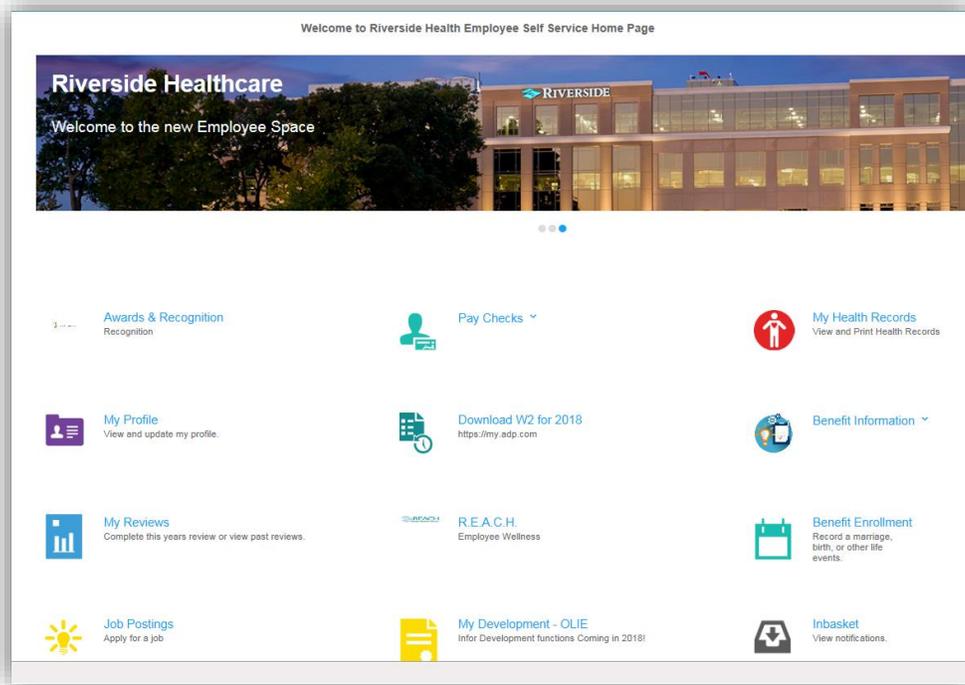


# BENEFIT FAQ'S

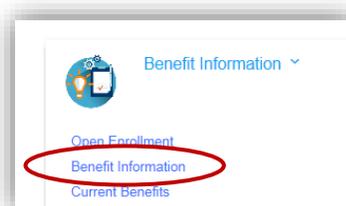
- Page 1**      **Where can I find details about my health plan?**
- Page 2**      **I had a status change and am now eligible for benefits... How do I enroll?**
- Page 3**      **How do I make changes to my benefits due to a Life Event (such as birth, marriage, loss of coverage elsewhere, etc.)?**
- Page 4**      **What doctors/providers are on the Tier 1 provider list?**
- Page 5**      **How do I know how much insurance paid for my claim and how much I owe my provider?**
- Page 5**      **I don't think my claim is being paid correctly by UMR... who can I call?**
- Page 6**      **How can I get another medical ID card?**
- Page 7**      **How do I fill my Prescriptions?**
- Page 8**      **Is there anything I can do to help lower the cost of my prescriptions?**
- Page 9**      **Where can I find help understanding my HSA eligible HDHP?**
- Page 10**     **How do I use my Health Savings Account (HSA)?**
- Page 11**     **How can I change my contribution amount to my (HSA)?**
- Page 11**     **Where can I see my Flexible Spending Account (FSA) balance and transactions?**
- Page 12**     **How can I change my retirement deferral amount?**
- Page 13**     **How do I use my Vision benefits?**
- Page 14**     **How do I find information about my Dental plan?**
- Page 15**     **I had a name change, how do I update my new name on my records?**
- Page 16**     **What happens with my benefits if I leave Riverside?**

## Where can I find details about my health plan?

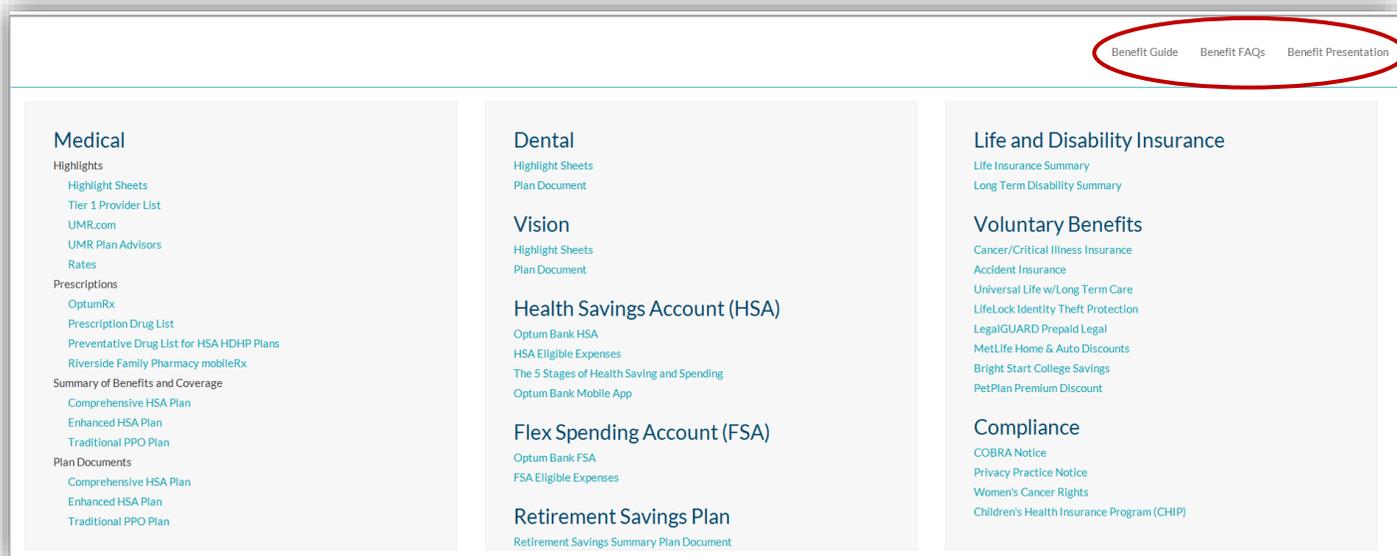
Go to InforESS (same place you go to see your paychecks).



Hover over the “Benefit Information” icon and click on “Benefit Information”



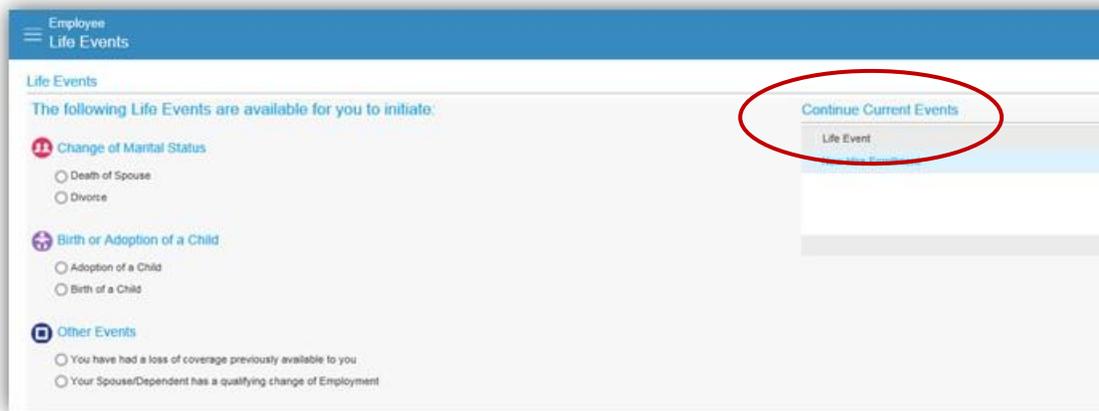
There you will find details about our benefits, such as the benefit presentation, benefit guide, highlight sheets, rates, plan summaries and more to help you decide what plans you want to enroll in.



### I had a status change and am now eligible for benefits... How do I enroll?

Once your change of status has occurred, you will receive an email notification that your event is open. You have 30 days to enroll in your benefits.

- Log on to InforESS as instructed in FAQ #1 and review Benefit Information.
- Once you have decided what plans you want to enroll in, click on the "Benefit Enrollment" icon.
- Then under "Continue Current Events" select "Qualifying RHC Change of Employment" and that will allow you to start your benefit enrollment.



- If you are adding dependents to your plan, you will need to supply Dependent Verification Documentation. For example, birth certificates for children, marriage certificate for spouse, or a tax return.
- You can attach those documents by scanning or taking a picture of them and saving them as a file. Then attach it under Dependent Documentation by clicking on the file icon:

June 03, 2019

#### Add Dependent

Documentation

You are required to provide documentation of a Dependent; this will be reviewed and approved prior to completing any enrollment

Acceptable forms of documentation include marriage certificates, birth certificates, and/or prior year tax return (front page only).

Dependent Documentation:   ←

Name

Title:

First Name:

Middle Name:

Last Name:

Suffix:

Professional Designation:

Preferred First Name:

Preferred Last Name:

Social Security Number

Social Security Number:  Country: US

Additional

Relationship:

Birthdate:

Adoption Date:

Placement Date:

Gender:

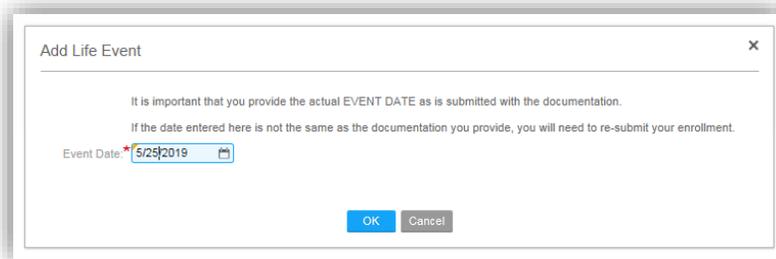
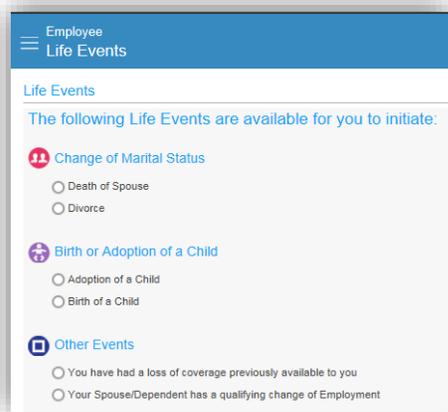
OK Cancel

Your benefit effective date is the first day of the next pay period following your change of status. For example, if your change of status occurred 2/10/23 then your effective date would be 2/19/23.

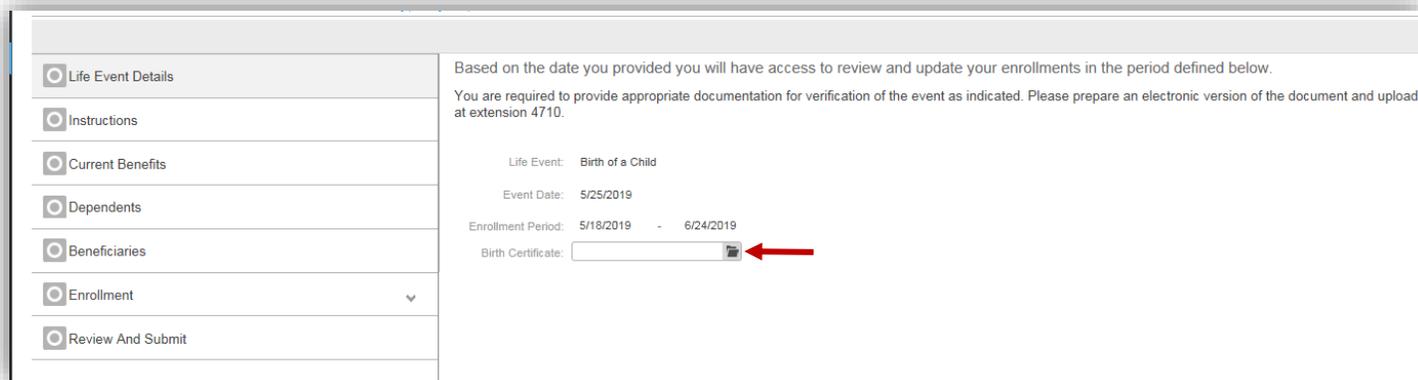
PERIOD	BEGIN	END	CHECK DATE
1	12/25/2022	1/7/2023	1/13/2023
2	1/8/2023	1/21/2023	1/27/2023
3	1/22/2023	2/4/2023	2/10/2023
4	2/5/2023	2/18/2023	2/24/2023
5	2/19/2023	3/4/2023	3/10/2023
6	3/5/2023	3/18/2023	3/24/2023
7	3/19/2023	4/1/2023	4/7/2023
8	4/2/2023	4/15/2023	4/21/2023
9	4/16/2023	4/29/2023	5/5/2023
10	4/30/2023	5/13/2023	5/19/2023
11	5/14/2023	5/27/2023	6/2/2023
12	5/28/2023	6/10/2023	6/16/2023
13	6/11/2023	6/24/2023	6/30/2023
14	6/25/2023	7/8/2023	7/14/2023
15	7/9/2023	7/22/2023	7/28/2023
16	7/23/2023	8/5/2023	8/11/2023
17	8/6/2023	8/19/2023	8/25/2023
18	8/20/2023	9/2/2023	9/8/2023
19	9/3/2023	9/16/2023	9/22/2023
20	9/17/2023	9/30/2023	10/6/2023
21	10/1/2023	10/14/2023	10/20/2023
22	10/15/2023	10/28/2023	11/3/2023
23	10/29/2023	11/11/2023	11/17/2023
24	11/12/2023	11/25/2023	12/1/2023
25	11/26/2023	12/9/2023	12/15/2023
26	12/10/2023	12/23/2023	12/29/2023

## How do I make changes to my benefits due to a Life Event (birth, marriage, loss or gain of coverage elsewhere, etc.)?

- You have 30 days from a Qualifying Event to make changes to your benefits.
- Log on to InforESS and click on the “Benefit Enrollment” icon.
- Then under “Life Events” select the appropriate event.



- Be sure to enter the appropriate Event Date. For example, Loss of Coverage or Spousal change of Employment, will be the actual date of the loss or gain of coverage as stated on documentation.
- You will need to provide documentation of the event. For Loss of coverage, your COBRA notice will have the date your previous benefits ended. Or for gain of coverage, a confirmation statement will do. You can attach those documents by scanning or taking a picture of them and saving them as a file. Then attach it by clicking on the file icon:



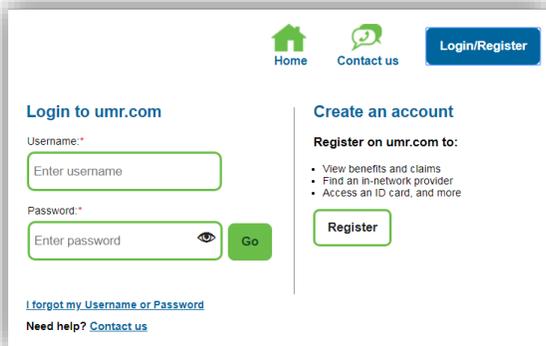
- Make sure to Review and Submit. Once submitted, check your confirmation statement to assure that the enrollment is correct. If not, you can make changes and re-submit.

Enrollment Confirmation For			
<b>Event Date: May 20, 2019</b>			
Health Plans			
Plan	Options	Pre Tax	Employer
Enhanced HSA	Employee & Spouse	73.00	464.76
Dependent	Relationship	Birthdate	
[REDACTED]	Spouse	05/18/1964	

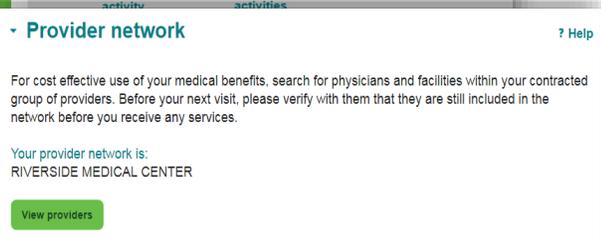
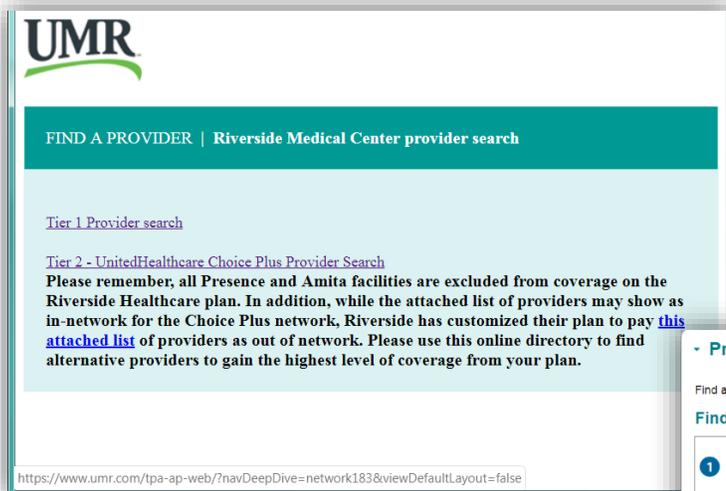
## What doctors/providers are on the Tier 1 provider list?

You get the best level of coverage by going to Riverside for your medical care. Going to a provider in the Riverside Medical Group (RMG) will assure that you are getting the highest level of coverage. Or you can use the online searchable tool to find all providers on the Tier 1 list.

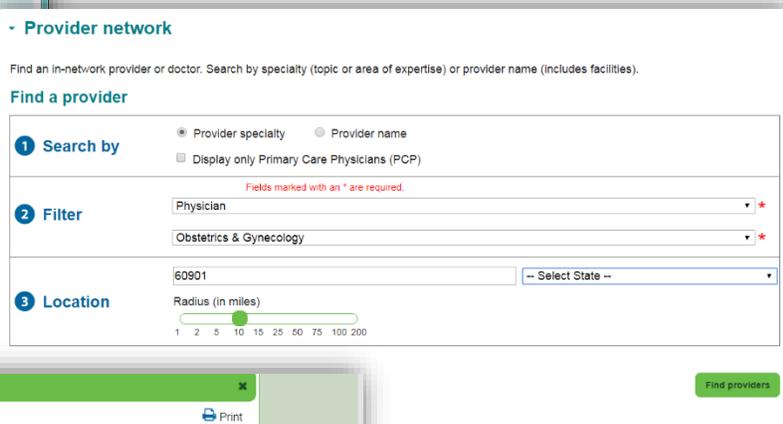
Go to [www.UMR.com](http://www.UMR.com) and Login (or register) to find a provider.



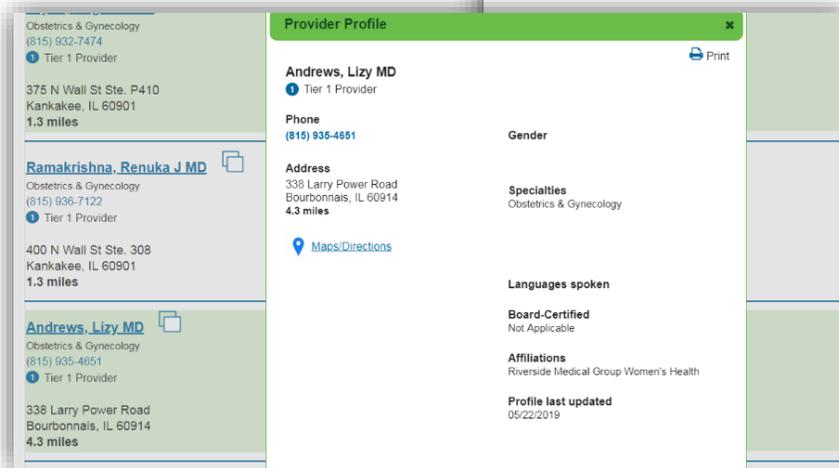
Click on “FIND A PROVIDER”, then “View Providers” will open a new window where you can select the “Tier 1 Provider Search”:



You can search for your Tier 1 provider by name or by specialty:

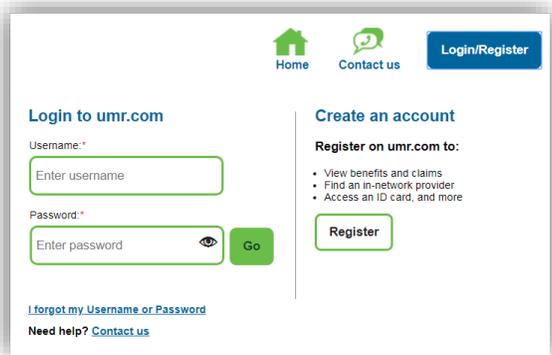


See a full list of Tier 1 providers along with their provider profile including address and phone number to make it easier for you to make an appointment:



## How do I know how much insurance paid for my claim and how much I owe my provider?

- Log on to UMR.com and select "Claims"



The image shows the UMR.com login and registration interface. It includes a navigation bar with Home, Contact us, and Login/Register buttons. The main content area is split into two sections: 'Login to umr.com' with fields for Username and Password, and 'Create an account' with a Register button. A 'Go' button is next to the password field. There are also links for 'Forgot my Username or Password' and 'Need help? Contact us'.

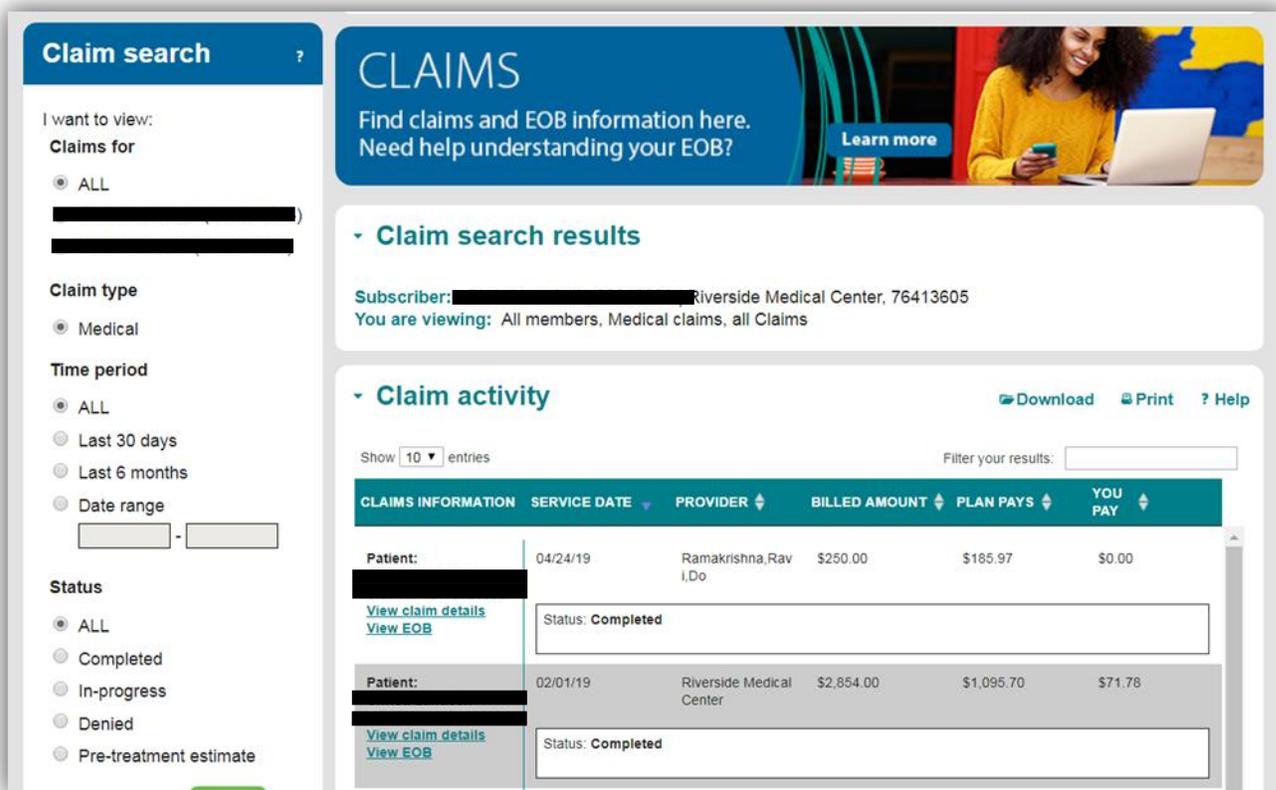


The image shows the UMR.com dashboard after login. It features a 'Log in now to:' section with personalized benefits to-do lists. A 'myMenu' sidebar lists options like Claims, Benefits & coverage, Account balances, ID card, Find a provider, Pharmacy, and Health center. The 'My taskbar' shows icons for updating email address, social media, user profile, benefits, and other insurance information. The 'My plan details' section for 'Cade Blank' shows contact information and group/member IDs.

- 
- By viewing your Claims Activity, you will see how much was billed, how much is paid, and how much you may owe the provider. Use your Explanation of Benefits (EOB) to compare to the bill you get from the provider.
- If you have questions about your claims, you can call UMR at the number on the back of your ID Card.

## I don't think my claim is being paid correctly... who can I call?

- First, call UMR at the phone number on the back of your ID card to discuss the claim.
- If you still feel the claim is being processed incorrectly, call the benefit claims assistance line at 866-256-6660 to speak directly to our broker, WFI Group.
- You can always reach out to Christi, Benefit Coordinator in HR, at ext. 37255 or [clandeck@rhc.net](mailto:clandeck@rhc.net)

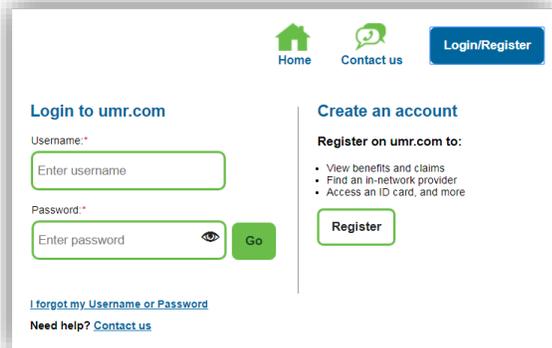


The image shows the UMR.com Claims Activity page. It includes a 'Claim search' sidebar with filters for 'Claims for', 'Claim type', 'Time period', and 'Status'. The main content area has a 'CLAIMS' header and a 'Claim search results' section showing subscriber information. Below that is a 'Claim activity' table with columns for Claims Information, Service Date, Provider, Billed Amount, Plan Pays, and You Pay.

CLAIMS INFORMATION	SERVICE DATE	PROVIDER	BILLED AMOUNT	PLAN PAYS	YOU PAY
Patient: [REDACTED] <a href="#">View claim details</a> <a href="#">View EOB</a>	04/24/19	Ramakrishna, Rav I, Do	\$250.00	\$185.97	\$0.00
Status: Completed					
Patient: [REDACTED] <a href="#">View claim details</a> <a href="#">View EOB</a>	02/01/19	Riverside Medical Center	\$2,854.00	\$1,095.70	\$71.78
Status: Completed					

## How can I get another medical ID card?

- Log on to UMR.com and select "ID Card" and you can view, print, or order your member ID card.



Home Contact us Login/Register

**Login to umr.com**

Username:\*  
Enter username

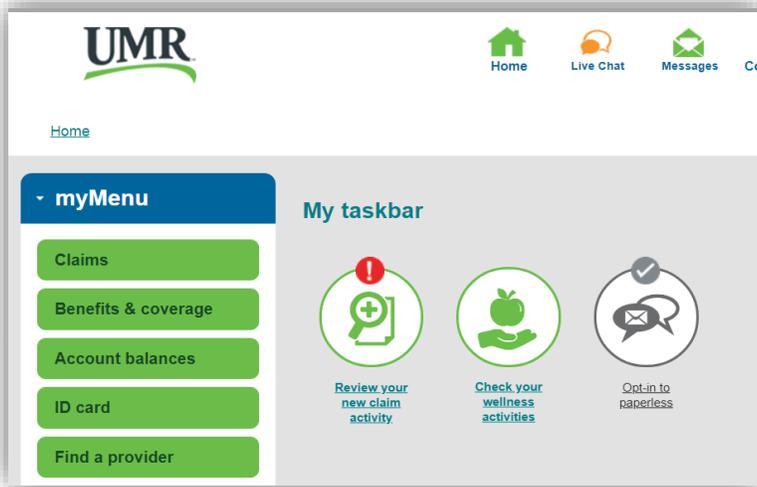
Password:\*  
Enter password

[I forgot my Username or Password](#)  
[Need help? Contact us](#)

**Create an account**

Register on umr.com to:

- View benefits and claims
- Find an in-network provider
- Access an ID card, and more



Home Live Chat Messages Co

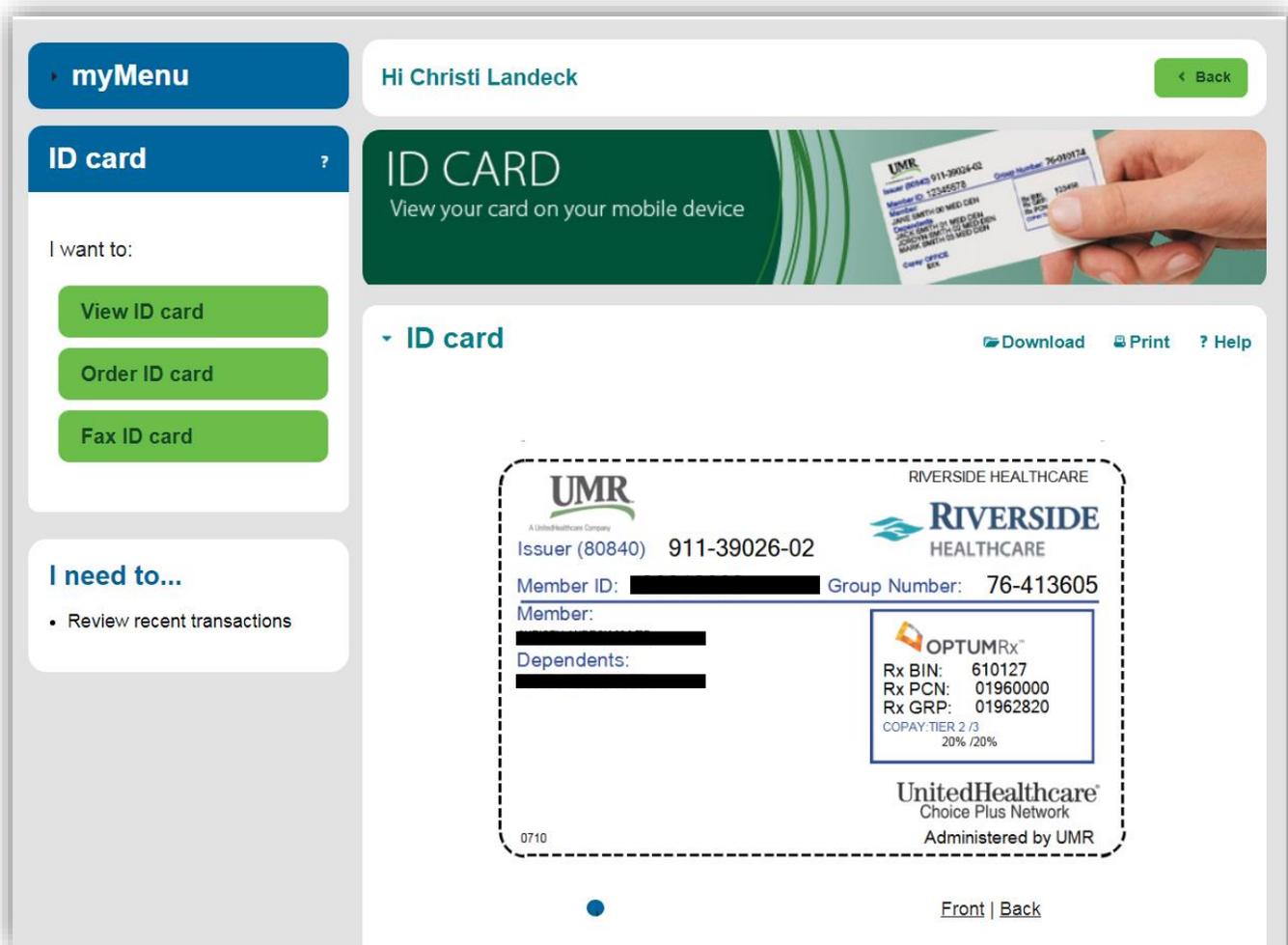
Home

**myMenu**

- Claims
- Benefits & coverage
- Account balances
- ID card
- Find a provider

**My taskbar**

- Review your new claim activity
- Check your wellness activities
- Opt-in to paperless



**myMenu**

Hi Christi Landeck

**ID card** ?

I want to:

- 
- 
- 

**I need to...**

- Review recent transactions

**ID card**

**UMR**  
A UnitedHealthcare Company

Issuer (80840) 911-39026-02

**RIVERSIDE HEALTHCARE**

Member ID: [REDACTED] Group Number: 76-413605

Member: [REDACTED]

Dependents: [REDACTED]

**OPTUMRx™**

Rx BIN: 610127  
Rx PCN: 01960000  
Rx GRP: 01962820

COPAY: TIER 2 / 3  
20% / 20%

**UnitedHealthcare®**  
Choice Plus Network  
Administered by UMR

0710

Front | Back

## How do I fill my Prescriptions?

Take advantage of the convenience and savings of ordering your 90-Day maintenance medications using OptumRx Home Delivery. Home delivery is safe and reliable, and you get:

- A three-month supply of your medication
- Phone access to pharmacists 24 hours a day, 7 days a week
- Free standard shipping
- Helpful reminders letting you know when to take or refill your meds

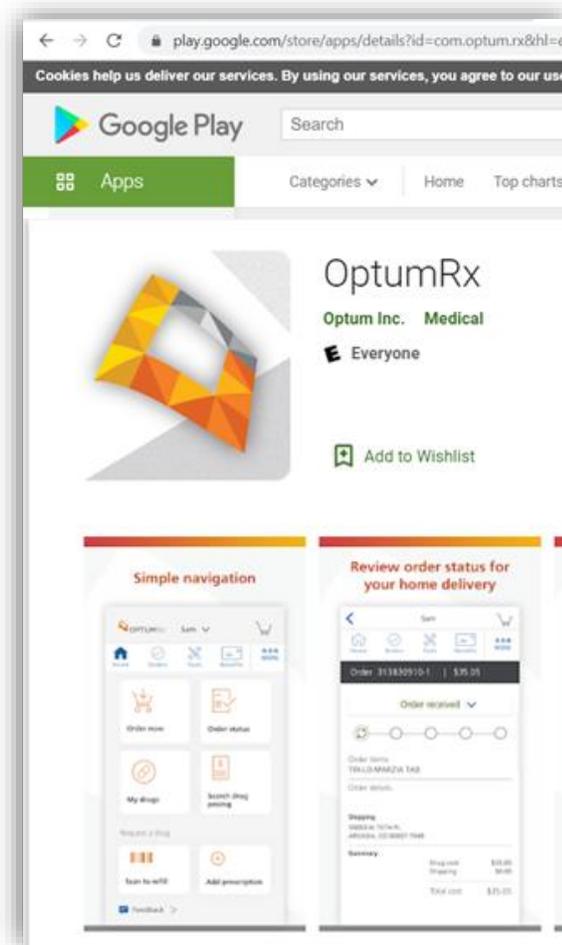
Have your doctor submit your 90-day prescription to OptumRx. Then you can fill the prescription using any one of the following three methods:

- 1) Call the phone number on the back of your UMR ID card.
- 2) Log on to UMR.com and select "Pharmacy", then "Visit the pharmacy". This is a single sign on to the OptumRx website. Where you can manage your prescriptions, find pharmacies, see lower cost alternatives, and more.
- 3) Download the mobile app. You can download the OptumRx mobile app by searching for OptumRx in the App Store or Google Play.

Need to fill a non-maintenance medication? Go to any of the retail pharmacies available in the OptumRx network, such as Walgreens, CVS, etc... You can find a pharmacy on the website or app.



Check out the OptumRx app on the App Store or Google Play



### PHARMACY BENEFITS

Manage your prescription medications



#### Visit the pharmacy



Through OptumRx, you can:

- Find out if your prescription is covered and how much it will cost.
- Locate a pharmacy.
- Access additional health tools.

[Visit the pharmacy](#)

Please note:

- ! The first time you visit OptumRx online, you will be asked to provide additional information to view your account. As a returning member, clicking "Visit the pharmacy" will link you directly to your account.

New window When you click "Visit the pharmacy", a new window will display above this window. When you want to return just close the pharmacy window.

## Is there anything I can do to help lower the cost of my prescriptions?

- **Generic Medications:** Using generic medications can provide significant cost savings. Ask your provider or pharmacist if there is a generic treatment option available and if it is appropriate for you.
- **Different Medication Choice:** Oftentimes, there is more than one medication option to treat the same condition. If it seems your cost is high, ask your pharmacist if there are any alternatives you can suggest to your provider. Don't be afraid to ask questions - your provider wants to prescribe the best option for you, but sometimes, there is more than one - and it may be worth it to ask.
- **Different Pharmacies:** Out-of-pocket costs of medications are very important to know. OptumRx has an online tool that tell you how much your prescription costs and helps you shop around for the lowest price at different pharmacies in your area.
- **Coupon Savings:** There are many discount programs you can find online that may provide cost savings compared to the out-of-pocket prices. There are a number of websites out there, [CommunityCaresRX.com](http://CommunityCaresRX.com), [WellRX.com](http://WellRX.com), and [GoodRX.com](http://GoodRX.com) are a few. Or go to Google and search coupons using the name of your medication and dosage. Coupons aren't available for all medications and not all coupons will apply toward your deductible and out of pocket amounts on your medical plan.
- **Prescription Savings Programs:** Many drug manufacturers offer savings programs for their brand name medications. The most reliable way to find if financial assistance is available is through the manufacturer's website (you may find the name of a drug's manufacturer during your Google search). **SEE PAGE 16 - ADDENDUM – "Prescription Savings Programs"** for a list of medications and a link to the website.

Prescriptions are typically less expensive if you utilize OptumRx, rather than a retail pharmacy. OptumRx can apply coupons and discounts as well even if they are not listed as an option on the manufacture's site. Once you have your coupon or discount information you may call OptumRx at the number listed on the back of your UMR Health Insurance Card and ask them to apply the coupon savings to your prescription.

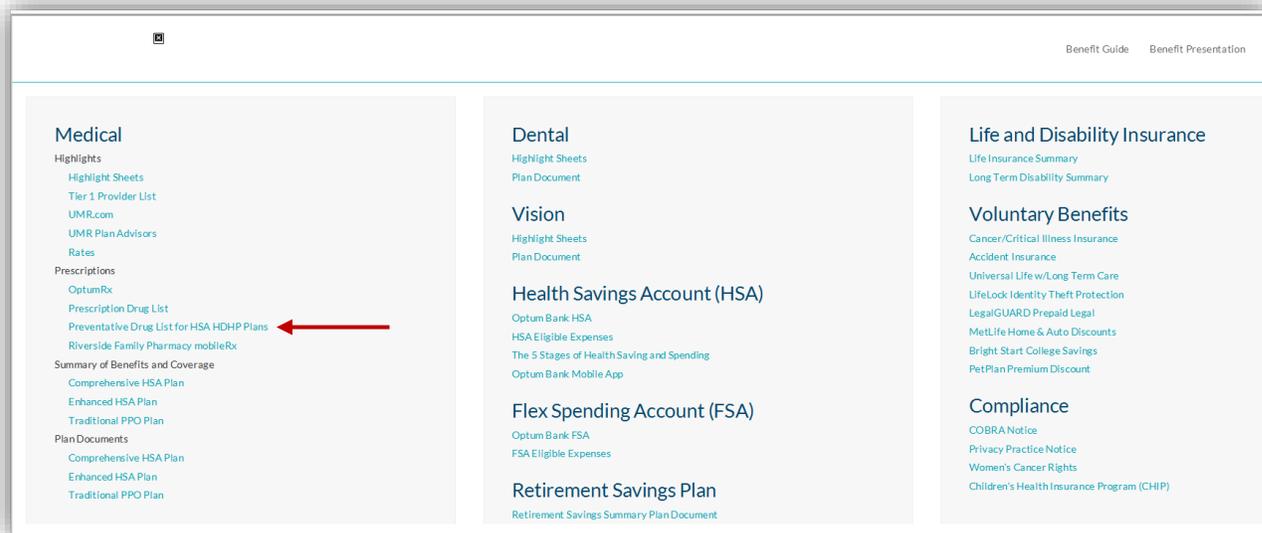
**Don't Skip Important Medications!** The most important thing you can do for your health is to stay on track with your necessary medications. While it is tempting to skip doses, or just forego filling a prescription altogether, this will often result in worsening your illness or condition. Ultimately, going untreated or under-treated can lead to far more serious and expensive health care outcomes, such as hospitalizations, more prescription medications, missed work days and an overall lack of well-being. Keep up with your daily medications, and always ask your provider before stopping medications. Take advantage of preventive appointments and annual well-check appointments. Communicate with your pharmacist and provider to make sure you understand why you are taking each medication. We want you to have the best possible health outcomes. Be an advocate for your own health by working with your pharmacist and provider to find the most affordable and effective solutions together.

If you still find that you can't afford your medications and need assistance, please feel free to call for help:

- o Christi Landeck, Benefit Coordinator – Ext 37255
- o Lynn Christian, REACH Wellness and Outreach Manager – Ext 37264
- o Claims assistance with our broker, WFI – 866-256-6660

## Where can I find help understanding my HSA eligible HDHP?

- Employees can choose from two consumer driven plans, Comprehensive and Enhanced, with varying deductibles and coinsurance. These plans combine a High Deductible Health Plan (HDHP) benefit plan with an HSA account (a savings account in your name) allowing you to set aside pre-tax funds to pay for eligible medical, dental, or vision expenses.
- The plans cover preventive care services in network with no member cost sharing. Including Preventive Generic medications. You can see a full list of those eligible medications on InforESS under Benefit Information.



- Services outside of preventive care, including office visits and prescriptions, apply to your deductible and coinsurance. When considering this, keep in mind that there is substantial premium cost savings over the PPO plan that has copays, but which also has higher family deductible and max out of pocket costs.
- When accessing services, use your UMR Member ID card to access the full value of the provider contracted rate. Then use the funds in your HSA to pay for the expenses applied to deductible or coinsurance.
- To help you pay for those out of pocket expenses, Riverside annually deposits \$850 into the HSA accounts of each employee enrolling in the Enhanced HSA plan and \$1100 for the Comprehensive HSA plan.

Benefit Plan	Enhanced H.S.A.		Comprehensive H.S.A.		Traditional PPO	
	Tier 1 Provider	Tier 2 Provider	Tier 1 Provider	Tier 2 Provider	Tier 1 Provider	Tier 2 Provider
Office Visits						
Preventive Care	100% Benefit		100% Benefit		100% Benefit	
Primary Care	Deductible/coinsurance		Deductible/coinsurance		\$10	Deductible/ coinsurance
Specialist					\$50	
Fastcare / Urgent Care					\$10 / \$20	
Pharmacy (per 30 day fill)	Deductible/coinsurance		Deductible/coinsurance		\$15	
Generic					20% to \$150 max	
Formulary Brand Name					30% to \$175 max	
Non-Formulary Brand Name	Deductible/coinsurance		Deductible/coinsurance		20%	
Specialty						
Common Services	Deductible/coinsurance		Deductible/coinsurance		\$10 / \$20	Ded/coins
Fastcare / Urgent Care					\$500 then 90%	
Emergency Room						
Annual Deductible						
Per person	\$2,500	\$3,750	\$3,500	\$4,500	\$2,000	\$3,750
Per family	\$7,500	\$11,250	\$10,500	\$13,500	\$6,000	\$11,250
Riverside H.S.A. Contribution	\$850		\$1,100		Not Available	
Net Deductible per person	\$1,650	\$2,900	\$2,400	\$3,400	\$2,000	\$3,750
Net Deductible per family	\$6,650	\$10,400	\$9,400	\$12,400	\$6,000	\$11,250
Coinsurance	90%	70%	80%	60%	90%	70%
Annual Out of Pocket						
Individual	\$3,800	\$6,750	\$5,000	\$6,750	\$4,500	\$7,150
Family	\$9,000	\$13,500	\$10,500	\$13,500	\$13,200	\$14,300

## How do I use my Health Savings Account (HSA)?

Click on the links below for Optum Bank videos to help you understand how to take advantage of your HSA:

- How do I use my HSA? <https://youtu.be/25IYHCwth7U>
- What is an HSA? <https://youtu.be/Kstuc2GaOlk>
- Have your information at your fingertips by using the OptumBank Mobile app: <https://youtu.be/gvcCWt4R15c>
- To access your account online, go to [www.empowermyretirement.com](http://www.empowermyretirement.com) and log in (if it's your first time, click on "Login Help"). You will be able to see your HSA account listed along with your 403b and 401a plans. Click on the HSA Plan for an account summary. Then click on "Visit Website" for a seamless single sign-on transfer to the OptumBank site where you can set up your security questions, name your beneficiaries, and see your transactions. You can also "manage my debit cards" and request another card be mailed to you.

Home / My Accounts / Account Overview Print

MY PLANS  
Empower HSA – Riverside

ACCOUNT INFORMATION  
Account Overview

### Account Overview

TOTAL BALANCE	
<b>\$ 761.61</b>	As of 6/5/2019

SUMMARY	
Cash balance:	\$761.61
Investment balance:	\$0.00
✔ For additional HSA questions, please click the link below or call 800-331-5455.	
Account details:	<a href="#">Visit website</a>

### 2019 CONTRIBUTIONS

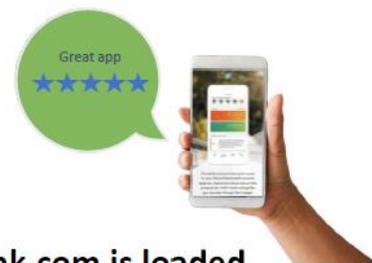
Standard

You can contribute an additional **\$7,238** this year.

● Year-to-date contributions	\$762
● Estimated on track to contribute	\$762
● 2019 IRS limit <sup>1</sup>	\$8,000

<sup>1</sup>Total of your contributions, and your employer's if applicable.

## Get connected with Optum Bank



### Optumbank.com is loaded with resources:

- Optum Bank virtual assistant chat
- Qualified medical expense search
- Health Savings Checkup tool
- Education resources such as videos and webinars
- Tax center and more
- Sign in to access your account

Optum Bank

Home > Search > Qualified medical expenses

Find out what you can buy with your health account.

Qualified medical expenses (QME) are designated by the IRS. They include medical, dental, vision and prescription expenses.

QME Search Tool

Filter by: ALL ACCOUNT TYPES, Optum Bank HSA, Optum Bank FSA, HSA, FSA, Optum Bank HSA, Optum Bank FSA

Optum Bank Mobile App

Make managing your HSA, HRA or FSA easy with the Optum Bank® Mobile App.

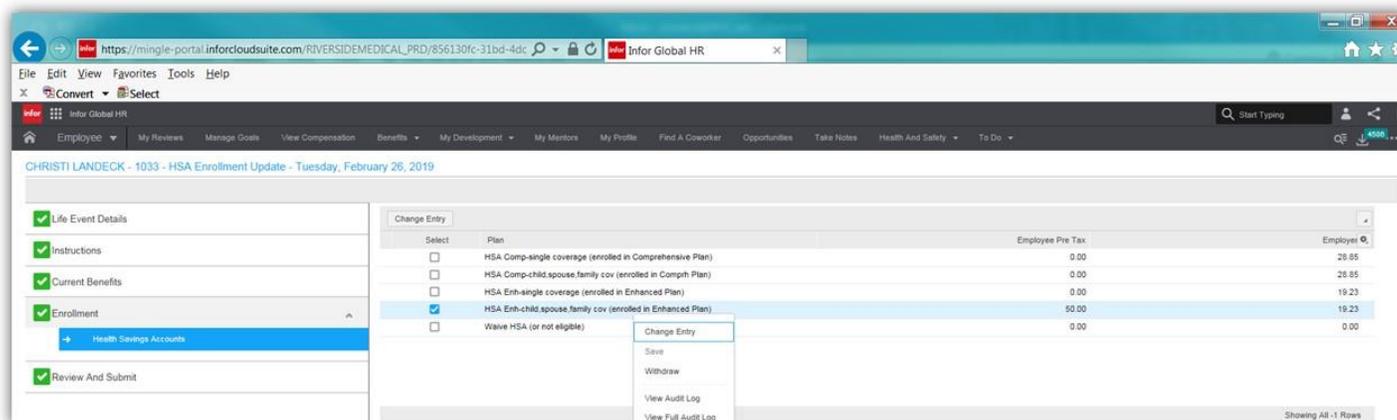
MAKE DEPOSITS: Make a deposit to eligible accounts through mobile check deposits or a bank transfer.

TRACK PAYMENTS: Send payments right to your doctor or reimburse yourself.

CAPTURE RECEIPTS: Scan and save receipts, and add them to specific expenses.

## How can I change my contribution amount to my Health Savings Account (HSA)?

- Log on to InforESS, click on “Benefit Enrollment” and choose the Life Event called “HSA Enrollment Update”.
- Click on ENROLLMENT and right click on your Health Savings Account and “change entry”.
- The amount defaults to the yearly amount, but if you click on the down arrow you can change that to a PER PAY PERIOD amount.
- Once you’ve made your change, be sure to REVIEW AND SUBMIT.



## Where can I see my Flexible Spending Account (FSA) balance and transactions?

- Log on to OptumBank.com or use the Mobile app.

Access your account anywhere, any time.



Log in to your account at [optumbank.com](http://optumbank.com) or use our mobile app to:

- Check your balance
- View your claims
- Monitor payments
- Receive messages
- Submit receipts

**Paying for eligible expenses.**  
With your Optum Bank debit Mastercard®, you can pay for eligible health care expenses without submitting any paper claim forms. It's fast and convenient. Fill a prescription. Pay and be on your way.

You can also pay for eligible health care expenses with a personal credit card or check. Just submit a claim request online, or on the mobile app, along with the right documents, and receive your reimbursement directly into your bank account. Sign up for direct deposit when you log in to your account at [optumbank.com](http://optumbank.com).

**Save your receipts.**  
Be careful how you use your FSA. There are rules. You will want to keep receipts from your doctors, dentists, clinic, pharmacy and hospital for all eligible health care expenses. All receipts should include the date and description of the service, provider's name and amount paid. That way, you have proof if you need to verify that all of your FSA expenses meet IRS requirements for eligibility.

## How can I change my retirement deferral amount?

- Log on to [www.EmpowerMyRetirement.com](http://www.EmpowerMyRetirement.com)
- If you haven't logged in for a while, also check to see that your beneficiary designation is correct.
- It's always a good idea to log on to your plan occasionally and you can go paperless to review your quarterly statements online.

We have a great resource in Jennifer Frahm our Retirement Education Counselor with Empower.

Go to <https://riversidehealthcare.empowermytime.com/> to schedule an appointment with her.

EMPOWER RETIREMENT | YOUR RETIREMENT PLAN

Fund Information | Plan Sponsor Center

The closer your score is to 100%, the better

92% retirement readiness

6% savings rate

Retirement

Get a better understanding of your projected retirement income.

Watch the video >>

Participant Login

Username

Password

Login help?

SIGN IN

REGISTER

## Start by registering your account

- Log on and select *Register*.
- Choose the *I do not have a PIN* tab.
- Follow the prompts to create your username and password.

If we don't have your email or phone number on file from your employer, or if you have another account with Empower (with a former employer, for example), you will need to call to access your new plan account.

For more help, call 866-467-7756

Representatives are available weekdays Monday through Friday 7am–9pm Central time and Saturdays 8am–4:30pm Central time

Account verification

Enter the information below to verify your account.

I do not have a PIN | I have a PIN | I have a plan enrollment code

SOCIAL SECURITY NUMBER

ZIP / POSTAL CODE

LAST NAME (GENERALLY INCLUDES SUFFIX: E.G., JR, SR, III)

DATE OF BIRTH MM/DD/YYYY

NUMERIC PORTION OF STREET ADDRESS OR P.O. BOX

CONTINUE

## How do I use my Vision benefits?

- There is no ID card for your vision benefits... you simply call a VSP provider to make an appointment and tell them you are a VSP member and they will look you up and verify your benefits.
- Go to [www.VSP.com](http://www.VSP.com) find a provider, view your benefits, and more...

**VSP® Vision Care**  
Vision care is personal and so is your relationship with your eye doctor. That's why we provide you with access to care from great eye doctors, quality eyewear, and the affordable care you deserve.

**FIND A DOCTOR**  
Zip Code

**VIEW MY BENEFITS**

**PLAN OPTIONS**

**Learn How to Use My Benefits**  
New to VSP? Learn how to maximize your vision insurance savings.

**Find an In-network Doctor**  
Find a Premier Program location, or another in-network doctor near you.

**CHOICE NETWORK SEARCH RESULTS**

16 Results - 1 2 View: 10 ALL

**REFINE YOUR SEARCH**

Change ZIP Code: 60901

Show Results Within: 25 miles

Frame Brand: Choose a Brand

Language: English

Sort By: Distance, Premier

Services: Doctor Profiles, New Patients Welcome, Eye Exam, Advanced Eye Exam, Extended Hours, Express Eyewear, Laser Vision Care, Vision Therapy, Children Ages 0-3, Children Ages 3-5, Preventative Eye Care

**PREMIER PROGRAM**

**Main Street Opticians**

Contact: 135 W River St, Bourbonnais, IL 60914, (815) 939-2222

**BONUS** Special Offers + Bonus Offers Available at this Location

Hours: Mon - Tue 9:00 - 7:00, Wed - Fri 9:00 - 5:00, Sat 9:00 - 2:00

Distance: 2.94 miles, View Map, Handicap Accessible

**Featured Frame Brands**  
Use your **Extra \$20** to shop our wide selection of featured frame brands, including: Anne Klein - Cole Haan - Flexon - Lacoste - Marchon NYC - Nautica - Nike - Nine West - Salvatore Ferragamo

**PREMIER PROGRAM**

**Dunlap Vision**

Contact: 719 Almar Pkwy, Bourbonnais, IL 60914, (815) 932-1116

**BONUS** Special Offers + Bonus Offers Available at this Location

Hours: Mon, Wed 9:00 - 7:00, Tue 9:30 - 5:00, Thu 9:00 - 5:00

Distance: 3.16 miles, View Map, Handicap Accessible

**Featured Frame Brands**

## How do I find information about my Dental plan?

- Be sure to read the Delta Dental information provided on the Benefit Information page for details about the different network levels within Delta Dental of Illinois.
- Go to [www.DeltaDentalIL.com](http://www.DeltaDentalIL.com) find a provider, view your benefits, order another ID card, and more.
- Delta Dental of Illinois Customer Service 1-800-323-1743

# DELTA DENTAL® Save More by Going PPO

When it comes to pearly whites, everyone wants to save a little green. With the Delta Dental PPO™ network, you'll get the coverage you need at a lower out-of-pocket cost.

**Here's why:** When general and specialty dentists participate in the Delta Dental PPO network, they agree to accept Delta Dental's PPO fees for services as payment in full. On average, **patients save 30%** on the fee a Delta Dental PPO dentist would submit for a claim versus their regular fee. Delta Dental PPO network dentists have also agreed **not to "balance bill" patients**. This means they can't bill you the difference between the Delta Dental PPO fee and their regular fee.

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 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 the dentist's regular fee.

	 Amount Billed	 Delta Dental of Illinois' Allowed Amount	 Coverage Percentage Paid by Delta Dental of Illinois	 Amount Delta Dental of Illinois Pays*	 Amount Dentist Can Bill You Over the Allowed Amount	 Total Amount You Pay	 Your Total Cost Savings
<b>Procedure 1</b>							
Delta Dental PPO™ Network	\$80	\$57	100%	\$57	\$0	\$0	\$23
Delta Dental Premier® Network	\$80	\$70	100%	\$70	\$0	\$0	\$10
Out-of-Network	\$80	\$70	100%	\$70	\$10	\$10	\$0
<b>Procedure 2</b>							
Delta Dental PPO™ Network	\$1,200	\$850	50%	\$425	\$0	\$425	\$350
Delta Dental Premier® Network	\$1,200	\$995	50%	\$497.50	\$0	\$497.50	\$205
Out-of-Network	\$1,200	\$995	50%	\$497.50	\$205	\$702.50	\$0

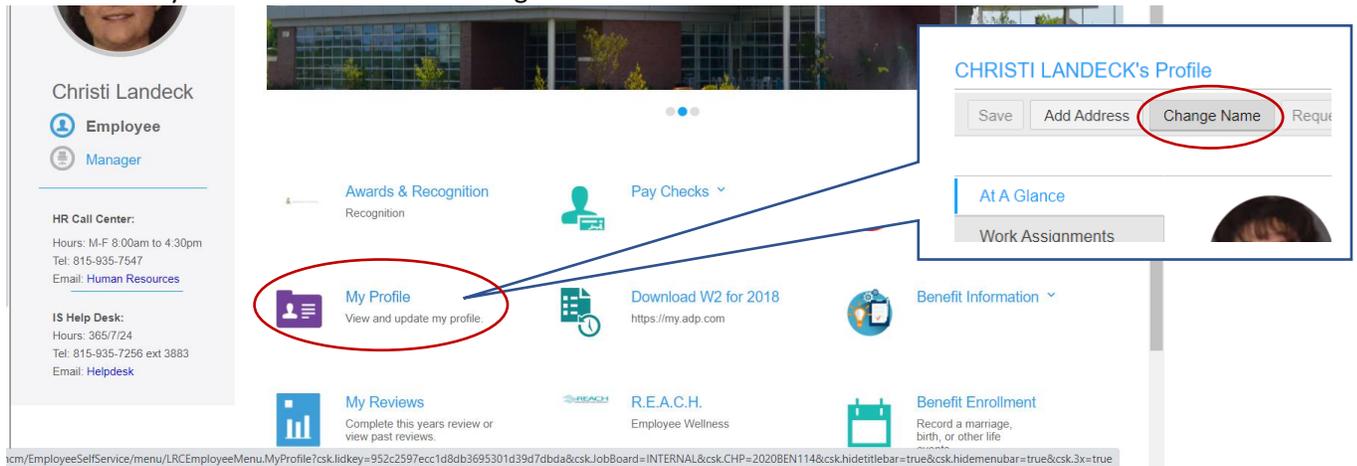
Whether you see a general dentist or visit a specialist, it pays to use a Delta Dental PPO dentist. [Visit delatadentalil.com](http://deltadentalil.com) today to find participating dentists in your area.

You can also download our free Delta Dental mobile app to search dentists and gauge the cost of common dental treatments using the Dental Care Cost Estimator tool.

\*The example chart is relative to plans where Delta Dental Premier network and out-of-network services are paid off of the maximum plan allowance. This information is for illustrative purposes only and assumes the deductible has been met and the annual maximum has not been reached. There are some limitations on the expenses for which your dental plan pays. If you have specific questions regarding benefit coverage, limitations, exclusions or non-covered services, please refer to your policy or certificate of coverage, or contact Delta Dental of Illinois. For specific fees and costs for a certain procedure, you can request a pre-estimate from your dentist.

## I had a name change, how do I update my new name on my records?

- Log on to the Employee Self-Service portal
- Select “My Profile” then click on “Change Name”.



- You will need to provide supporting documentation... an updated Social Security Card with your new name on it.
- If you are in a licensed position, you will need to have your name updated on your professional license before we can change your name on your HR records. Once you have updated your license, let HR know and we will verify it with the agency.
- Once both the new Social Security card and license verification are complete, we will proceed with your name change on your HR records.
- The change is also provided securely via electronic file feeds to the insurance companies and your retirement plan.

## What happens with my benefits if I leave Riverside?

- COVERAGE END DATE: Coverage ends the last day of the pay period that you term. For example, if your last day is 2/10, then your last day of coverage is 2/18 (see pay schedule on page 2).
- COBRA: You can continue your health, dental, vision and flex spending benefits through COBRA. You will get a COBRA notice mailed to your home from Woodruff Financial (WFI) who is our COBRA administrator. You have 45 days to enroll in COBRA and your effective date is the first day following your last day of coverage on the group plan.
  - COBRA costs include the premiums you pay and the amount that Riverside pays for your plan plus 2% paid on a monthly basis. You can find that cost by looking at the RATE SHEET found under the “Benefit Information” icon on InforESS.
  - Due to the high cost of COBRA, you may want to consider some alternatives...
    - Enroll on your spouse’s plan if available.
    - Enroll on the MarketPlace by going to [www.GetCoveredIllinois.gov](http://www.GetCoveredIllinois.gov) or by contacting a trusted insurance agent.
    - See if you are eligible for Medicaid by going to [www.Abe.Illinois.gov](http://www.Abe.Illinois.gov)
    - If your new employer’s coverage starts sooner than the 45-day enrollment period, you may want to just hold on to the COBRA notice until your new plan starts and only enroll if something happens in that timeframe that would cost you more out of pocket than the premiums will cost.
- EARNED TIME: If you have an earned time balance, the full balance will be paid out to you on your last paycheck. That paycheck will be direct deposited as usual but because you will no longer be able to log on to InforESS to view your paystub, a paper paystub will be mailed to your home address.
- RETIREMENT PLAN: You do not have to move your money. You can keep your money in the Empower Retirement plan. You will continue to get quarterly statements and have all the same services available to you now. Contact information: [www.EmpowerMyRetirement.com](http://www.EmpowerMyRetirement.com) or 800-701-8255.
- OPTUM BANK HSA (HEALTH SAVINGS ACCOUNT): Your money remains in your Optum HSA and you can continue to use your debit card to pay for medical, dental and vision expenses. You can do this until your account is exhausted. You also have the option to transfer the funds to a new HSA account if you want to.
- OPTUM BANK FSA (Flexible Spending Account (FSA): You have 60 days to submit any claims incurred prior to your last day of coverage.
- LIFE INSURANCE: You may be eligible to convert your basic and dependent life coverage and port or convert your optional employee and dependent life coverage(s). To be eligible to port coverage, you must have been actively at work on the date employment ended.
  - You must complete an application and apply for these options within 31 days of your coverage termination.
  - To apply, please contact Prudential at 1-800-778-3827 [TDD 1-800-496-1214] Monday through Friday between 8:00am and 8:00pm Eastern Time. Please provide the contract number 70347 when calling.
- VOLUNTARY BENEFITS: These are portable policies that you can continue on an individual basis. You will need to contact the company and let them know that you want to continue your benefit and ask them to set up a monthly payment plan and bill you directly.
  - Trustmark (Accident, Cancer, Critical Illness, Universal Life) – 800-918-8877
  - LifeLock Identity Theft – 800-607-9174
  - Legal Guard – 888-416-4313
  - MetLife Home & Auto – 800-438-6388

## ADDENDUM Prescription Savings Programs

1. Adzenys
  - a. <https://adzenysxrodt.com/patient-savings-offer/>
  - b. \$10/month if on PPO plan or deductible met
  - c. \$50/month for HSA plan deductible not met
2. Aimovig
  - a. <https://www.aimovigaccesscard.com/>
  - b. Pay \$5/month, annual maximum benefit \$3500
3. Anoro
  - a. <https://www.anoro.com/savings-support/savings/>
  - b. Pay \$0, max benefit \$150/month, \$450/90 days
4. Auryxia
  - a. <https://www.auryxia.com/iron-deficiency-anemia/patient/access-support/>
  - b. Up to \$500 off 90 tabs, up to \$1000 off 91-180 tabs
5. Belsomra
  - a. <https://www.belsomra.com/savings-coupon/>
  - b. Pay as little as \$30, max \$150 per prescription
6. Biktarvy
  - a. <https://www.gileadadvancingaccess.com/financial-support/gilead-copay-card>
  - b. \$0 copay/month, annual maximum benefit \$7200
7. Botox
  - a. <https://www.botoxsavingsprogram.com>
  - b. Reimbursement of up to \$1500/treatment
8. Brilinta
  - a. <https://www.brilinta.com/brilinta-coupon-savings/commercial-insurance.html>
  - b. Pay as low as \$5/30 days, max \$200 per 30 day supply
9. Bystolic
  - a. <https://www.bystolicsavings.com/>
  - b. Pay as low as \$35
10. Chantix
  - a. <https://www.chantix.com/support-for-taking-chantix/chantix-savings>
  - b. Save up to \$175 per fill
11. Citranatal
  - a. [https://web-activations.truveris.com/program/citranatal/download\\_pdf](https://web-activations.truveris.com/program/citranatal/download_pdf)
  - b. Pay as little as \$25
12. Combigan
  - a. <https://www.savewithhays.com/>
  - b. Pay as little as \$30
13. Combivent Respimat
  - a. <https://www.combivent.com/savings/card>
  - b. Pay as little as \$10, maximum savings \$50 per fill
14. Contour Next Test Strips
  - a. <https://www.contournext.com/meters-and-strips-savings/save-on-test-strips-contour-choice-card/>
  - b. Pay as little as \$25
15. Corlanor
  - a. <https://www.corlanor.com/corlanor-copay-card/>

- b. Pay as little as \$20, maximum savings \$160 per prescription
- 16. Cosentyx
  - a. <https://www.cosentyx.com/treatment-cost>
  - b. \$0 copay, maximum annual savings of \$16,000
- 17. Cotempla
  - a. <https://cotemplaxrodt.com/patient-savings-offer/>
  - b. \$10/month if on PPO plan or deductible met
  - c. \$50/month for HSA plan deductible not met
- 18. Creon
  - a. <https://www.creon.com/cfcareforward>
  - b. Pay as little as \$0
- 19. Descovy
  - a. <https://www.gileadadvancingaccess.com/financial-support/gilead-copay-card>
  - b. \$0 copay/month, annual maximum benefit \$7200
- 20. Dupixent
  - a. <https://www.dupixent.com/support-savings/copay-card>
  - b. \$0 copay, maximum savings of \$13,000 per year
- 21. Elestrin
  - a. <https://www.activatethecard.com/mylanadvocate/elestrin/welcome.html>
  - b. Save up to \$25 per month
- 22. Eliquis
  - a. <https://www.eliquis.bmscustomerconnect.com/afib/savings-and-support>
  - b. Pay \$10 per 30 day supply, maximum annual benefit \$3800
- 23. Emgality
  - a. <https://www.emgality.com/savings>
  - b. \$0 copay, maximum annual savings \$4900
- 24. Enbrel
  - a. <https://www.enbrel.com/financial-support>
  - b. Pay as little as \$5
- 25. Entresto
  - a. <https://www.entresto.com/info/entresto-central/financial-support.jsp>
  - b. Pay as little as \$10 per prescription, maximum annual benefit \$3250
- 26. Epinephrine Auto- Injector (Mylan Brand)
  - a. [https://www.activatethecard.com/viatrixadvocate/mygenericEAI/welcome.html?\\_ga=2.161704824.556305752.1615926285-995519257.1615926285](https://www.activatethecard.com/viatrixadvocate/mygenericEAI/welcome.html?_ga=2.161704824.556305752.1615926285-995519257.1615926285)
  - b. Up to \$25 off copay
- 27. Epinephrine Auto-Injector (Impax Brand)
  - a. <https://sservices.trialcard.com/Coupon/Epinephrine>
  - b. \$10 off copay
- 28. Estring
  - a. <https://www.estring.com/save-on-estring>
  - b. Pay as little as \$45 per fill, max \$100 savings per fill
- 29. Eucrisa
  - a. <https://www.eucrisa.com/eucrisa-4-you>
  - b. Pay as little as \$10, max savings \$970 per tube
- 30. Farxiga
  - a. <https://www.farxiga.com/savings-support.html>
  - b. Pay as little as \$0, max savings \$270 per 30 day supply
- 31. Forteo
  - a. <https://www.forteo.com/savings#forteo-copay-card>
  - b. Pay as little as \$4 per 28 day supply, maximum annual savings \$9,000

32. Genvoya
  - a. <https://www.gileadadvancingaccess.com/financial-support/gilead-copay-card>
  - b. \$0 copay/month, annual maximum benefit \$7200
33. Glucagon
  - a. <https://www.lillyglucagon.com/>
  - b. Pay as little as \$30 per fill, max savings \$100 per fill
34. Glyxambi
  - a. <https://www.glyxambi.com/support-and-savings>
  - b. Pay as little as \$10, maximum savings \$175 per fill
35. Humalog
  - a. <https://www.insulinaffordability.com/>
  - b. Pay as little as \$35
36. Humira
  - a. <https://www.humira.com/humira-complete/cost-and-copay>
  - b. Pay as little as \$5 per month, maximum annual savings \$6,000
37. Humulin U-500
  - a. <https://www.humulin.com/savings-support>
  - b. Pay as little as \$25, maximum annual savings \$8,400
38. Intrarosa
  - a. <https://us.intrarosa.com/savings-and-support>
  - b. Pay as little as \$35 per fill
39. Januvia/Janumet
  - a. [https://mprsetrial.mckesson.com/7821/?&\\_ga=2.27130297.547662663.1595616968-1474564704.1594222794#](https://mprsetrial.mckesson.com/7821/?&_ga=2.27130297.547662663.1595616968-1474564704.1594222794#)
  - b. Pay as little as \$5/month, maximum savings \$150 per month
  - c. This one is a better deal to fill it for 30 days at a time
40. Jardiance
  - a. <https://www.jardiance.com/support-and-savings/savings/>
  - b. Pay as little as \$10 per fill, maximum savings \$175 per fill
41. Lantus
  - a. <https://www.lantus.com/sign-up-for-savings>
  - b. \$0 copay for PPO/deductible met
  - c. \$99 copay for HSA deductible not met
42. Latuda
  - a. <https://www.latuda.com/bpd/latuda-savings-and-support.html#signup>
  - b. Pay as little as \$15, maximum savings \$400 per 30 day supply
43. Linzess
  - a. <https://www.linzess.com/savings-and-support/linzess-savings-program>
  - b. Pay as little as \$30 per fill
44. Lokelma
  - a. <https://www.lokelma.com/support-program.html#savings>
  - b. Pay as little as \$0 copay, maximum savings \$250 per 30 day supply
45. Lumigan
  - a. <https://www.savewithays.com/>
  - b. Pay as little as \$30
46. Mydayis
  - a. <https://www.mydayis.com/prescription-support/copay-program>
  - b. Pay as little as \$30, maximum savings \$60 per fill
47. Myrbetriq
  - a. <https://www.myrbetriq.com/momentum-program/>
  - b. First rx free, then pay as little as \$20 per fill

48. Novofine Pen Needles
  - a. <https://www.novoneedles.com/needle-offers.html>
  - b. Save up to \$60
49. Nurtec ODT
  - a. <https://www.nurtec.com/savings>
  - b. Pay as little as \$0
  - c. \*\*not covered by our insurance, but the coupon will make the copay \$0 after the primary insurance rejects it.
50. Otezla
  - a. <https://www.otezla.com/supportplus/otezla-cost-and-copay>
  - b. Pay as little as \$0 per month
51. Ozempic
  - a. <https://www.novocare.com/ozempic/savings-card.html>
  - b. Pay as little as \$25 per month, maximum savings \$150 per fill
52. Praluent
  - a. <https://www.praluent.com/starting-and-paying-for-praluent-rx/>
  - b. Pay as little as \$25 per month, maximum annual savings \$3,500
53. Premarin Cream
  - a. <https://www.premarinvaginalcream.com/savings-and-support>
  - b. Pay as little as \$15 for up to 2 fills, \$300 yearly maximum
54. Premarin Tablets
  - a. <https://www.premarin.com/premarin-savings>
  - b. Pay as little as \$30 per month, maximum savings \$55 per fill.
55. Prolia
  - a. <https://amgenfirststep.com/register-card>
  - b. Pay \$25 per dose, maximum annual savings \$1,500
56. Pulmicort
  - a. <https://www.pulmicortflexhalertouchpoints.com/savings-card.html>
  - b. Pay as little as \$20, maximum \$50 per fill
57. Repatha
  - a. <https://www.repatha.com/repatha-cost>
  - b. Pay as little as \$5 per month
58. Rexulti
  - a. <https://www.rexulti.com/savings>
  - b. \$0 copay the first 2 months, then pay as little as \$15 per fill
59. Rybelsus
  - a. <https://www.rybelsus.com/savings-and-support.html>
  - b. Pay as little as \$10 per 30 day supply
60. Spiriva
  - a. <https://www.spiriva.com/copd/savings-and-support/sign-up-for-savings>
  - b. Pay as little as \$0, maximum savings \$100 per fill
61. Stiolto
  - a. <https://www.stiolto.com/savings-and-support/sign-up-for-savings>
  - b. Pay as little as \$0, maximum savings \$250 per fill
62. Synjardy
  - a. <https://www.synjardy.com/support-and-savings>
  - b. Pay as little as \$10 per prescription, maximum savings \$175 per 30 day supply
63. Taltz
  - a. <https://www.taltz.com/patient-support>
  - b. Pay as little as \$5 per month, maximum annual savings \$16,000
64. Toujeo

- a. <https://www.toujeo.com/toujeo-savings-card-coupon-and-support>
  - b. \$0 copay for PPO/deductible met
  - c. \$99 copay for HSA deductible not met
65. Tradjenta
- a. <https://www.tradjenta.com/savings-and-support>
  - b. Pay as little as \$10 per month, maximum \$150 per fill
66. Trelegy
- a. <https://www.trelegy.com/savings-and-coupons/>
  - b. \$0 copay with maximum savings \$2,400
67. Trintellix
- a. <https://us.trintellix.com/savings-support>
  - b. Pay as little as \$10 per fill, maximum savings \$100
68. Triumeq
- a. <https://www.myviivcard.com/index.html>
  - b. \$0 copay with annual savings maximum of \$7,500
69. Trulicity
- a. <https://www.trulicity.com/savings-resources>
  - b. Pay as little as \$25 per 30 day supply, maximum savings \$150 per month
70. Truvada
- a. <https://www.gileadadvancingaccess.com/financial-support/gilead-copay-card>
  - b. \$0 copay/month, annual maximum benefit \$7200
71. Ubrovly
- a. <https://www.ubrovly.com/udemand>
  - b. Pay as little as \$10 per fill
  - c. \*\*not covered by our insurance, but the coupon will make the copay \$10 after the primary insurance rejects it.
72. Vascepa
- a. <https://vascepa.copaysavingsprogram.com/>
  - b. Pay as little as \$9 per fill
73. Viberzi
- a. <https://www.viberzi.com/savings-program>
  - b. Pay as little as \$30
74. Victoza
- a. <https://www.victoza.com/victoza-support-and-savings/save-on-your-prescription.html>
  - b. Pay as little as \$25, maximum savings \$100 per month
75. Viibryd
- a. <https://www.allergansavingscard.com/viibryd>
  - b. Pay as little as \$15
76. Vimpat
- a. <https://www.vimpat.com/savings-support>
  - b. Pay as little as \$20 per 30 day supply, maximum annual benefit \$1,300
77. Vraylar
- a. <https://www.allergansavingscard.com/vraylar>
  - b. Pay as little as \$15 per 30 day supply
78. Vyvanse
- a. <https://www.vyvanse.com/coupon>
  - b. Pay as little as \$30, maximum of \$60 per fill
79. Wixela
- a. <https://www.activatethecard.com/mylanadvocate/wixela/welcome.html>
  - b. Pay as little as \$10 per 30 day supply, annual savings maximum \$600

80. Xarelto
- a. <https://www.xarelto-us.com/xarelto-cost#commercial-insurance>
  - b. Pay as little as \$10 per month. No benefit limit for the first 3 months
  - c. Maximum savings \$200 per month thereafter
81. Xeljanz
- a. <https://www.xeljanz.com/savings-and-support?ind=ra>
  - b. \$0 copay with annual savings maximum of \$15,000
82. Xifaxan
- a. <https://xifaxan.copaysavingsprogram.com/>
  - b. Pay as little as \$0 per fill
83. Xigduo
- a. <https://www.xigduoxr.com/savings-and-support/rx-savings.html>
  - b. Pay as little as \$0
84. Xyosted
- a. <https://www.xyosted.com/index.php/steadycare-support-program>
  - b. Pay as little as \$0
85. Zenpep
- a. <https://www.zenpep.com/savings-programs>
  - b. Pay as little as \$0