

Dental Plan

Benefits	Dental PPO Delta Dental of Illinois	
	Delta Dental PPO Network* & Delta Dental Premier Network**	Non-Network***
Annual Maximum	\$2,000	
Lifetime Ortho Maximum	\$2,000	
Annual Deductible	\$50 individual / \$150 family	
Type A - Preventive/Diagnostic Exams, Cleanings, X-rays, Fluoride Treatment, Sealants	Deductible waived, then 100%	Deductible waived, then 100%
Type B - Basic Services Amalgam fillings, Oral Surgery, Periodontics, Endodontics	Deductible applies, then 80%	Deductible applies, then 80%
Type C - Major Services Inlays / Onlays, Crowns, Dentures, Bridgework, Implants	Deductible applies, then 50%	Deductible applies, then 50%
Type D - Orthodontia Dependent Children to Age 19; Adults are eligible for coverage	Deductible applies, then 50%	Deductible applies, then 50%

Delta Dental Premier® is a safety net for our Delta Dental PPO network. You will pay more out-of-pocket with a Delta Dental Premier dentist compared to a Delta Dental PPO dentist. However, you may save more money with a Delta Dental Premier dentist compared to a non-network dentist. Delta Dental Premier Dentists agree to our maximum plan allowances as payment in full, which may be lower than what a dentist would typically charge.

*You will not be balance billed for charges exceeding Delta Dental’s allowed PPO fees.

**You will not be balance billed for charges exceeding Delta Dental’s maximum plan allowances (MPAs).

***You are responsible for charges exceeding Delta Dental’s MPAs.

To Locate Participating Dental Providers

- Visit www.deltadentalil.com/smartmouth, select “Find a Provider,” and complete your location or name.
- Select the Delta Dental PPO network for the highest level of benefits, and follow the on-screen instructions.

Note: The comparisons are outlines of the Benefit Schedules. This exhibit in no way replaces the plan document of coverage, which outlines all the plan provisions and legally governs the operation of the plans.

Benefits	Dental HMO (DHMO) Delta Dental of Illinois	
	Delta DHMO Network	Delta DHMO Patient Copay Amount
Deductible	N/A	
Annual Maximum	N/A	
Ortho Lifetime Maximum	24 months of active treatment	
Preventive Services		
Periodic oral exam, 2 x per year		\$0
Prophylaxis, adults, 2 x per year		\$0
Prophylaxis, children, 2 x per year		\$0
X-Ray, occlusal film		\$0
X-Ray, bitewing—one, two or four		\$0
Restorative Services		
Amalgam, one surface, (primary or permanent)		\$13
Amalgam, two surface, (primary or permanent)		\$22
Endodontics		
Endodontics (root canal therapy—anterior)*		\$97
Endodontics (root canal therapy—bicuspid)*		\$119
Endodontics (root canal therapy—molar)*		\$275
Orthodontics		
Orthodontia (under age 19)		\$2,125
Orthodontia (adult)		\$2,625

*excludes final restoration

This is a brief description of your DeltaCare HMO dental plan. Please consult your Certificate of Coverage for the complete Schedule of Dental Benefits, as well as the terms and conditions of coverage and any limitations and exclusions. Delta Dental imposes no restrictions on the method of diagnosis or treatment by a treating dentist. A benefit determination relates only to the level of payment Delta Dental is required to make.

Village of Morton Grove

This summary is designed to give you an outline of the health benefit programs offered through the Village of Morton Grove. Contained in this summary is a comparison of our medical and dental plans and tips for you on using the plans.

JANUARY 2026

Benefit Summary

The Who’s Who of Your Village of Morton Grove’s Benefit Plans

Medical HMO:

- Blue Cross and Blue Shield (BCBS)** is the claims administrator for the Village of Morton Grove’s HMO medical plan.
 - » Contact BCBS for questions concerning membership, plan benefits, or status of claim payments.HMO Customer Service Representatives can be reached at **800.892.2803**. Representatives are available Monday through Friday from 7:00 a.m. to 8:00 p.m. CST and Saturday from 8:00 a.m. to 5:00 p.m. CST.
 - » BCBS’s website is both user-friendly and informative. The site allows you to seek answers about BCBS and available HMO doctors and hospitals, view claims, learn about available programs, and to link to vendor sites. Their web address is www.bcbsil.com.
- Blue Cross and Blue Shield** offers convenient online tools and personalized telephone services that help support, inform and motivate individuals in their wellness efforts. All employees, spouses, and dependents covered under the Village’s medical plan can participate at no charge to you.
 - » **Well onTarget®** is a program that can give you the support you need to make healthy choices while rewarding you for your hard work. **Blue Points** is a program that rewards you for engaging in healthy activities including filling out a Health Assessment, syncing a fitness device, and more. Join the low cost Fitness Program with access to more than 10,000 fitness locations nationwide. Employees can access Well onTarget through BlueAccess for Members or www.wellontarget.com.
 - » **Wondr** assists you in losing weight and improving your health at no cost to you! Wondr is a digital behavioral change program that teaches skills to help you create a healthy relationship with food, lose weight, sleep better, lower stress, and improve your overall quality of life without counting calories, restricting foods, or giving up the foods you love.

Medical PPO:

- Blue Cross and Blue Shield (BCBS)** is the claims administrator for the Village of Morton Grove’s PPO medical plans.
 - » Contact BCBS for questions concerning membership, plan benefits, status of claim payments, and more. PPO Customer Service Health Advocates are available at **877.245.5681**, 24 hours a day, 358 days of the year (closed for major holidays).
 - » **Health Advocacy Solutions:** Your personal Health Advocate can help you with understanding your benefits, schedule medical appointments, navigate a chronic illness or new diagnosis, prepare for upcoming surgery, get a preauthorization, or save money on your health care. You can also engage via multiple 24/7 communication channels including the BCBSIL mobile app and the My Evive digital member hub – both of which feature live chat and secure messaging with a Health Advocate. The My Evive Hub also offers proactive engagement, mobile-first design connecting you with your other benefit carriers, in addition to your BCBSIL medical plan!
 - » **The Evive Digital Member Hub** will get you access to BCBSIL’s website as well as links to other carrier and vendor websites. Their web address is www.myevive.com.
 - » **Well onTarget®** is a program that can give you the support you need to make healthy choices while rewarding you for your hard work. **Blue Points** is a program that rewards you for engaging in healthy activities including filling out a Health Assessment, syncing a fitness device, and more. Join the low cost Fitness Program with access to more than 10,000 fitness locations nationwide. Employees can access Well onTarget through EVIVE at www.myevive.com.

- Member Rewards** is a program that offers cash rewards when a lower cost, high-quality provider is selected. This program allows you to minimize your out-of-pocket costs, and gives you a cash reward. Speak with a Health Advocate for more information.
- MDLIVE:** Call a Health Advocate at **877.245.5681** or download the EVIVE app to access MDLIVE and connect with a board certified doctor 24/7 (Virtual Visit). You will pay your portion of the Virtual Visit based on your medical plan provisions.
- Express Scripts** manages the prescription drug benefit for the Village of Morton Grove. Retail and mail-order prescription services for the medical programs are administered through Express Scripts.
 - » Express Scripts member service representatives can be reached at **800.294.7041**, 24 hours a day, 365 days a year (except Thanksgiving and Christmas). Contact Express Scripts for questions regarding orders, account information, or to refill prescriptions.
 - » You may visit Express Scripts online at www.express-scripts.com to order refills, check order status, compare medication costs, find potential lower-cost options, receive time-sensitive alerts and reminders, print forms, and much more. If you are a first-time visitor to the site, take a moment to register. Please have your member ID number and a recent prescription number available.
 - » **Express Scripts Smart90 Program** If If you take maintenance medications (long-term medications), be sure to obtain a 90-day/ 3-month supply from Walgreens, CVS or through Express Scripts home delivery to avoid paying the full cost of the prescription. Call **800.294.7041** or visit www.express-scripts.com/90day for more information.
- NEW! Delta Dental** is the administrator of dental benefits for you and family. Delta Dental offers you both telephonic and web access to your personal information to assist you in managing your dental benefits.
 - » **Telephonic:** A Delta Dental customer service representative can reached at **800.323.1743**, Monday through Thursday from 7:00 a.m. to 7:00 p.m. CST, and Friday from 7:00 a.m. to 6:00 p.m. CST.
 - » **Web:** Employees can access Delta Dental’s website by logging on to www.deltadentalil.com. This website offers you the ability to view claim status and eligibility information, view a summary of your dental benefits, as well as locate a dentist in your area. When prompted, choose the “Delta Dental PPO” network for the highest level of benefits, and follow the on-screen instructions.
- Securian** is the life insurance carrier for your basic employer-paid insurance benefits. Securian’s Customer Service Representatives are managed through Ochs and can be reached at **800.392.7295**, Monday through Friday from 8:00 a.m. to 4:30 p.m. CST.
- NEW! ComPsych:** As you face life’s challenges, it’s comforting to know you’re not alone. The Village of Morton Grove understands that it can be difficult to cope with family, work-related, personal or substance abuse problems. That’s why we offer an Employee Assistance Program (EAP) at no cost to you. ComPsych will work with you as you search for solutions to personal and workplace issues. The program is private, voluntary, and includes 24/7 toll-free phone access to EAP professionals and counseling services for immediate and dependent family members.

- » You may contact ComPsych by phone at **833.806.8722**, or on their website at www.guidanceresources.com. When registering online, click the “Register” tab and enter the Organization Web ID: VOMGEAP to set up your confidential online profile.

Medical Plans – All Employees

Benefits	Blue Cross and Blue Shield of Illinois PPO #1 – PD0986	Blue Cross and Blue Shield of Illinois PPO#2 – P14653
Lifetime Maximum	Unlimited	Unlimited
Deductible		
Network	\$400 individual / \$1,200 family	\$1,000 individual / \$3,000 family
Non-Network	\$1,500 individual / \$4,500 family	
Coinsurance		
Network	90% after deductible	80% after deductible
Non-Network	70% after deductible	60% after deductible
Out-of-Pocket	(Includes deductible)	(Does not include deductible)
Network	\$1,500 individual / \$4,500 family	\$2,000 individual / \$6,000 family
Non-Network	\$6,000 individual / \$12,000 family	\$5,000 individual / \$15,000 family
Office Visit Copay		
Network	90% after deductible	80% after deductible
Non-Network	70% after deductible	60% after deductible
Inpatient Hospital Care		
Network	90% after deductible	80% after deductible
Non-Network	70% after deductible	60% after deductible
Hospital Emergency Care		
Network	\$150 copay, then 100%; waived if admitted	Deductible applies, then 100%
Non-Network		
Other Covered Services		
Network	90% after deductible	80% after deductible
Non-Network	70% after deductible	60% after deductible
Preventive Care		
Network	100%	100%
Non-Network	70% after deductible	60% after deductible
Prescription Drug (administered by Express Scripts)		
Retail (30-day supply)	\$10 generic / \$40 brand name formulary / \$60 brand name non-formulary / \$100 injectables	\$15 generic / \$30 brand name formulary / \$50 brand name non-formulary
Mail Order (90-day supply)	\$20 generic / \$80 brand name formulary / \$120 brand name non-formulary / \$200 injectables	\$15 generic / \$30 brand name formulary / \$50 brand name non-formulary
Prescription Drug Out-of-Pocket Maximum (Network)	\$5,650 individual / \$9,800 family	\$5,150 individual / \$8,300 family

Blue Cross and Blue Shield of Illinois PPO#3 – PA3616	Blue Cross and Blue Shield of Illinois HMO Blue Advantage – B15074
Unlimited	Unlimited
\$2,500 individual / \$7,500 family	N/A
90% after deductible	N/A
70% after deductible	
(Includes deductible)	
\$3,000 individual / \$9,000 family	\$1,500 individual / \$3,000 family
	Not covered
90% after deductible	\$0
70% after deductible	Not covered
90% after deductible	100%
70% after deductible	Not covered
\$100 copay, then 100%; waived if admitted	\$150 copay, then 100%; waived if admitted
90% after deductible	100%
	Not covered
100%	100%
70% after deductible	Not covered
\$5 generic / \$30 brand name formulary / \$45 brand name non-formulary	\$10 generic / \$40 brand name formulary / \$60 brand name non-formulary / \$100 injectables
\$10 generic / \$60 brand name formulary / \$90 brand name non-formulary	\$20 generic / \$80 brand name formulary / \$120 brand name non-formulary / \$200 injectables
\$4,150 individual / \$5,300 family	\$5,650 individual / \$11,300 family



The Village of Morton Grove complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. The Village does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

This benefit schedule is for illustrative purposes only; please consult benefits booklet for more information. This exhibit in no way replaces the plan document of coverage, which outlines all the plan provisions and legally governs the operation of the plans.