

BENEFIT FAQ'S

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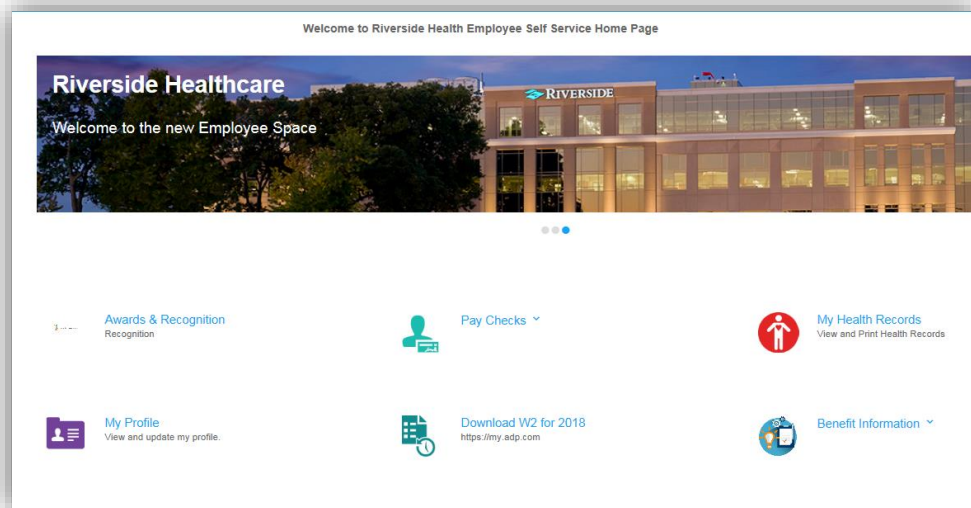
- Page 14** **How do I find information about my Dental plan?**

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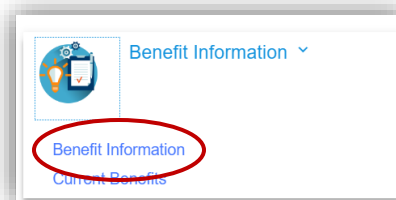
- Page 16** **What happens with my benefits if I leave Riverside or go TR?**

Where can I find details about my health plan?

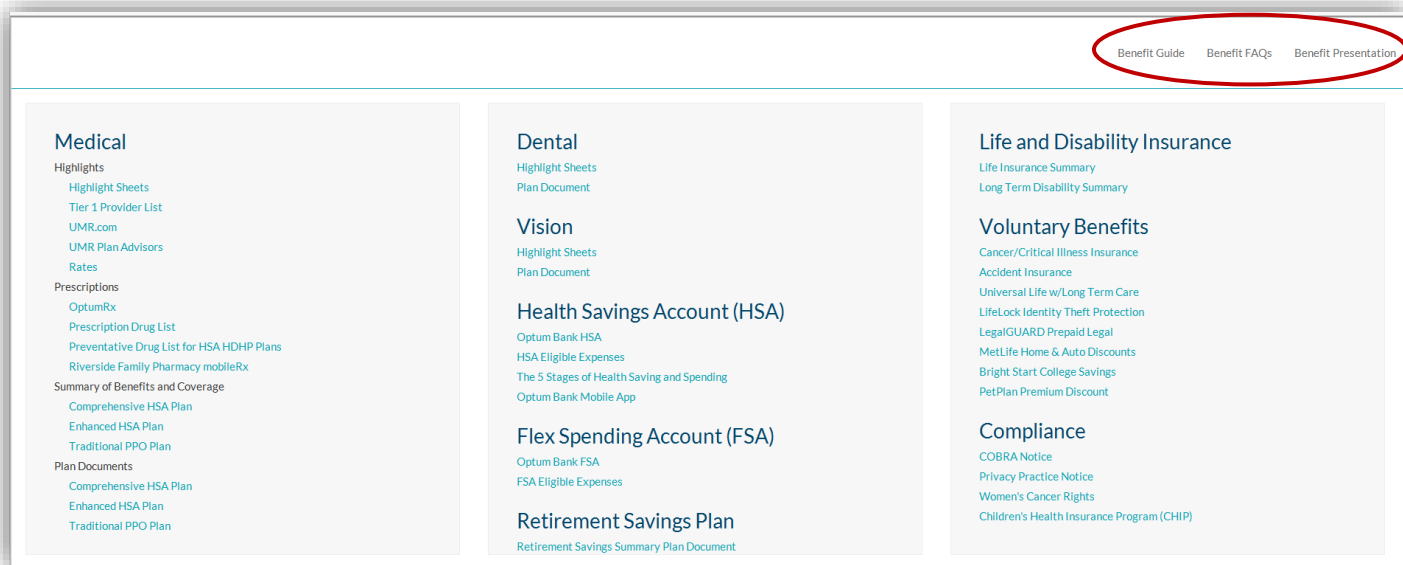
Go to InforESS (same place you go to see your paychecks).



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.

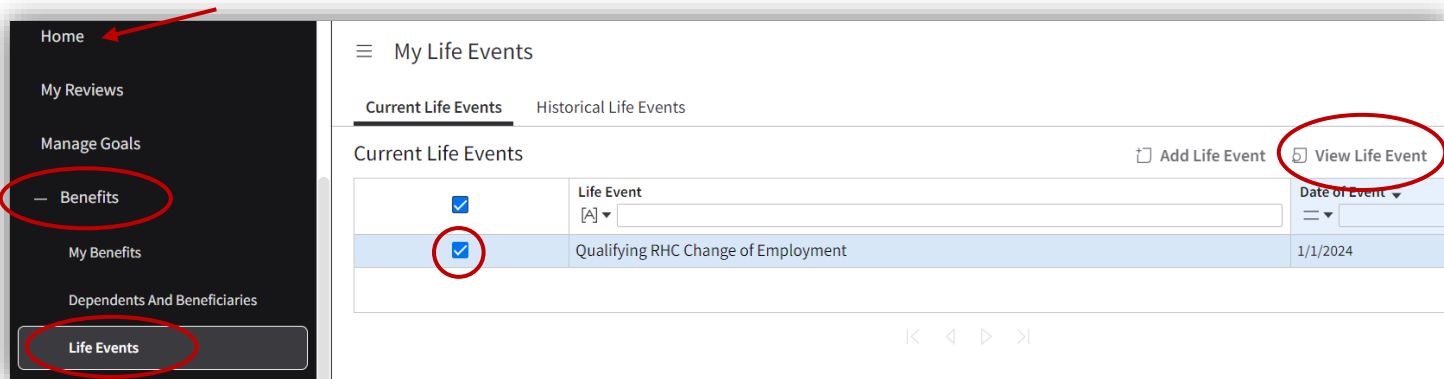


I had a status change and am now eligible for benefits... How do I enroll?

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've reviewed all the information and are ready to enroll, go back to the InforESS Home page, click the plus sign (+) next to Benefits in the left hand menu bar and select "Life Events".
- Then under your Current Life Events, select **Qualifying RHC Change of Employment**, then **View Life Event** to start your 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 2/10/24 then your effective date would be 2/18/23.

PERIOD	BEGIN	END	CHECK DATE
1	12/24/2023	1/6/2024	1/12/2024
2	1/7/2024	1/20/2024	1/26/2024
3	1/21/2024	2/3/2024	2/9/2024
4	2/4/2024	2/17/2024	2/23/2024
5	2/18/2024	3/2/2024	3/8/2024
6	3/3/2024	3/16/2024	3/22/2024
7	3/17/2024	3/30/2024	4/5/2024
8	3/31/2024	4/13/2024	4/19/2024
9	4/14/2024	4/27/2024	5/3/2024
10	4/28/2024	5/11/2024	5/17/2024
11	5/12/2024	5/25/2024	5/31/2024
12	5/26/2024	6/8/2024	6/14/2024
13	6/9/2024	6/22/2024	6/28/2024
14	6/23/2024	7/6/2024	7/12/2024
15	7/7/2024	7/20/2024	7/26/2024
16	7/21/2024	8/3/2024	8/9/2024
17	8/4/2024	8/17/2024	8/23/2024
18	8/18/2024	8/31/2024	9/6/2024
19	9/1/2024	9/14/2024	9/20/2024
20	9/15/2024	9/28/2024	10/4/2024
21	9/29/2024	10/12/2024	10/18/2024
22	10/13/2024	10/26/2024	11/1/2024
23	10/27/2024	11/9/2024	11/15/2024
24	11/10/2024	11/23/2024	11/29/2024
25	11/24/2024	12/7/2024	12/13/2024
26	12/8/2024	12/21/2024	12/27/2024

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.
- Go to the InforESS Home page, click the plus sign (+) next to Benefits in the left hand menu bar and select "Life Events" then "Add Life Event" and choose the appropriate life event to start your enrollment.

Select 'Life Event'

Topic	Event
Birth or Adoption of a Child	Adoption/Guardianship of a Child
Birth or Adoption of a Child	Birth of a Child
Change of Marital Status	Death of Spouse
Change of Marital Status	Divorce
Other Events	HSA Enrollment Update
Other Events	Loss or Gain of Coverage Elsewhere
Other Events	Spouse's Change of Employment
Birth or Adoption of a Child	Medical Support Order

- 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:

Based on the date you provided you will have access to review and update your enrollments in the period defined below.
 You are required to provide appropriate documentation for verification of the event as indicated. Please prepare an electronic version of the document and upload, at extension 4710.

Life Event: Birth of a Child
 Event Date: 5/25/2019
 Enrollment Period: 5/18/2019 - 6/24/2019
 Birth Certificate:

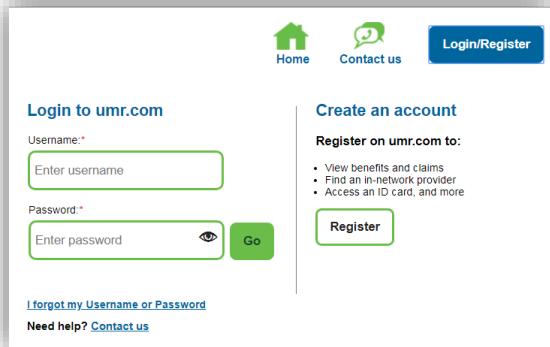
- Make sure to Review and Submit. Once submitted, check your confirmation statement to assure that the enrollment is correct. If not, you can make changes and re-submit.

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

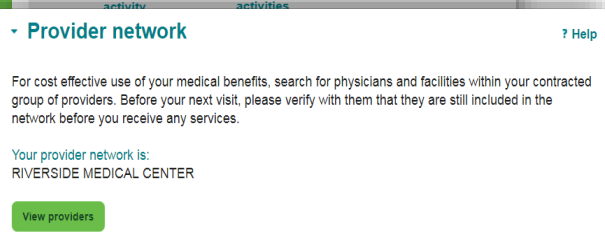
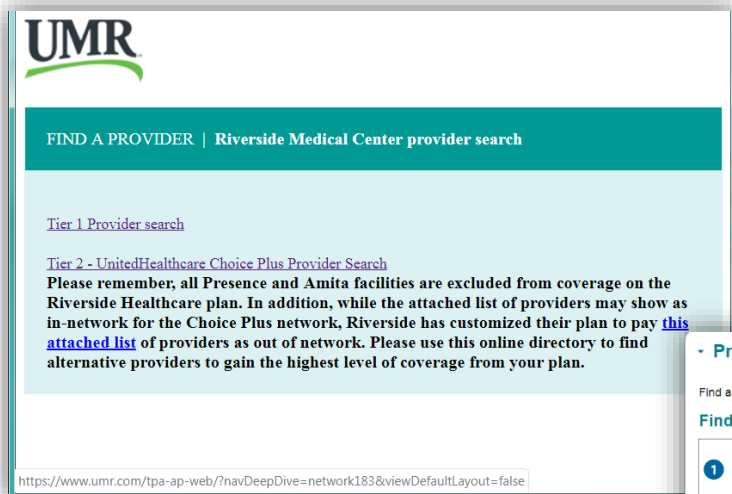
What doctors/providers are on the Tier 1 provider list?

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.

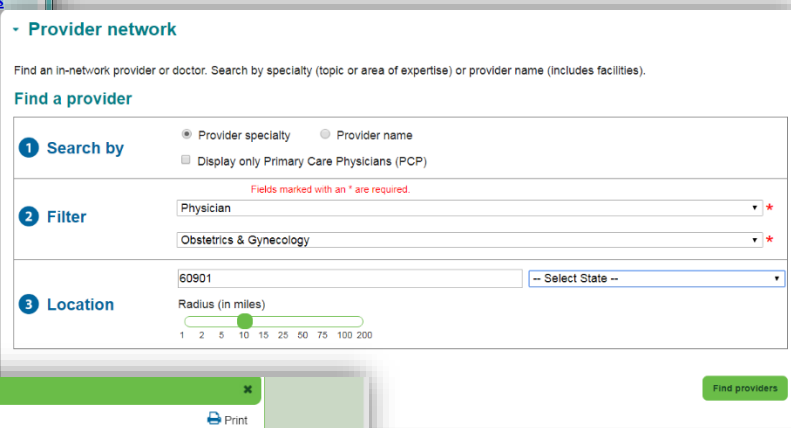
Go to www.UMR.com and Login (or register) to find a provider.



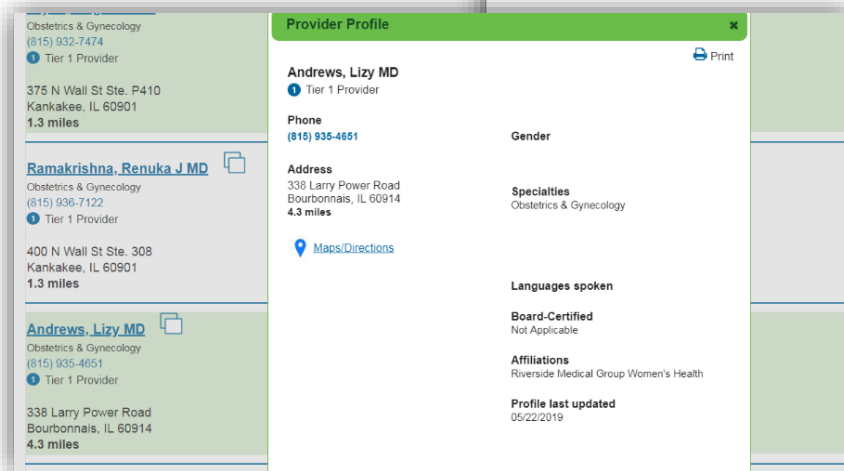
Click on “FIND A PROVIDER”, then “View Providers” will open a new window where you can select the “Tier 1 Provider Search”:



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"

- 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.

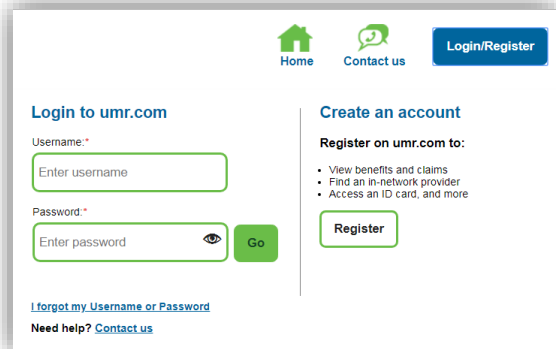
I don't think my claim is being paid correctly... who can I call?

- 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 Support line at 779 701-2092
- Or you can contact the HR Benefits Team at ext. 37270 or HR-Benefits@rRHC.net.

CLAIMS INFORMATION	SERVICE DATE	PROVIDER	BILLED AMOUNT	PLAN PAYS	YOU PAY
Patient: [REDACTED] View claim details View EOB	04/24/19	Ramakrishna, Rav I,Do	\$250.00	\$185.97	\$0.00
Status: Completed					
Patient: [REDACTED] View claim details View EOB	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

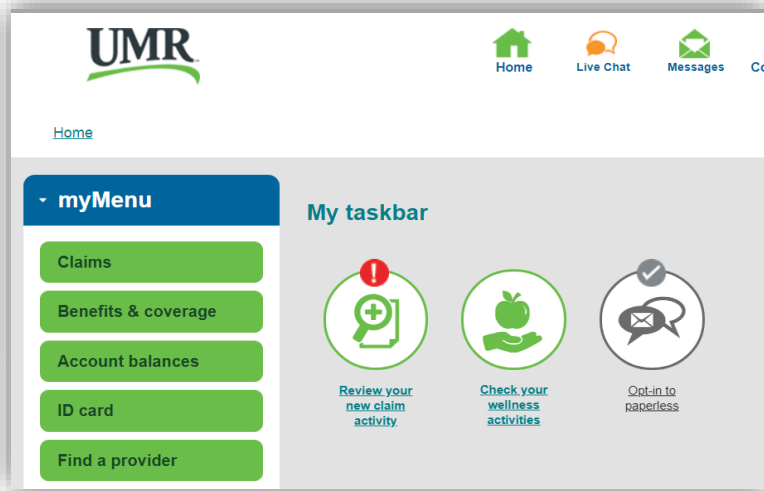
Password:*
Enter password

[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



UMR Home Live Chat Messages

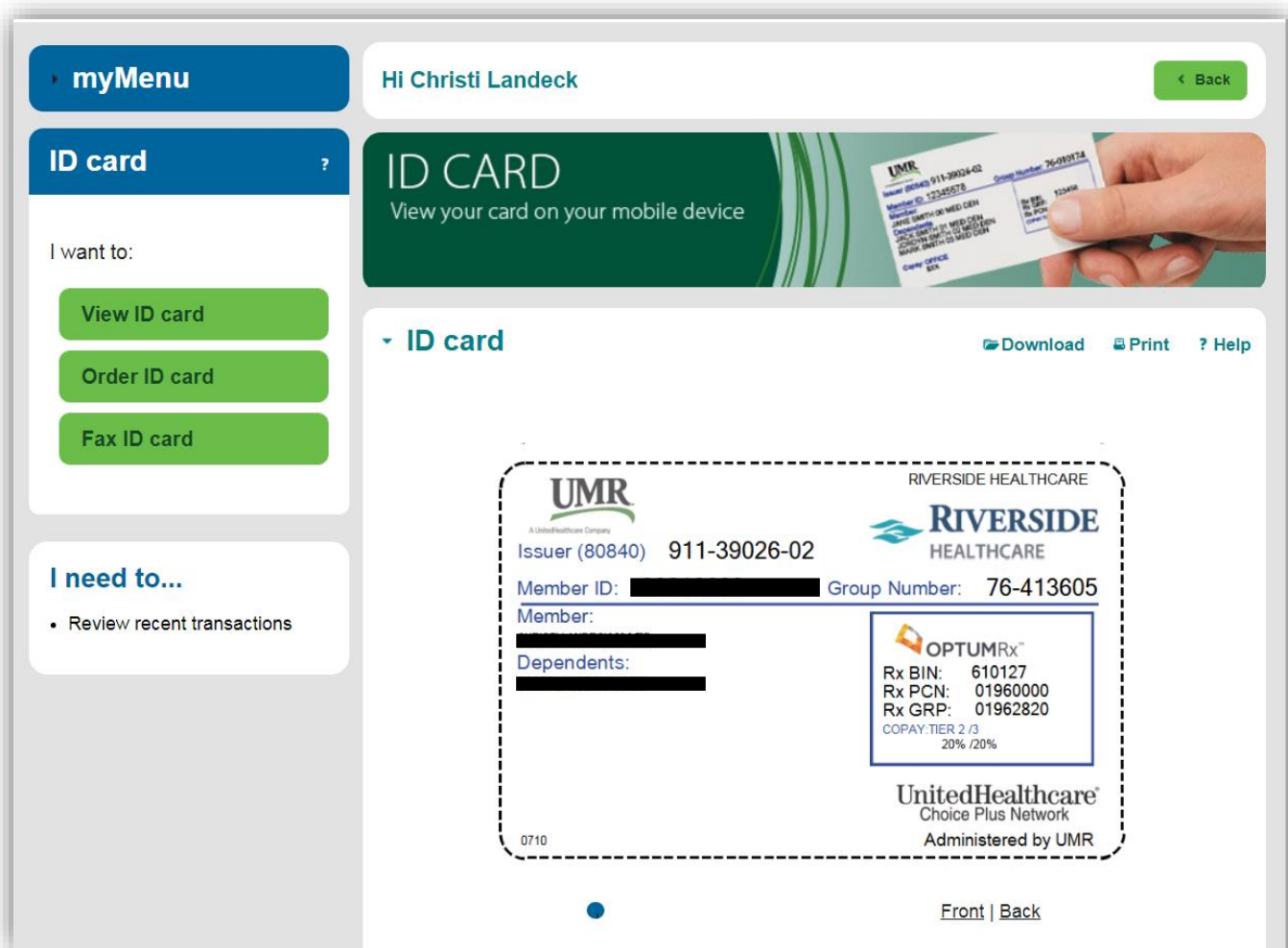
Home

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

RIVERSIDE HEALTHCARE

Issuer (80840) 911-39026-02

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

How do I fill my Prescriptions?

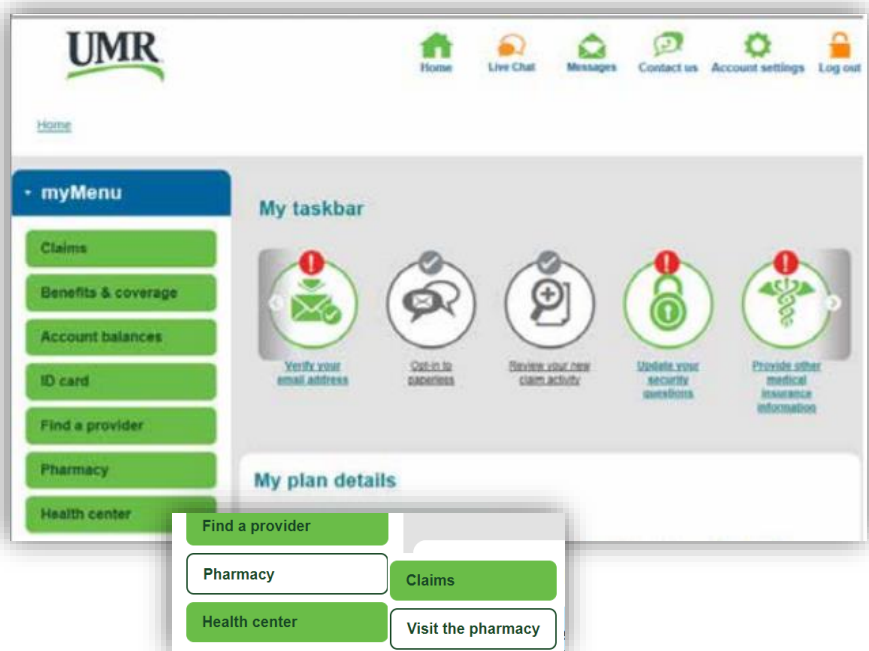
Take advantage of the convenience and savings of ordering your 90-Day maintenance medications using OptumRx Home Delivery. Home delivery is safe and reliable, and you get:

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

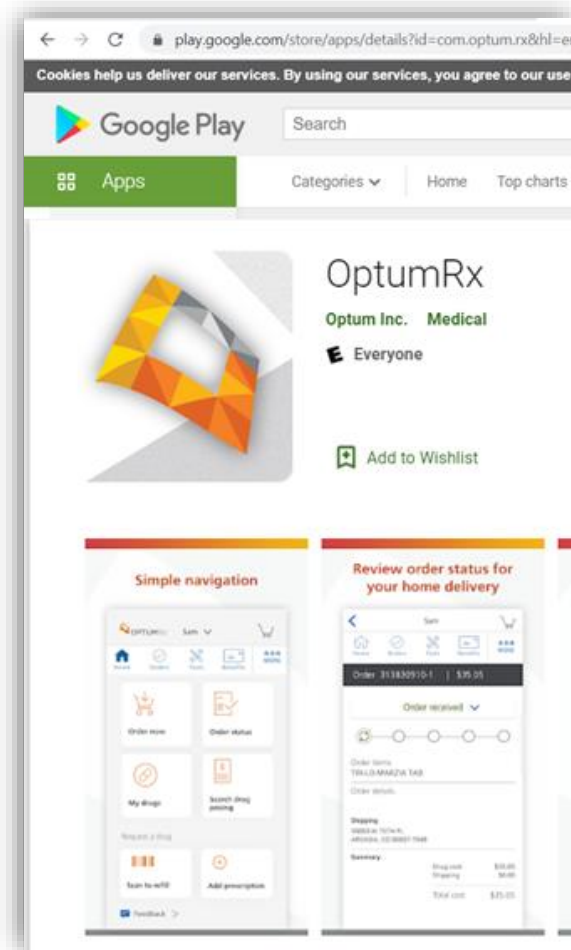
Have your doctor submit your 90-day prescription to OptumRx. Then you can fill the prescription using any one of the following three methods:

- 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, WellRX.com, and 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.

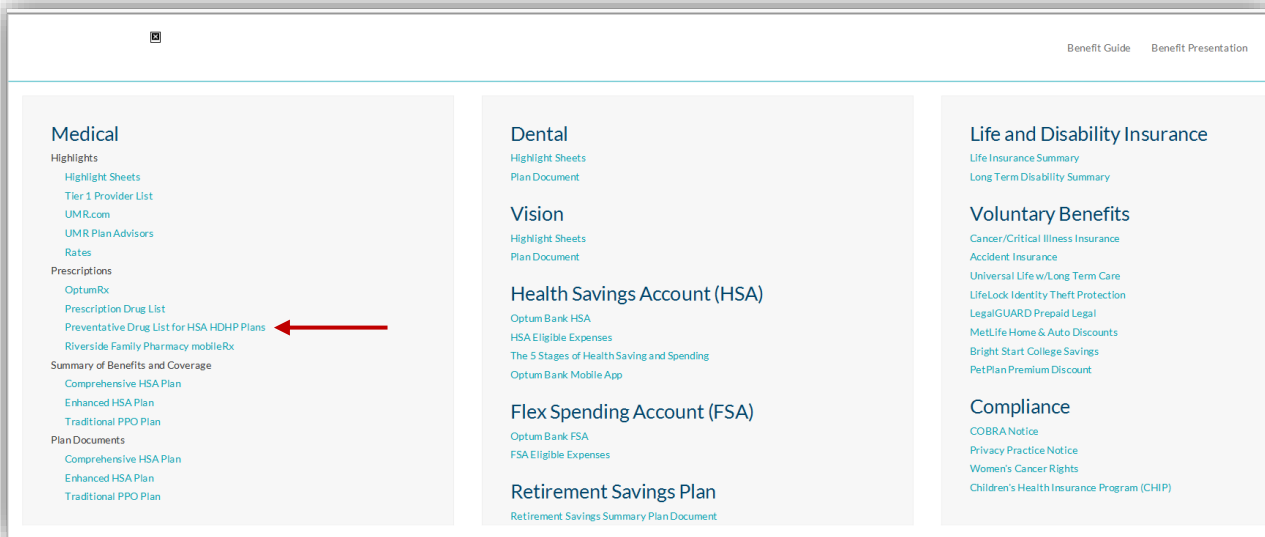
Don't Skip Important Medications! The most important thing you can do for your health is to stay on track with your necessary medications. While it is tempting to skip doses, or just forego filling a prescription altogether, this will often result in worsening your illness or condition. Ultimately, going 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.

UMR A UnitedHealthcare Company		2024 Riverside Medical Center Plans at a Glance				RIVERSIDE HEALTHCARE	
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	
Annual Deductible							
Per person	\$2,500	\$3,750	\$3,250	\$5,000	\$2,000	\$3,750	
Per family	\$7,500	\$11,250	\$9,750	\$15,000	\$6,000	\$11,250	
Riverside H.S.A. Contribution	\$850		\$1,100		Not Available		
Net Deductible per person	\$1,650	\$2,900	\$2,150	\$3,900	\$2,000	\$3,750	
Net Deductible per family	\$6,650	\$10,400	\$8,650	\$13,900	\$6,000	\$11,250	
Coinsurance	90%	70%	80%	60%	90%	70%	
Annual Out of Pocket							
Per person	\$3,800	\$6,750	\$5,000	\$6,750	\$4,500	\$7,150	
Per family	\$9,000	\$13,500	\$10,500	\$13,500	\$13,200	\$14,300	
Office Visits	Covered at 100%		Covered at 100%		Covered at 100%		
Preventive	Deductible/Coinsurance		Deductible/Coinsurance		\$10 / \$50 copay		
Primary Care / Specialist	Deductible/Coinsurance		Deductible/Coinsurance		Deductible/Coinsurance		
Common Services	Deductible/Coinsurance		Deductible/Coinsurance		\$20 copay Ded/coins		
Urgent Care	Deductible/Coinsurance		Deductible/Coinsurance		Deductible/Coinsurance		
Emergency Room	Deductible/Coinsurance		Deductible/Coinsurance		Deductible/Coinsurance		
Pharmacy	Deductible/Coinsurance		Deductible/Coinsurance		Deductible/Coinsurance		
HDHP Preventive Drug List	Covered at 100%		Covered at 100%		N/A		
Generic	Tier 1 Deductible/coinsurance		Tier 1 Deductible/coinsurance		\$15		
Formulary Brand and Specialty	Tier 1 Deductible/coinsurance		Tier 1 Deductible/coinsurance		20% coinsurance		
Non-Formulary Brand Name	Tier 1 Deductible/coinsurance		Tier 1 Deductible/coinsurance		30% coinsurance		
Employee Contribution Per Pay Period (assumes Level 1 of REACH)	0.5 to 0.74 FTE	0.75 to 1.0 FTE	0.5 to 0.74 FTE	0.75 to 1.0 FTE	0.5 to 0.74 FTE	0.75 to 1.0 FTE	
Single	\$164.00	\$50.00	\$136.00	\$37.00	\$223.00	\$102.00	
Employee + Spouse	\$313.00	\$105.00	\$256.00	\$73.00	\$411.00	\$189.00	
Employee + Child(ren)	\$257.00	\$74.00	\$218.00	\$63.00	\$361.00	\$166.00	
Family	\$387.00	\$131.00	\$345.00	\$107.00	\$629.00	\$268.00	

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 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	
\$ 761.61	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:	Visit website

2019 CONTRIBUTIONS

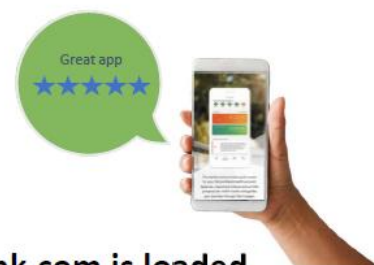
Standard

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

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

¹Total of your contributions, and your employer's if applicable.

Get connected with Optum Bank

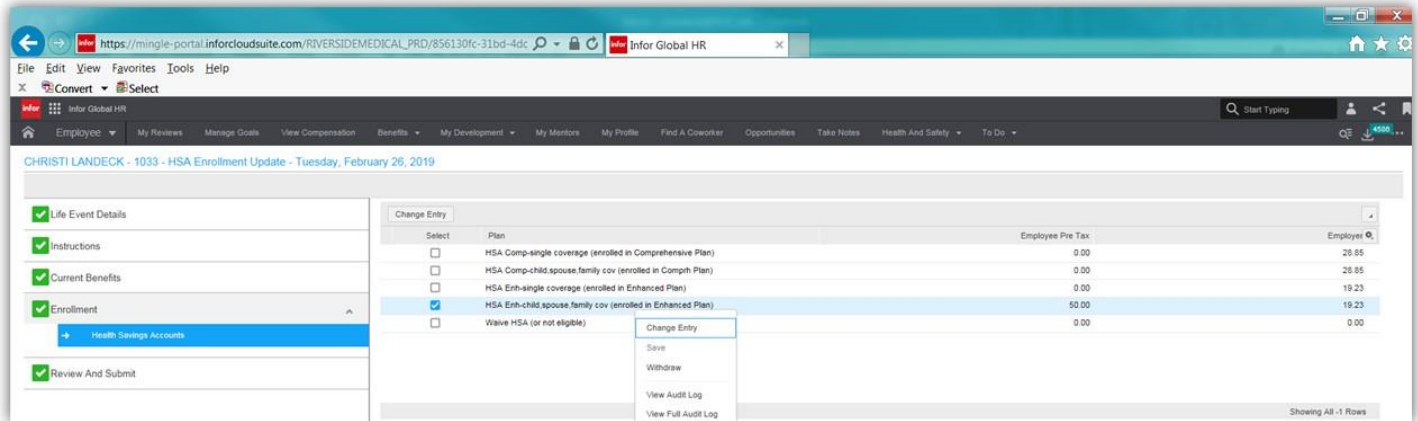


Optumbank.com is loaded with resources:

- 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

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

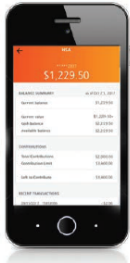
- Log on to InforESS, click on “Benefit Enrollment” and choose the Life Event called “HSA Enrollment Update”.
- Click on ENROLLMENT and right click on your Health Savings Account and “change entry”.
- The amount defaults to the yearly amount, but if you click on the down arrow you can change that to 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 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.

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
- 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 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 **SEARCH**

VIEW MY BENEFITS
ACCESS

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 **UPDATE**

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 **FULL PRACTICE INFO**

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 **FULL PRACTICE INFO**

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 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
Procedure 1							
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
Procedure 2							
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

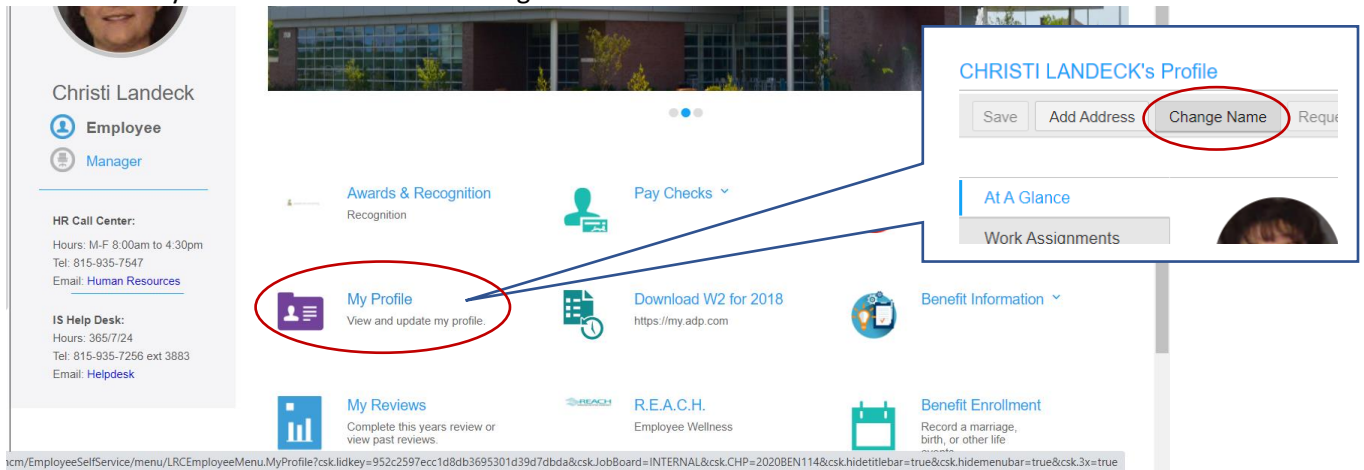
Whether you see a general dentist or visit a specialist, it pays to use a Delta Dental PPO dentist. [Visit delatadentalil.com today to find participating dentists in your area.](http://deltadentalil.com)

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 2/17 (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 or by contacting a trusted insurance agent.
 - See if you are eligible for Medicaid by going to 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 when you leave. 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 or 800-701-8255. If you are not fully separating employment with Riverside and go to a TR status, then your retirement plan continues... you can still contribute and if you are eligible for matching, the Riverside contributions to your retirement will continue as well.
- 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 life insurance coverage to an individual policy with The Standard Insurance Company. You must apply in writing and pay the first premium during the Conversion Period (60-day period after your coverage ends).

STANDARD INSURANCE COMPANY
900 SW Fifth Avenue
Portland, Oregon 97204 1282
(503) 321 7000
- 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
 - 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/viatrisadvocate/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#
 - 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