



Medical Insurance

Carrier: BlueCross BlueShield of Illinois
 Effective: 01/01/2017 through 12/31/2017
 Website: www.bcbsil.com
 Phone: 800.828.3116



Choice of plan options:

Network		Tiered Consumer PPO	HDHP PPO with HSA
		(In-Network / Out-of-Network)	(In-Network / Out-of-Network)
		PPO	PPO
Deductible	Individual	\$500 / \$1,000	\$2,600 / \$5,200
	Family	\$1,000 / \$2,000	\$5,200 / \$10,400
Coinsurance		20% or 30% / 50%	None / 20%
Out-of-Pocket Maximum	Individual	\$2,000 / \$5,000	\$2,600 / \$10,400
	Family	\$4,000 / \$10,000	\$5,200 / \$20,800 <i>Includes Deductible</i>
Physician Services (In-Network)	Preventive	\$0 Copay	\$0 Copay
	Physician Office Visit	\$25 Copay	\$0 After Deductible
	Specialist Office Visit	\$35 Copay	\$0 After Deductible
	X-Rays / Lab Diagnostics	30% After Deductible	\$0 After Deductible
Inpatient Hospital Deductible (per admission)		\$0 / \$500 (Coinsurance applies)	\$0 / \$300 (Coinsurance applies)
Inpatient Hospital Coinsurance		10% Aft Ded / 50% Aft Ded	\$0 Aft Ded / 20% Aft Ded
Emergency Room		20% After Deductible	\$0 After Deductible
Prescription Drugs (In-Network)		Copays:	\$0 After Deductible
	Generic / Formulary / Non-Formulary	\$10 / \$20 / \$40	

Preferred Provider Organization (PPO) – You have the flexibility to see any doctor or visit any hospital of your choice, however, you will pay significantly less money out of your pocket if you use a doctor or hospital that is in the network. For most doctor visits and specialist visits, you simply pay a copayment at the time of service. You have a great deal of flexibility and choice with a PPO, and can manage your out-of-pocket costs by remaining in network.

High Deductible Health Plan (HDHP) with Health Savings Account (HSA) – Although you have the flexibility to see any doctor or visit any hospital of your choice, you will pay significantly less money out of your pocket if you use a doctor or hospital that is in the network. Preventative care services are covered at 100% as long as your physician bills your visit as preventative. For other services, including routine office visits, procedures, lab work, prescription drugs, etc., no benefits will be paid until you have met your annual deductible.

The HSA is a bank account paired with your HDHP that allows you to save money on a tax-free basis to pay your deductible and other out-of-pocket medical expenses in the current year or in the future. Qualified medical expenses that can be paid using this account include doctor visits, prescription drugs, and even dental and vision expenses. You own the money in your HSA account and it is yours to keep – even when you change plans or retire. The funds can roll over from year to year and you do not pay tax on withdrawals used for qualified medical expenses.

Telemedicine with Teladoc

Carrier: Teladoc
 Effective: 01/01/2017 through 12/31/2017
 Website: www.teladoc.com
 Phone: 1.800.Teladoc (835-2362)

Teladoc connects you to a Board Certified doctor by phone or online video chat. Teladoc is available 24 hours a day, seven days a week, 365 days a year to conveniently help you find treatment for minor, non-emergency conditions. A Teladoc doctor will give you a diagnosis and can even prescribe medications if needed.

Benefit Details:

- Each telemedicine visit is a **\$0 Copay** and is separate from your BlueCross BlueShield medical coverage
- Used for general health and sexual health
- Use Teladoc to talk to a doctor about: Allergies, Bronchitis, Cough, Ear Infection, Flu, Nasal Congestion, Pink Eye, Sinus Problems, Upper Respiratory Infection, Urinary Tract Infection
- Follow these quick steps to start taking advantage of the newest and easiest way to see a doctor:

Step 1. Medical History



Member is required to complete their medical history online, by phone, or by faxing a paper form prior to requesting a consultation.

Step 2. Request Consult



They simply log on to their account or call Teladoc, 24/7/365, to request either a telephone or video consultation.

Step 3. Talk with a physician



A board-certified physician licensed in their state reviews their medical history and provides a consultation over the phone or through video, just like an in-person visit.

Step 4. Resolve the issue



The physician recommends the right treatment for their medical issue. If a prescription is necessary, it is electronically sent to the member's pharmacy of choice.

Step 5. Continuity of care



The physician documents the results of the consultation in the member's medical history. Consultation information can be sent to the member's primary care physician.

Health Savings Account

Carrier: Bank of America
 Website: www.bankofamerica.com/benefitslogin
 Phone: 800.318.2854



Hometown America will contribute to your HSA on a semi-annually, pro-rated basis, but you can also choose to contribute to your account. For 2017, a total of \$3,400 for Employee only coverage and a total of \$6,750 for Employee plus Dependent(s) can be contributed to your account.

In 2017, Hometown America will fund...

Employee Only: **\$1,040**
 Employee plus Dependents: **\$2,080**

Questions? Contact Lynn Zagorski at (312) 604-7546 or lzagorski@hometownamerica.net



2017 BlueCross BlueShield Prescription Updates for HDHP PPO Plan Only

Medication Coverage Exclusions	
<ul style="list-style-type: none"> Weight Loss drugs Non-sedating antihistamines (NSA's) Compound drugs Brand-name Proton Pump Inhibitors (PPI's) 	<ul style="list-style-type: none"> Drugs that have not been approved by the FDA Prescription drugs with over-the-counter (OTC) equivalent product available
Day Supply Limit Changes	
<ul style="list-style-type: none"> 90 day at retail pharmacy 	<ul style="list-style-type: none"> 90 day at mail order
Standard Utilization Management Programs Apply	
<ul style="list-style-type: none"> Prior Authorization Step Therapy 	<ul style="list-style-type: none"> Dispensing Limits

Vision Insurance

Carrier: VSP
Effective: 01/01/2017 through 12/31/2017
Website: www.vsp.com
Phone: 800.877.7195



The vision insurance plan provides reimbursement for vision related services (eye exams, glasses, contact lenses, etc.), however, you can manage your out-of-pocket costs by utilizing in-network vision providers.

*Contact lens benefit is available every 12 months, however you may not utilize the contact lens benefit in addition to lenses for frames within the same 12 months.

Vision Plan Details:	VSP Choice Network		
	Frequency	In-Network	Out-of-Network
Eye Exam	Every 12 Months	\$10 Copay	Up to \$45 Reimbursement
Materials	Every 12 Months	\$25 Copay	Reimbursement Varies
Frames	Every 24 Months	\$130 Allowance + 20% Off Balance	Up to \$70 Reimbursement
Elective Contacts	Every 12 Months*	\$130 allowance	Up to \$105 Reimbursement

Voluntary Term Life / AD&D Insurance

Carrier: Mutual of Omaha
Website: www.mutualofomaha.com



- Plan details:**
- Employee coverage in \$10,000 increments; For employees under 70, maximum of \$300,000, not to exceed 5 times salary; For employees 70+, amounts reduce to 50%; Up to \$150,000 Guarantee Issue (GI applies to new hires only)
 - Spousal coverage in \$5,000 increments; Maximum of \$100,000, not to exceed 50% of employee amount; Up to \$30,000 Guarantee Issue (GI applies to new hires only)
 - Coverage for child(ren) available; \$10,000 per child from age 6 months to 19 yrs old (25 if full time student)
 - If you waive coverage at initial enrollment you will be required to fill out an Evidence of Insurability form and will be responsible for any fees required to process the application (The fee for medical and/or laboratory testing is \$80. The fee to obtain medical records is \$40 per record.)
 - AD&D rate is included in Voluntary Life rate
 - Spousal coverage terminates when the employee attains age 70 (regardless of the spouse's actual age)
 - Employee pays 100% of the insurance premium

Dental Insurance

Carrier: BlueCross BlueShield of Illinois
Effective: 01/01/2017 through 12/31/2017
Website: www.bcbsil.com
Phone: 800.367.6401



Preferred Provider Organization (PPO) – You have the flexibility to use any dentist of your choice, however, you can manage your out-of-pocket costs by remaining in-network. Negotiated fees extend to all in-network services—even to non-covered services like cosmetics and adult orthodontia—and to services provided after the annual benefit maximum has been exceeded.

Dental Plan Details:	PPO (In-Network / Out-of-Network)
Individual Deductible (Family = 3x)	\$50 / \$50
Office Visit Copay	None
Preventive Coinsurance	100% / 100%
Basic Coinsurance	80% / 80%
Major Coinsurance	50% / 50%
Annual Plan Maximum	\$1,500 / \$1,500
Orthodontia Coinsurance	50% / 50%
Orthodontia Lifetime Maximum	\$1,000 / \$1,000

Basic Life / AD&D Insurance

Carrier: Mutual of Omaha
Website: www.mutualofomaha.com



Your designated beneficiary will receive a benefit to help ease their financial burden if you die from a covered accident or illness. Accidental Death and Dismemberment (AD&D) provides an additional benefit if you die or become dismembered due to a specifically covered accident.

- Plan details:**
- All full-time employees are eligible for Basic Life/AD&D insurance
 - Basic Group Term Life Insurance equal to 2 times your basic annual earnings to a maximum benefit of \$300,000
 - Basic AD&D Insurance benefit amount is 100% of the life amount

Short & Long Term Disability Insurance

Carrier: Mutual of Omaha
Website: www.mutualofomaha.com



Core Short Term Disability (STD) Program – 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.

Long Term Disability (LTD) Program – If you become ill or suffer an injury that prevents you from returning to work for an extended period of time, this program will replace a portion of your income for a defined period of time.

- Plan details:**
- Core STD benefit begins the first day of injury or 8th day of illness; LTD benefit begins after 90 days of continuous injury or illness
 - Core STD benefit pays up to 70% of pre-disability earnings to a maximum of \$100 per week
 - LTD benefits pays up to 60% of pre-disability earnings to a maximum of \$5,000 per month
 - No insurance premium cost to employees

Buy-Up Short Term Disability (STD) Program

- Plan details:**
- Buy-Up STD benefit begins the first day of injury or 8th day of illness
 - Buy-Up STD benefit pays up to 60% of pre-disability earnings to a maximum of \$1,500 per week
 - Employee pays 100% of the insurance premium



Flexible Spending Account (FSA)

Carrier: PayFlex
Effective: 01/01/2016 through 12/31/2016
Website: www.payflex.com
Phone: 800.284.4885



Flexible Spending Accounts (FSA) – An FSA allows you to put pre-tax dollars into an account to pay for your family’s and your medical expenses such as doctors office visits, hospital visits, prescription drugs, dental services and vision services. Another electable option for your FSA is to pay for eligible dependent care expenses throughout the year. Care must be provided by a licensed professional/facility recognized by the state. The money must be used for qualifying expenses during the calendar year – it cannot be rolled over to the next year.

Plan details:

- Pay for out of pocket expenses with pre-tax dollars
- Elect up to \$2,600 per year in your medical flexible spending account for unreimbursed medical expenses
- Elect up to \$5,000 per year in your dependent care flexible spending account for dependent care expenses

Employee Assistance Program (EAP)

Carrier: ComPsych
Website: www.guidanceresources.com
Company ID: COM589
Phone: 800.272.7255



Employee Assistance Program (EAP) – A **free** and **confidential** counseling service available to you and your eligible dependents, the EAP service offers caring, professional help 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.

Plan details:

- Services that address issues such as: relationships, job pressures, substance abuse, grief and loss, etc.
- Toll-free phone line operating 24 hours a day, seven days a week
- No insurance premium cost to employees

Supplemental Voluntary Insurance

Carrier: Colonial Life
Website: www.coloniallife.com
Phone: 800.325.4368



Plan Details:

- Unlike other benefits offered, these are not Group products and enrollment is done directly by the employee through our vendor, Colonial Life
- You may apply for Accident Insurance, Cancer Insurance, and or Hospital Confinement Indemnity/Medical Bridge Insurance
- Enrollment for Colonial Life benefits is done directly by calling 877.208.1248
- Additional information may be found at www.visityouville.com/HometownAmerica

401(k) Plan

Administrator: Voya
Website: www.voya.com
Phone: 800.584.6001 / Para asistencia en Espanol: 888-277-7017



401(k) Retirement and Savings Plan – A 401(k) plan is designed to help you save for retirement and other long-term financial goals by allowing you to defer pre-tax or post tax compensation up to federally defined limits, and includes a matching contribution by the Company.

Plan details:

- Eligibility for new employees is on the first day following sixty (60) days of employment and must be at least 21 years old
- Hometown America matches 20% of your contributions. This match will be made on a per payroll basis
- Automatic enrollment of 3% will be applied to all employees unless the employee chooses a different amount or declines enrollment
- 2017 Federal Contribution Limits for 401(k): \$18,000 maximum. An additional \$6,000 maximum “catch-up” contribution is allowed for employees age 50+

Vesting Schedule is as shown below:

- » 1st Year of Service - 20%
- » 2nd Year of Service - 40%
- » 3rd Year of Service - 60%
- » 4th Year of Service - 80%
- » 5th Year of Service - 100%

Vacation Time

Full-time employees working thirty (30) or more hours per week earn vacation time on an accrual basis. Vacation benefits begin accruing on the first day of employment. Paid vacation time is accrued as follows:

- Up to ten (10) days can be earned as of the employee’s one year anniversary
- 2nd year through 5th year: up to ten (10) days per year;
- 6th year through 10th year: up to fifteen (15) days per year; and
- 11th year and thereafter: up to twenty (20) days per year.

Holiday Time

Hometown America currently observes the following eleven (11) paid holidays:

- New Year’s Day
- Presidents’ Day
- Good Friday
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Friday after Thanksgiving
- Christmas Day
- 2 personal holidays (to be used any time during the year)



BlueCross BlueShield at a Glance - Value Added Benefits

» **Well onTargetSM Member Wellness Program:**

Access health and wellness resources that can help you manage your health. Resources include:

- Health Assessment
- Self-directed Courses
- Health Coaching
- Tracking tools and interactive health calculators
- A variety of trusted health resources and information
- Blue PointsSM – Built-in Incentives:



- Members can earn over \$250 in Blue PointsSM rewards
- Offerings that earn points:
 - Health Assessment completion, self-directed courses, fitness program success/visits, online tracking devices
 - Self-directed courses
 - Syncing and using a fitness device or app

» **24/7 Nurseline: 800.299.0274 (PPO Members Only)**

General health information and guidance for specific conditions from fevers to bee stings as well as coaching on appropriate treatment paths

» **Maternity Care Program: 888.421.7781**

Personalized support provided by Obstetrical nurses

» **BlueAccess for Members: www.bcbsil.com**

A secure member website that gives you immediate access to health care benefit information and easy-to-use tools:

- Check claim status, confirm coverage for you and your dependents, use Provider Finder® to locate a contracting doctor or hospital, access interactive tutorials
- Hospital Comparison Tools
- Treatment Cost Advisor™



» **Mail Order Prescriptions: 800.423.1973**

Through BCBS and Prime Therapeutics, you may be able to save time and get more for your money by getting your prescriptions through mail order.

» **BlueAccess Mobile™**

You are able to access your BlueAccess for Members account straight from your mobile device. Choose to receive text messaging for Rx refill reminders, diet and fitness tips, claim updates and more. Download the application straight to your smartphone for immediate access.



Blue365 Discounts

As a member you have access to additional special program discounts. Details can be accessed at www.bcbsil.com under the “My Coverage” tab and then Discounts. A sampling of the available discounts are outlined below:

Vision Discounts

- A variety of discounts are available to members who access participating eye care providers including frames, lenses, eye exams, contacts and more (with copays)
- Save on laser vision correction through TLC/TruVision group
- For more information on this benefit, visit www.blue365deals.com

Hearing Aids

- Members can save on hearing tests, evaluations and hearing aids
- For more information on this benefit, visit www.blue365deals.com

Dental Package Savings

- Savings on dental packages containing the latest in OralB® power toothbrushes and Crest® products
- Packages may contain items such as an electronic toothbrush, mouth rinse, floss and many more
- For more information on this benefit, visit www.blue365deals.com

Healthy Eating

- Members can save on healthy meals, membership fees (where applicable), nutritional products and services
- For more information on this benefit, visit www.blue365deals.com

Reebok

- Members can save 20% off plus free shipping on all orders through Reebok.com
- For more information on this benefit, visit www.blue365deals.com

Skechers Direct

- Award-winning leader in the footwear industry for corporate and casual shoe styles
- 30% off select men’s and women’s footwear (over 250 styles available)
- For more information on this benefit please visit www.blue365deals.com

Fitness Products/Devices:

- Create a more meaningful awareness of how much you’re moving throughout the day by wearing a personal fitness device
- GARMIN offers 20-25% off the retail price of specific fitness devices
- POLAR offers 25-55% off the retail price of specific fitness devices
- JAWBONE offers 10-30% off the retail price of specific fitness devices
- For more information on this benefit please visit www.blue365deals.com

BCBS Fitness Program:

- Flexible membership options for BCBS IL members & their covered dependents
- Unlimited access to a nationwide network of participating fitness centers and YMCA locations
- One-time enrollment fee of \$25 and \$25 per month membership fee (plus applicable taxes)
- Earn Life Points each time you visit a participating location & redeem them for valuable rewards
- For more information, visit Blue Access for Members online or call 888.762.BLUE (2583)

* Always check with www.blue365deals.com for the most updated list of discounts

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.

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