



Lockport Elementary S.D. #91 Benefits Summary

All Eligible Employees - Hired Prior to July 2007
January 1, 2026 – December 31, 2026



**Marsh McLennan
Agency**

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Eligibility

HR Contact: Athena Dingels

Email: adingels@d91.net

Phone: 815-838-0737 x1106

Eligibility Requirements

You are eligible to enroll in the benefits described in this summary. Qualified dependents eligible for select benefit coverage include:

- Your legal spouse
- Your child(ren) up to age 26
- Your incapacitated child(ren) whom are unmarried, incapable of self-support due to a mental or physical disability, and is a federal tax dependent.

Waiting Period

All benefit eligible employees electing coverage will be effective on the date of hire.

Qualifying Events

Outside of open enrollment you would need to have a qualifying event to add, drop, or make changes to your benefits. Employees are responsible for notifying Human Resources within 30 days of the qualifying life event to make a change to benefit elections. Qualifying event changes are effective on the date in which the event occurred.

Some examples of qualifying events are:

- Losing existing health coverage
- Losing eligibility for Medicare, Medicaid, or Children's Health Insurance Program (CHIP)
- Turning 26 and losing coverage through a parent's plan
- Getting married or divorced
- Having a baby or adopting a child
- Death in the family

Benefits Microsite

All information regarding the full suite of benefits available through your employment is available on the benefits microsite. You can find the microsite at <https://d91.ilschoolinsurancenetwork.org/>

The microsite contains:

- Benefit definitions and explanations
- Educational videos
- Policy plan documents
- Claims forms
- Provider finder guides
- Information about additional services:
 - Maternity Services
 - Tobacco Cessation
 - Travel Resources
 - And many more!

Medical Insurance | BlueCross BlueShield

Health Maintenance Organization (HMO)

HMOs give you access to a network of doctors and hospitals, but restrict services to in-network providers only. HMO participants must choose a contracting medical group and primary care physician (PCP) to provide or coordinate their healthcare services. If you require specialty care, an outpatient procedure, or a hospitalization, you must receive a referral from your PCP. There are no out-of-network benefits.

Choice of plan options:	HMO BA Plan 2 - B03881 <i>In-Network Benefits Only</i>	HMO BA Plan 3 - B14332 <i>In-Network Benefits Only</i>	HMO BA Plan 4 - B01776 <i>In-Network Benefits Only</i>
Network	Blue Advantage	Blue Advantage	Blue Advantage
Deductible			
Individual	\$0	\$0	\$500
Family	\$0	\$0	\$1,000
Coinsurance	0%	0%	20%
Out-of-Pocket Max			
Individual	\$1,500	\$1,500	\$2,500
Family	\$3,000	\$3,000	\$5,000
Physician Services			
Well Adult / Well Child	No Charge	No Charge	No Charge
Physician Office	\$25 copay	\$30 copay	\$35 copay
Specialist Visit	\$25 copay	\$50 copay	\$55 copay
Emergency Room	\$100 copay	\$150 copay	\$150 copay + 20% after deductible
Urgent Care	\$25 copay	\$30 copay	\$35 copay
Prescription Drugs* - Retail	Copays:	Copays:	Copays:
Generic / Preferred Brand / Non-Preferred Brand / Specialty	\$10 / \$20 / \$35 / \$35	\$10 / \$25 / \$40 / \$40	\$10 / \$50 / \$100 / \$100
Prescription Drugs - Mail Order	Copays:	Copays:	Copays:
Generic / Preferred Brand / Non-Preferred Brand	\$20 / \$40 / \$70	\$20 / \$50 / \$80	\$30 / \$150 / \$300
Prescription Out-of-Pocket Max			
Individual / Family	\$5,100 / \$10,200	\$5,100 / \$10,200	Included in Medical Out-of-Pocket Max

*BlueCross BlueShield reserves the right to update their drug list quarterly. Prescription drugs may change tiers or may no longer be covered on their drug list. If a drug you are using is no longer covered on their drug list, please call BlueCross BlueShield customer service number located on the back of your medical ID card.

To find a BCBS Medical Provider, visit www.bcbsil.com/find-a-doctor-or-hospital or Call Customer Service toll-free: (HMO: 800-892-2803; PPO: 800-828-3116)

Medical Insurance | BlueCross BlueShield

Preferred Provider Organization (PPO)

A PPO plan offers the freedom to receive care from any in- or out-of-network doctor, specialist or hospital without a referral. Once the applicable deductible is met, coinsurance (or the cost share between you and the carrier) kicks in. The types of services that accumulate towards your deductible are office visits, inpatient hospital stays, outpatient surgeries, emergency room and urgent care visits, labs (blood work) and x-rays (MRIs, PET scans, CT scans, etc.). Prescription drug copays do not accumulate towards your deductible or your overall out-of-pocket maximum.

Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible. The deductible does not accumulate toward the out-of-pocket maximum.

Choice of plan options:	PPO - 165611 In-Network Benefits Shown
Network	PPO
Deductible Individual Family	\$600 \$1,200
Coinsurance	20%
Out-of-Pocket Max Individual Family	\$2,600 \$7,800 <i>Includes Deductible</i>
Physician Services Well Adult / Well Child Physician Office Specialist Visit	No Charge \$25 copay \$50 copay
Emergency Room	Deductible then 20%
Urgent Care	\$25 copay
Prescription Drugs* - Retail Generic / Preferred Brand / Non-Preferred Brand / Specialty	Copays: \$10 / \$25 / \$40 / \$50
Prescription Drugs - Mail Order Generic / Preferred Brand / Non-Preferred Brand	Copays: \$20 / \$50 / \$80
Prescription Out-of-Pocket Max Individual / Family	\$4,750 / \$6,900

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To find a BCBS Medical Provider, visit www.bcbsil.com/find-a-doctor-or-hospital or Call Customer Service toll-free: (HMO: 800-892-2803; PPO: 800-828-3116)

Value Added Benefits | BlueCross BlueShield

BlueAccess for Members (BAM): www.bcbsil.com

BAM is a secure member website that gives you immediate access to your health care and benefit information. Check claim status, find in-network providers, use the hospital comparison tool, print medical or dental ID cards, and more.

To access BlueAccess Mobile download the app.

Virtual Visits—MDLIVE (PPO Members Only)

MDLIVE's telehealth program provides enrolled members with access to non-emergency medical care without ever leaving the couch. Visit a doctor virtually, 24 hours a day, 7 days a week, for a variety of ailments and symptoms. Log on to MDLIVE.com/bcbsil or call **888.676.4204** today for additional info on this benefit.

Maternity Care Program: 888.421.7781

Personalized support provided by Obstetrical nurses.

24/7 Nurseline: 800.299.0274 (PPO Members Only)

General health info and guidance for specific conditions from fevers to bee stings from a registered nurse.

Blue365 Discounts

Log into your BCBS member portal and click on Wellness. Look for the Blue365 Member Discount Program and click Visit Blue365.

Well on Target Member Wellness Program

Access health and wellness resources that can help you manage your health. Resources include health assessments, self-directed courses and health coaching.

Mail Order Prescriptions: 833.715.0942

Through Express Scripts express-scripts.com/rx, mail order prescriptions may save time and money.

Specialty Pharmacy Program: 833.721.1619

Through Accredo accredo.com, you can order and manage your specialty drug prescriptions.

Tips to Save Money

Preventive/Wellness Exams Covered at 100%

- Preventive care is one physical exam per year per enrolled member.
- Females get an annual well-woman exam covered at 100% in addition to their annual physical exam.
- No out-of-pocket costs apply - these exams are fully covered *as long as your physician codes them as preventive*.

Prescription Drugs

- Ask your doctor if there's a generic version of any medication you're currently taking or being prescribed.
- Take advantage of the Prescription Savings Programs at major retailers.
- Ask about free samples from your doctor and/or manufacturer rebates.

High Cost Scans, X-Rays & Tests

- MRI, PET scans, CT scans, etc. are less costly at in-network free-standing imaging centers than at hospitals.
- When possible, compare cost options prior to scheduling your necessary services.

Emergency Room Alternatives

The ER is a costly experience for issues that aren't true emergencies. Below are alternatives that can offer quick care at a more affordable cost.

- Doctor's office: for non-life threatening symptoms, call and let them know your symptoms require immediate attention.
- Convenient Care Clinics: use when you don't have a primary doctor or can't get an appointment. Good for fever, sore throat/strep, coughs/congestion, sports physicals, UTIs, etc. Visit cvs.com or walgreens.com to find a clinic near you.
- Urgent Care: less costly than the ER and can treat sprains/strains, minor breaks, mild asthma, minor infections, rashes, small cuts, burns, etc.

Dental Insurance | Guardian

Dental Health Maintenance Organization (DHMO)

The DHMO requires you to choose a Primary Care Dentist or dental facility to coordinate all your oral health needs. If you need to see a specialist, your primary care dentist must refer you and services may require preauthorization. There are no out-of-network benefits; if you visit a dentist outside the network, you will likely be responsible for the entire bill. To find an in-network dental provider, visit www.guardianlife.com or search **Guardian's Managed Dental Care network**.

A DHMO has no deductible or maximums. Instead, you pay a fixed dollar amount for dental treatment based off a pre-determined fee schedule. Some diagnostic and preventive services have no fee.

Dental Preferred Provider Organization (DPPO)

The DPPO allows the flexibility to use any dentist, in or out-of-network. Staying in-network will allow your annual maximum to last longer. To find an in-network dental provider, visit www.guardianlife.com or search **Guardian's DentalGuard Preferred network**. If you visit a dentist out-of-network, you may be responsible for paying the bill at the time of service and receiving reimbursement later.

Dental coverage focuses on preventive and diagnostic procedures in an effort to avoid more expensive services associated with dental disease and surgery. The type of service or procedure received determines the amount of coverage for each visit. Each type of service fits into a class of services according to complexity and cost.

Preventive:

- Annual Exams
- Annual cleanings
- And more

Basic:

- X-Rays
- Fillings
- Sealants
- And more

Major:

- Root canals
- Dentures
- Crowns
- And more

Choice of plan options:	DHMO - 00378495 <i>In-Network Benefits Only</i>	DPPO - 00378495 <i>In-Network / Out-of-Network</i>
Network Name	Managed Dental Care	DentalGuard Preferred
Individual Deductible	None	\$50 / \$75
Office Visit Copay	\$5	None
Preventive Coinsurance	Scheduled Fee	100% / 80%
Basic Coinsurance	Scheduled Fee	80% / 80%
Major Coinsurance	Scheduled Fee	50% / 50%
Annual Plan Maximum	Unlimited	\$1,000 / \$1,000

Dental Insurance | BlueCross BlueShield

Dental Health Maintenance Organization (DHMO)

The DHMO requires you to choose a Primary Care Dentist or dental facility to coordinate all your oral health needs. If you need to see a specialist, your primary care dentist must refer you and services may require preauthorization. There are no out-of-network benefits; if you visit a dentist outside the network, you will likely be responsible for the entire bill. A DHMO has no deductible or maximums. Instead, you pay a fixed dollar amount for dental treatment based off a pre-determined fee schedule. Some diagnostic and preventive services have no fee.

Dental Preferred Provider Organization (DPPO)

The DPPO allows the flexibility to use any dentist, in or out-of-network. Staying in-network will allow your annual maximum to last longer. If you visit a dentist out-of-network, you may be responsible for paying the bill at the time of service and receiving reimbursement later.

Dental coverage focuses on preventive and diagnostic procedures in an effort to avoid more expensive services associated with dental disease and surgery. The type of service or procedure received determines the amount of coverage for each visit. Each type of service fits into a class of services according to complexity and cost. We recommend you request a predetermination of benefits for major services.

Preventive:

- Annual cleanings
- Bitewing X-rays
- Space maintainers
- And more

Basic:

- Fillings
- Root canals
- Oral Surgery
- And more

Major:

- Dentures
- Bridges
- Inlays, Onlays, Crowns
- And more

Choice of plan options:	DHMO - D14330 <i>In-Network Benefits Only</i>	DPPO 1000 - 270728 <i>In-Network / Out-of-Network</i>		DPPO 1500 - 270729 <i>In-Network / Out-of-Network</i>	
Network Name	BlueCare Dental	BlueCare Dental		BlueCare Dental	
Individual Deductible	None	\$25 per calendar year		\$25.00 per calendar year	
Family Deductible	None	\$25 per person per calendar year (maximum \$75)		\$25 per person per calendar year (maximum \$75)	
Office Visit Copay	\$0	N/A	N/A	N/A	N/A
Preventive Coinsurance	Scheduled Fee	100%	100%	100%	100%
Basic Coinsurance	Scheduled Fee	80%	80%	80%	80%
Major Coinsurance	Scheduled Fee	50%	50%	50%	50%
Annual Plan Maximum	Unlimited	\$1,000	\$1,000	\$1,500	\$1,500
Orthodontia	Scheduled Fee	Not Covered		50% coinsurance	50% coinsurance
Orthodontia Age Limit	Adults and Child(ren) to Age 19	Not Covered		Age 19	Age 19
Orthodontia Maximum	Scheduled Fee	Not Covered		\$1,500	\$1,500

Enhanced Dental Benefit

Provides additional dental benefits to members with specific medical conditions such as cardiovascular disease, diabetes or pregnancy. These services apply towards your annual maximum.

Benefit for one of the following:

- Scaling and Root Planning
- Periodontal Maintenance
- One Additional Cleaning

To Find a Dental Provider, visit www.bcbsil.com/find-care/providers-in-your-network/find-a-dentist or Call Customer Service toll-free at **800-367-6401**

Vision Insurance | VSP

Vision insurance helps offset the costs of routine eye exams and also helps pay for vision correction eye wear, like eyeglasses and contacts, that may be prescribed by an eye-care provider.

By accessing in-network vision providers, you're able to reap the true benefit of vision insurance coverage. You're eligible for an eye exam and lenses or contact lenses every 12 months and frames every 24 months. If you visit a vision provider out-of-network, you will be responsible for paying the bill at the time of service and receiving reimbursement later.

Vision Plan Details:	Frequency*	In-Network	Out-of-Network
Network	VSP Choice Network		
Eye Exam	Every 12 months	\$0 WellVision Exam Copay Up to \$60 Contacts Exam Copay	\$45 max reimbursement
Lenses » Single vision » Bifocal » Trifocal » Lenticular » Polycarbonate for children	Every 12 months	\$25 copay	Reimbursement varies
Frames	Every 24 months	\$175 allowance (\$195 for featured brands) + 20% off balance over allowance	\$70 max reimbursement
Elective Contacts**	Every 12 months	\$175 allowance	\$105 max reimbursement

*Vision benefit frequencies are based on the date of service within the policy year.

**Contacts and glasses are not covered by the plan in the same calendar year. Discounts may apply if additional materials are purchased.

Primary Eye Care

VSP's most robust medical eye care plan, providing treatment and services for all vision-related medical conditions such as dry eye, cataracts, pink eye, eye injury, and foreign body removal and diseases.

Included in the Primary EyeCare benefit:

- Covered-in-full retinal screening for members with diabetes, even if you don't show signs of diabetic eye disease.
- Additional medical eye exams to monitor and track diabetic eye disease, glaucoma and/or AMD.
- Additional medical eye exams and other services for non-chronic conditions.

For additional discounts on materials and services, visit <https://www.vsp.com/offers/special-offers>

To Find a VSP Vision Provider, visit www.vsp.com/eye-doctor or Call Customer Service toll-free at **800-877-7195**

Vision ID cards are not required for service as providers are able to locate you in their system. If you would like an ID card, you can login to your account to print your Member ID card.

Basic Life/AD&D | BlueCross BlueShield

Basic Life Insurance is provided at no cost to you in order to ease the financial burden on your loved ones should you pass away. Accidental Death and Dismemberment (AD&D) provides an additional benefit to your beneficiary should you suffer loss of life due to a covered accident; AD&D will also pay a benefit to you should you suffer loss of limb, sight, or vision due to a covered accident.

	Basic Life	Accidental Death & Dismemberment
Benefit Amount	\$50,000 per Employee	\$50,000 per Employee

Voluntary Life/AD&D | BlueCross BlueShield

Voluntary Term Life/AD&D allows you to purchase additional coverage. You may also elect voluntary life coverage for your spouse and/or dependent child(ren). AD&D coverage is not available for spouses and/or child(ren). An employee's maximum benefit election cannot exceed 5x their basic annual earnings. A spouse's maximum election cannot exceed 50% of the employee election. The cost of the benefit is 100% paid for by you. Age of participant and the amount of insurance you elect determines the premium you'll pay.

EOI is required if electing over the guaranteed issue amount or if electing after initial eligibility. EOI forms must be submitted within 30 days of election.

	Employee	Spouse	Child(ren)
Coverage Increments	\$25,000	\$10,000	Birth to 15 days: \$0 15 days to 6 months: \$500 6 months to age 26: \$5,000
Maximum Benefit Amount	\$100,000, not to exceed 5x annual earnings	\$50,000, not to exceed 50% of employee election	\$5,000
Guaranteed Issue Amount	\$100,000, not to exceed 3x annual earnings	\$20,000	\$5,000

IMPORTANT REMINDER: Be sure your beneficiary information is up-to-date!

To update your beneficiary information, reach out to your Human Resources Representative. You can update your beneficiary at anytime throughout the year.

Worksite Benefits | Aflac

Aflac provides four worksite benefits to help cover unexpected medical expenses:

Short-Term Disability

If you become ill or suffer an injury that prevents you from working, this form of disability insurance replaces a portion of your income for a defined maximum period of time.

Hospital Confinement Indemnity

Hospital stays can be expensive. This policy helps ease the financial burden of hospital stays by providing cash benefits.

Accident

You never know when an accident might happen, and when they do, bills can pile up. This policy can help with the unexpected covered accident expenses that begin to add up almost immediately.

Cancer/Specified-Disease

Cancer is one of the most financially debilitating diagnoses we can face. This policy can help you and your family better cope financially if a positive diagnosis of cancer ever occurs.

To learn more, contact your Aflac agent, Aaron Dunnill at aaron_dunnill@us.aflac.com or (815) 685-9287

Flexible Spending Account (FSA)

Flexible Spending Accounts (FSA) allow you to set aside money on a pre-tax basis to pay for qualified medical expenses and/or dependent care expenses you may incur throughout the year. The money you put into your FSA is done so on a pre-tax basis. This means you are lowering your taxable income and also not paying taxes when the money is used for qualified expenses.

Health Care FSA

You may contribute up to \$3,400 per plan year to pay for qualified expenses for yourself and eligible family members. Funds in this account can be used to cover eligible expenses on your tax dependents, even if they are not enrolled in your health care plan. Your contribution cannot be changed mid-plan year unless you experience a qualifying life event. Eligible expenses include medical and dental plan deductibles and copays (if applicable), orthodontia expenses not covered by your dental plan, prescription drugs, prescription eye glasses and contact lenses, Lasik eye surgery and much more.

Dependent Care FSA

You may contribute up to \$7,500 per plan year to pay for qualified eligible dependent care expenses. Funds in this account are saved on a tax-free basis.

FSAs have a use-it-or-lose-it provision, so be conservative when electing how much to contribute. The Health Care FSA and Dependent Care FSA may have grace periods or allow rollover amounts. Please confirm with your HR representative.

Employee Assistance Program (EAP)

The EAP, provided by AllOne Health, offers caring and professional assistance for a broad range of concerns including stress management, depression and anxiety, relationship or family conflicts, workplace conflicts, legal or financial difficulties, and drug or alcohol abuse. Services are confidential - neither your employer nor co-workers have knowledge of your request for help. EAP services are available 24 hours a day, seven days a week for you and your eligible dependents. There is no cost, it's just there for you when you need it.

For more information call (800) 451-1834

Additionally, you can visit allonehealth.com/portal and login with the following account credentials for more information:

Member Portal and App Code: LIN500

Possible reasons to call can include:

- Stress and depression
- Life transitions
- Grief and loss
- Parenting and child care
- Elder care referrals
- Domestic violence
- Workplace conflict
- Work/life balance
- Addiction and recovery
- Financial issues
- Legal assistance
- And more

Pet Insurance | Pet Partners

What is Pet Insurance?

Pet insurance is health insurance for dogs and cats. Get reimbursed for costly veterinary bills and focus more on the health of your pets and less on how you're going to pay for it. Plans feature coverage for accidents, illnesses and injuries including cancer coverage.

How it Works:

- Enroll in pet insurance
- Pay your vet
- Submit a claim with your vet bill
- Get reimbursed for eligible expenses

Enroll:

<https://www.petpartners.com/enroll?p=LAA>

Coverage Includes:

- Common Illnesses
- Prescription Medication
- Toxin Ingestion
- Alternative Treatments
- Behavioral Issues
- Preventative Care
- Digestive Issues
- Diagnostics
- Cancer
- Broken Bones
- Hospitalization
- Surgery

Travel Resource Services

Travel Resource Services, provided by Assist America, is a 24-hour emergency and information service that helps you access emergency assistance when you are traveling 100 or more miles away from home. The multilingual emergency assistance professionals will help you with your struggles to make sure you, your family and friends receive the best service when traveling.

Key services include:

- Medical Search and Referral
- Medical Monitoring
- Medical Evacuation/Return Home
- Dependent Children Assistance
- Replacement of Medication and Eyeglasses
- Emergency Travel Arrangements
- Emergency Cash
- Pre-Trip Information
- Interpretation/Translation
- Legal Assistance/Bail
- And More

Download the free Assist America Mobile App and use reference number 01-AA-TRS-12201. You can also set up your account by calling 800-872-1414 or by emailing medservices@assistamerica.com.

Beneficiary Resource Services

BlueCross BlueShield has partnered with Morneau Shepell to provide Beneficiary Resource Services to life insurance policyholders and their beneficiaries. Beneficiary Resource Services helps people:

- Manage any legal issues that may result after the loss of a loved one
- Provide information for those planning or pre-planning a funeral
- Create, modify, and store a last will and testament online
- Cope with and recover from the emotional impact of the loss of a loved one
- Effectively manage the financial consequences

To access these resources, call 800-769-9187 or visit workhealthlife.com (Username: beneficiary).

Carrier Information

Medical HMO BA Plan 2, 3 and 4

Carrier	BlueCross BlueShield
Website	www.bcbsil.com
Phone Number	(800) 892-2803
Network	Blue Advantage
Policy Number	B03881 / B14332 / B01776

Dental HMO

Carrier	Guardian
Website	www.guardianlife.com
Phone Number	(800) 273-3330
Network	Managed Dental Care
Policy Number	00378495

Dental DHMO

Carrier	BlueCross BlueShield
Website	www.bcbsil.com
Phone Number	(800) 323-7201
Network	BlueCare Dental
Policy Number	D14330

Vision

Carrier	VSP
Website	www.vsp.com
Phone Number	(800) 877-7195
Network	VSP Choice Network
Policy Number	12019596

Employee Assistance Program

Carrier	AllOne Health
Website	Allonehealth.com/portal
Phone Number	(800) 451-1834
Portal & App Code	LIN500

Pet Insurance

Carrier	Pet Partners
Website	www.petpartners.com
Phone Number	(866) 744-1113

Human Resources Contact Information

Contact	Athena Dingels
Email Address	adingels@d91.net
Phone Number	(815) 838-0737 x1106

Medical PPO

Carrier	BlueCross BlueShield
Website	www.bcbsil.com
Phone Number	(800) 828-3116
Network	PPO
Policy Number	165611

Dental PPO

Carrier	Guardian
Website	www.guardianlife.com
Phone Number	(800) 541-7846
Network	DentalGuard Preferred
Policy Number	00378495

Dental PPO 1000

Carrier	BlueCross BlueShield
Website	www.bcbsil.com
Phone Number	(800) 367-6401
Network	BlueCare Dental
Policy Number	270728

Basic Life/AD&D and Voluntary Life/AD&D

Carrier	BlueCross BlueShield
Website	www.bcbsil.com/ancillary/employees
Phone Number	(800) 367-6401

Worksite

Carrier	Aflac
Email Address	aaron_dunnill@us.aflac.com
Phone Number	(815) 685-9287

Travel Resource Services

Carrier	Assist America
Email	medservices@assistamerica.com
Phone Number (US & Canada)	(800) 872-1414
Other Locations (Call Collect)	(609) 986-1234

Flexible Spending Account

Carrier	Aflac
Website	www.healthequity.com
Phone Number	(866) 735-8195



NOTE: This Benefits Summary is merely intended to provide a brief overview of the Company's employee benefit programs. Employees should review the Company's employee handbook and actual plan documents for the precise terms of such programs. In the event of any inconsistency between this Benefits Summary and such governing documents, the governing documents will control. The Company reserves the sole and absolute discretion and right to interpret, apply, amend, discontinue or terminate, without prior notice, any and all of the benefit programs referenced herein. Voluntary plans are individual policies and are not considered sponsored or endorsed plans by your employer. See a benefit counselor for your customized quote for any additional benefit programs.