

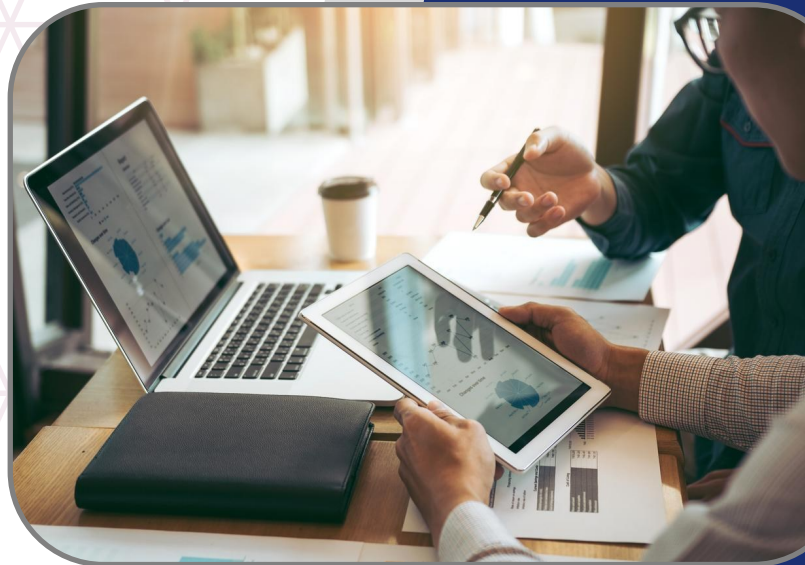


# Dixon Public Schools 170 Benefits Summary

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All Eligible Employees  
Tier 2 and Tier 3

January 1, 2026 – December 31, 2026



**Marsh McLennan  
Agency**

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# Eligibility

**HR Contact:** Erin Grubic

**Email:** [egrubic@dps170.org](mailto:egrubic@dps170.org)

**Phone:** 815-373-4966 x5101

## 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://dps170.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

## 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, services will be covered by the plan coinsurance until the annual out-of-pocket maximum is met. The types of services that accumulate toward your deductible are inpatient hospital stays, outpatient surgeries, labs (blood work) and x-rays (MRIs, PET scans, CT scans, etc.), emergency room visits, and urgent care visits. Prescription drug copays do not accumulate toward your deductible or your overall out-of-pocket maximum.

Choice of plan options:	Tier 2 Plan - PI3957 <i>In-Network Benefits Shown</i>	Tier 3 Plan - PI3955 <i>In-Network Benefits Shown</i>
<b>Network</b>	<b>PPO</b>	<b>PPO</b>
<b>Deductible</b>		
Individual	\$500	\$400
Family	\$750	\$1,200
<b>Coinsurance</b>	10%	10%
<b>Out-of-Pocket Max</b>		
Individual	\$1,500	\$1,200
Family	\$4,500 <i>Includes Deductible</i>	\$3,600 <i>Includes Deductible</i>
<b>Physician Services</b>		
Well Adult / Well Child	No Charge	No Charge
Physician Office	Deductible then 10%	\$20 copay
Specialist Visit	Deductible then 10%	\$40 copay
<b>Emergency Room</b>	Deductible then 10%	\$150 copay
<b>Urgent Care</b>	Deductible then 10%	\$40 copay unless billed as ER
<b>Prescription Drugs* - Retail</b>		Copays:
Generic Drugs	Deductible then 20%	\$15
Preferred Brand Drugs	Deductible then 20%	\$30
Non-Preferred Brand Drugs	Deductible then 20%	\$50
Specialty Drugs	Deductible then 20%	\$50
<b>Prescription Drugs - Mail Order</b>		Copays:
Generic Drugs	Deductible then 20%	\$30
Preferred Brand Drugs	Deductible then 20%	\$60
Non-Preferred Brand Drugs	Deductible then 20%	\$100
<b>Prescription Out-of-Pocket Max</b>		
Individual / Family	Included in Medical Out-of-Pocket	\$750 / \$2,250

\*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 PPO/HDHP BCBS Medical Provider, Visit [www.bcbsil.com/find-a-doctor-or-hospital](http://www.bcbsil.com/find-a-doctor-or-hospital) or Call Customer Service toll-free: 800-828-3116

# Value Added Benefits | BlueCross BlueShield

## **BlueAccess for Members (BAM):** [www.bcbsil.com](http://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**

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](http://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**

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](http://express-scripts.com/rx), mail order prescriptions may save time and money.

## **Specialty Pharmacy Program: 833.721.1619**

Through Accredo [accredo.com](http://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](http://cvs.com) or [walgreens.com](http://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 | MetLife

## Dental Preferred Provider Organization (DPPO)

The DPPO allows the flexibility to select 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 entire bill right away and receiving reimbursement later. To find an in-network provider, visit [www.metlife.com](http://www.metlife.com).

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 cleanings
- X-rays
- Sealants
- Space maintainers
- And More

### Basic:

- Fillings
- Simple oral surgery
- Posterior composites
- And more

### Major:

- Dentures
- Partial
- Root canals
- Crowns
- And more

Choice of plan options:	DPPO	
	<i>In-Network / Out-of Network</i>	
Network Name	<b>MetLife PDP Plus</b>	
Individual Deductible	\$50	
Family Deductible	\$150	
Office Visit Copay	None	
Preventive Coinsurance	100%	100%
Basic Coinsurance	80%	80%
Major Coinsurance	50%	50%
Annual Plan Maximum	\$1,000	\$1,000

# 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	\$10 WellVision Exam Copay Up to \$60 Copay - Contact Lens Exam	\$45 max reimbursement
Lenses » Single vision » Bifocal » Trifocal » Lenticular » Polycarbonate for children	Every 12 months	\$25 copayment	Reimbursement varies
Frames	Every 24 months	\$150 allowance (\$170 Allowance for featured brands) + 20% off balance over allowance	\$70 max reimbursement
Elective Contacts**	Every 12 months	\$150 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](http://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	\$20,000 per Employee	\$20,000 per Employee

# Voluntary Life/AD&D | BlueCross BlueShield

Voluntary Term Life/AD&D allows you to purchase additional coverage at your own financial expense to ease your loved ones' financial burden if something should happen to you. You may also elect voluntary life/AD&D coverage for your spouse and/or dependent child(ren). An employee's maximum benefit election cannot exceed \$600,000. A spouse's maximum election cannot exceed \$250,000 or 100% of employee amount. 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	\$10,000	\$10,000	Birth to 15 days: \$0 15 days to 6 months: \$2,500 6 months to age 26: Increments of \$2,500*
Maximum Benefit Amount	\$600,000	\$250,000, not to exceed 100% of Employee amount	\$25,000
Guaranteed Issue Amount	\$150,000	\$50,000	10,000

## 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.*

# Voluntary Accident | BlueCross BlueShield

Since accidents can happen at any time, it's important to prepare for the unexpected. Accident insurance can help pay for out-of-pocket expenses associated with an accident by paying you a benefit for each of the covered injuries you suffer and the treatment you received. This policy does not coordinate with any other coverage, so you can still receive benefits on top of what your medical plan provides. See plan highlight sheet for specific coverage details.

Payments are made directly to you to use as you see fit. They can be used to help pay for medical plan deductibles and copays (if applicable), out-of-network treatments, your family's every day living expenses, or anything else you need while recovering from an accident. Here are some, but not all, ways to trigger a payment from the accident policy:

- **Wellness:** Pays a specific benefit amount for going for a preventive care visit such as an annual physical
- **Treatment:** Pays a specific benefit amount for emergency room treatment, X-Rays, diagnostic exams, physical therapy, and follow-up treatment
- **Ambulance:** Pays a specific benefit amount for ambulance or air-ambulance transportation to a hospital due to injuries sustained in a covered accident
- **Miscellaneous:** Pays a specific benefit amount for concussions, breaks, sprains, burns, dislocations, lacerations, and more

*Note, this coverage applies to accidents that occur on or off the job.*

# Voluntary Critical Illness | BlueCross BlueShield

Critical illness insurance protects your family when you are diagnosed with an unexpected covered condition by providing you with a lump sum cash benefit in the event you or an insured family member is diagnosed with a covered condition. This policy does not coordinate with any other coverage, so you can still receive benefits on top of what your medical plan provides. This plan also pays a specific benefit amount for going for a preventive care visit such as an annual physical. See plan highlight sheet for specific coverage details.

Coverage Amount	
Employee Coverage Amount	\$5,000 - \$20,000 in increments of \$5,000
Spouse Coverage Amount	\$2,500 - \$10,000 in increments of \$2,500, not to exceed 100% of the employee benefit amount
Child(ren) Coverage Amount	\$2,500 - \$10,000 in increments of \$2,500, not to exceed 100% of the employee benefit amount

# Voluntary Hospital Indemnity | BlueCross BlueShield

Hospital Indemnity insurance protects your family when you have a hospital or ICU stay. This policy provides financial protection by paying you a benefit for hospital admission, hospital confinement and ICU care. Benefits are paid based on admission and length of stay for a defined number of days. This policy does not coordinate with any other coverage, so you can still receive benefits on top of what your medical plan provides.

		Plan Coverage
Hospital Admission	Up to 1 day per year	\$1,000
Daily Hospital Confinement (Day 2+)	Up to 30 days per year	\$100 per day
ICU Admission	Up to 1 day per year	\$1,000
Daily ICU Confinement (Day 2+)	Up to 10 days per year	\$100 per day

## Flexible Spending Account (FSA)

### Plan Year: January 1 to December 31

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](https://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](mailto: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](http://workhealthlife.com) (Username: beneficiary).

# Carrier Information

## Medical Tier 2 and Tier 3

<b>Carrier</b>	BlueCross BlueShield
<b>Website</b>	<a href="http://www.bcbsil.com">www.bcbsil.com</a>
<b>Phone Number</b>	(800) 828-3116
<b>Network</b>	PPO
<b>Policy Number</b>	P13957 / P13955

## Vision

<b>Carrier</b>	VSP
<b>Website</b>	<a href="http://www.vsp.com">www.vsp.com</a>
<b>Phone Number</b>	(800) 877-7195
<b>Network</b>	VSP Choice Network
<b>Policy Number</b>	30060796

## Basic Life and AD&D Insurance

<b>Carrier</b>	BlueCross BlueShield
<b>Website</b>	<a href="http://www.bcbsil.com/ancillary/employees">www.bcbsil.com/ancillary/employees</a>
<b>Phone Number</b>	(800) 367-6401

## Flexible Spending Account

<b>Carrier</b>	Professional Benefit Administrators
<b>Website</b>	<a href="http://www.pbaclaims.com">www.pbaclaims.com</a>
<b>Phone Number</b>	(800) 435-5694

## Pet Insurance

<b>Carrier</b>	Pet Partners
<b>Website</b>	<a href="http://www.petpartners.com">www.petpartners.com</a>
<b>Phone Number</b>	(866) 774-1113
<b>Email</b>	<a href="mailto:help@petpartners.com">help@petpartners.com</a>

## Voluntary Accident, Critical illness, Hospital Indemnity

<b>Carrier</b>	BlueCross BlueShield
<b>Phone Number</b>	(800) 367-6401
<b>Policy Number</b>	F022645

## Dental PPO

<b>Carrier</b>	MetLife
<b>Website</b>	<a href="http://www.metlife.com">www.metlife.com</a>
<b>Phone Number</b>	800-638-5433
<b>Network</b>	MetLife PDP Plus Network
<b>Policy Number</b>	KM 05777776-G

## Voluntary Term Life and AD&D Insurance

<b>Carrier</b>	BlueCross BlueShield
<b>Website</b>	<a href="http://www.bcbsil.com/ancillary/employees">www.bcbsil.com/ancillary/employees</a>
<b>Phone Number</b>	(800) 367-6401

## Employee Assistance Program

<b>Carrier</b>	AllOne Health
<b>Website</b>	<a href="http://Allonehealth.com/portal">Allonehealth.com/portal</a>
<b>Phone Number</b>	(800) 451-1834
<b>Portal &amp; App Code</b>	LIN500

## Travel Resource Services

<b>Carrier</b>	Assist America
<b>Email</b>	<a href="mailto:medservices@assistamerica.com">medservices@assistamerica.com</a>
<b>Phone Number (US &amp; Canada)</b>	(800) 872-1414
<b>Other Locations (Call Collect)</b>	(609) 986-1234

## Human Resources Contact Information

<b>Contact</b>	Erin Grubic
<b>Email Address</b>	<a href="mailto:egrubic@dps170.org">egrubic@dps170.org</a>
<b>Phone Number</b>	(815) 373-4966 x5101

For additional benefit information, visit <https://dps170.ilschoolinsurancenetwork.org/>



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.