	Gottlieb	IL	Y	Y	Y
Trinity Health	Loyola University Medical Center	IL	Y	Y	Y
Trinity Health	Mercy Hospital and Medical Center - Chicago	IL	Y	Y	Y
University Of Chicago Health Systems	University of Chicago Medical Center	IL	Y	N	N
University Of Illinois At Chicago Med. Cntr.	University of Illinois at Chicago Medical Center	IL	Y	Y	Y
Vanguard Health System	Louis A. Weiss	IL	Y	Y	Y
Vanguard Health System	MacNeal Memorial Hospital	IL	Y	Y	Y
Vanguard Health System	West Suburban Hospital Medical Center	IL	Y	Y	Y
Vanguard Health System	Westlake Community Hospital	IL	Y	Y	Y
Wheaton Franciscan Healthcare	MarianJoy Rehabilitation Hospital	IL	Y	Y	Y
INDIANA					
System Affiliation	Hospital Name	State	Choice +	Navigate	Core
Community Healthcare System	Community Hospital - Munster	IN	Y	Y	Y
Community Healthcare System	St. Catherine Hospital - East Chicago	IN	Y	Y	Y
Community Healthcare System	St. Mary Medical Center - Hobart	IN	Y	Y	Y
Franciscan Alliance	Franciscan Physicians Hospital	IN	Y	Y	Y
Franciscan Alliance	St. Anthony Medical Center - Crown Point	IN	Y	Y	Y
Franciscan Alliance	St. Anthony Memorial Health Center - Michigan	IN	Y	N	N
Franciscan Alliance	St. Margaret Mercy Healthcare Centers - North	IN	Y	Y	Y
Franciscan Alliance	St. Margaret Mercy Healthcare Centers - South	IN	Y	Y	Y
IU Health (formerly Clarian)	La Porte Hospital	IN	Y	Y	Y
Kindred Healthcare	Kindred Hospital Northwest Indiana	IN	Y	Y	Y
Methodist Hospitals	Methodist Hospital	IN	Y	Y	Y
Methodist Hospitals	Methodist Hospital	IN	Y	Y	Y
Pinnacle Hospital	Pinnacle Hospital	IN	Y	Y	Y
Porter Health	Porter Hospital Portage	IN	Y	Y	Y
Porter Health	Porter Hospital Valpo	IN	Y	Y	Y
Regency Hospital Company	Regency Hospital of NW Indiana	IN	Y	Y	Y
Regency Hospital Company	Regency Hospital of Porter County	IN	Y	Y	Y

Insurance Premiums

County of Kankakee

January 01, 2017 – December 31, 2017

Platinum PPO CORE (6000/12000 deductible) With H.R.A. (1000/2000)	<u>SINGLE</u>	<u>EMP + Spouse</u>	<u>EMP + Child(ren)</u>	<u>FAMILY</u>
Total cost per employee per month:	\$626.24	\$1,313.70	\$1,075.45	\$1,888.37
Kankakee County pays 75%:	\$469.68	\$985.28	\$806.59	\$1,416.29
Employee's total monthly cost 25%:	\$156.56	\$328.42	\$268.86	\$472.08
Employee's cost per paycheck:	\$78.28	\$164.21	\$134.43	\$236.04

Silver PPO CORE (6000/12000 deductible) No H.R.A. Reimbursement	<u>SINGLE</u>	<u>EMP + Spouse</u>	<u>EMP + Child(ren)</u>	<u>FAMILY</u>
Total cost per employee per month:	\$440.21	\$924.44	\$757.16	\$1,329.43
Kankakee County pays 75%:	\$330.17	\$693.34	\$567.88	\$997.07
Employee's total monthly cost 25%:	\$110.04	\$231.10	\$189.28	\$332.36
Employee's cost per paycheck:	\$55.02	\$115.55	\$94.64	\$166.18

Gold HSA Choice Plus (Health Savings Account) \$2600/\$5200 deductible	<u>SINGLE</u>	<u>EMP + Spouse</u>	<u>EMP + Child(ren)</u>	<u>FAMILY</u>
Total cost per employee per month:	\$608.77	\$1,278.42	\$1,047.08	\$1,838.49
Kankakee County pays 75%:	\$456.59	\$958.82	\$785.32	\$1,378.87
Employee's total monthly cost 25%:	\$152.18	\$319.60	\$261.76	\$459.62
Employee's cost per paycheck:	\$76.09	\$159.80	\$130.88	\$229.81

Bronze HSA CORE (Health Savings Account) \$5000/\$10000 deductible	<u>SINGLE</u>	<u>EMP + Spouse</u>	<u>EMP + Child(ren)</u>	<u>FAMILY</u>
Total cost per employee per month:	\$387.37	\$813.48	\$666.28	\$1,169.86
Kankakee County pays 75%:	\$290.53	\$610.12	\$499.72	\$877.40
Employee's total monthly cost 25%:	\$96.84	\$203.36	\$166.56	\$292.46
Employee's cost per paycheck:	\$48.42	\$101.68	\$83.28	\$146.23

Gold HMO Navigate HMO	<u>SINGLE</u>	<u>EMP + Spouse</u>	<u>EMP + Child(ren)</u>	<u>FAMILY</u>
Total cost per employee per month:	\$422.85	\$887.99	\$727.30	\$1,277.01
Kankakee County pays 75%:	\$317.15	\$665.99	\$545.48	\$957.77
Employee's total monthly cost 25%:	\$105.70	\$222.00	\$181.82	\$319.24
Employee's cost per paycheck:	\$52.85	\$111.00	\$90.91	\$159.62

*County Board, Kan-Comm, Retirees, and Schools - please see your premium sheet

Insurance Premiums

County of Kankakee

January 01, 2017 – December 31, 2017

Delta Dental	<u>SINGLE</u>	<u>EMP + Spouse</u>	<u>EMP + Child(ren)</u>	<u>FAMILY</u>
Total cost per employee per month:	\$25.36	\$50.70	\$61.72	\$101.40
Employee's cost per paycheck:	\$12.68	\$25.35	\$30.86	\$50.70

VSP Vision	<u>SINGLE</u>	<u>EMP + Spouse</u>	<u>EMP + Child(ren)</u>	<u>FAMILY</u>
Total cost per employee per month:	\$5.63	\$9.00	\$9.19	\$14.82
Employee's cost per paycheck:	\$2.82	\$4.50	\$4.60	\$7.41

Delta Dental PPO *Plus* Premier Proposal Provided For:

COUNTY OF KANKAKEE

Effective Date October 1, 2015 Plan 3, Benefit Summary, Page 1 of 2	Delta Dental PPO SM Network Dentist	Delta Dental Premier [®] Network Dentist	Non-Network Dentist
Coverage A: Diagnostic & Preventive (no waiting period)			
Routine exams twice per benefit year	100%	100%	100%
Emergency exams and palliative treatment	100%	100%	100%
Biteewing x-rays twice per benefit year	100%	100%	100%
Full-mouth x-rays every three years	100%	100%	100%
Dental prophylaxis twice per benefit year	100%	100%	100%
Fluoride treatments once per benefit year (to age 19)	100%	100%	100%
Space maintainers once per lifetime (to age 14)	100%	100%	100%
Sealants (to age 16)	100%	100%	100%
Deductible Applies	No	No	No
Coverage B: Basic Restorative (no waiting period)			
Amalgam and composite resin (anterior) fillings	100%	80%	80%
Non-surgical periodontics	100%	80%	80%
Surgical periodontics	100%	80%	80%
Endodontics	100%	80%	80%
General anesthesia & IV sedation	100%	80%	80%
Injection of antibiotic drugs	100%	80%	80%
Prefab stainless steel and resin crowns	100%	80%	80%
Repair and recementation of crowns, bridges, inlays and onlays	100%	80%	80%
Deductible Applies	Yes	Yes	Yes
Coverage C: Major Restorative (no waiting period)			
Oral surgery - simple extractions	60%	50%	50%
Oral surgery - surgical extractions	60%	50%	50%
Cast restorations - crowns, onlays, post and core	60%	50%	50%
Prosthodontics - bridges, partial dentures and complete dentures	60%	50%	50%
Repair, reline, rebase and adjustments to dentures	60%	50%	50%
Occlusal guards & adjustments	60%	50%	50%
Deductible Applies	Yes	Yes	Yes
Coverage D: Orthodontia (no waiting period)			
Treatment necessary for proper alignment of teeth	50%	50%	50%
Deductible Applies	No	No	No
Deductible			
Individual	\$50	\$75	\$75
Family	\$150	\$225	\$225
Annual Maximum			
Dependent children eligible to age 26	\$1,500	\$1,500	\$1,500
Full-time students eligible to age 26			
Orthodontia Lifetime Maximum			
Dependent children eligible to age 19	\$1,500	\$1,500	\$1,500
Full-time students eligible to age 19			
Adults are not eligible for coverage			
Reimbursement Method			
	PPO Fees*	MPA**	MPA***
Estimated Network Utilization (paid claim dollars)			
	70%	17%†	13%


*Delta Dental PPO dentists accept payment based on the lesser of the submitted fee or the PPO fee schedule, which is established at a level that typically delivers a 15 – 40% discount off of average billed charges nationally.

**Delta Dental Premier dentists accept payment based on the lesser of the submitted fee or Delta Dental's maximum plan allowance (MPA), which is established at a level that typically delivers a 5 – 15% discount off of average billed charges nationally.

***Non-network (non-Delta Dental PPO/non-Delta Dental Premier) dentist reimbursement is based on the lesser of the submitted fee or the Delta Dental Premier MPA.

† Percentage of claim dollars paid to Delta Dental Premier dentists who do not also participate in Delta Dental PPO.

Delta Dental PPO and Premier dentists cannot balance bill the enrollee for the difference between Delta Dental's allowed fee and the dentist's submitted charge.



Protect
your vision
with VSP.

Get the best in eyecare and eyewear with COUNTY OF KANKAKEE and VSP® Vision Care.



Why enroll in VSP? We invest in the things you value most—the best care at the lowest out-of-pocket costs. Because we're the only national not-for-profit vision care company, you can trust that we'll always put your wellness first.

You'll like what you see with VSP.

- **Value and Savings.** You'll enjoy more value and the lowest out-of-pocket costs.
- **High Quality Vision Care.** You'll get the best care from a VSP provider, including a WellVision Exam®—the most comprehensive exam designed to detect eye and health conditions. Plus, when you see a VSP provider, your satisfaction is guaranteed.
- **Choice of Providers.** The decision is yours to make—choose a VSP provider or any out-of-network provider.
- **Great Eyewear.** It's easy to find the perfect frame at a price that fits your budget.

Using your VSP benefit is easy.

- **Register at vsp.com.** Once your plan is effective, review your benefit information.
- **Find an eyecare provider who's right for you.** To find a VSP provider, visit vsp.com or call 800.877.7195.
- **At your appointment, tell them you have VSP.** There's no ID card necessary. If you'd like a card as a reference, you can print one on vsp.com.

That's it! We'll handle the rest—there are no claim forms to complete when you see a VSP provider.

Choice in Eyewear

From classic styles to the latest designer frames, you'll find hundreds of options. Choose from featured frame brands like Anne Klein, bebe®, Calvin Klein, Flexon®, Lacoste, Nike, Nine West, and more! Visit vsp.com to find a VSP provider who carries these brands.

Enroll in VSP today.
You'll be glad you did.

Contact us. **800.877.7195**
vsp.com

Your VSP Vision Benefits Summary

COUNTY OF KANKAKEE and VSP provide you with an affordable eyecare plan.



VSP Coverage Effective Date: 10/01/2015

VSP Provider Network: VSP Choice

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 	\$10	Every 12 months
Prescription Glasses			
		\$25	See frame and lenses
Frame	<ul style="list-style-type: none"> \$130 allowance for a wide selection of frames \$150 allowance for featured frame brands 20% savings on the amount over your allowance 	Included in Prescription Glasses	Every 24 months
Lenses	<ul style="list-style-type: none"> Single vision, lined bifocal, and lined trifocal lenses Polycarbonate 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 20-25% on other lens enhancements 	\$55 \$95 - \$105 \$150 - \$175	Every 12 months
Contacts (instead of glasses)	<ul style="list-style-type: none"> \$135 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) 	Up to \$60	Every 12 months
Extra Savings	<p>Glasses and Sunglasses</p> <ul style="list-style-type: none"> Extra \$20 to spend on featured frame brands. Go to vsp.com/specialoffers for details. 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam. <p>Retinal Screening</p> <ul style="list-style-type: none"> No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam <p>Laser Vision Correction</p> <ul style="list-style-type: none"> Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities 		
Your Coverage with Out-of-Network Providers			
Visit vsp.com for details, if you plan to see a provider other than a VSP network provider.			
Exam.....	up to \$45	Single Vision Lenses.....	up to \$30
Frame.....	up to \$70	Lined Bifocal Lenses.....	up to \$50
		Lined Trifocal Lenses.....	up to \$65
		Progressive Lenses.....	up to \$50
		Contacts.....	up to \$105
<small>VSP guarantees coverage from VSP network 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.</small>			

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¹ Brands/Promotion subject to change.

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