

VILLAGE OF BARRINGTON HILLS

Insurance Committee NOTICE OF SPECIAL MEETING



Wednesday, September 10, 2014 ~ 10:00 am
112 Algonquin Road

AGENDA

1. Organizational
 - 1.1 Call to Order
 - 1.2 Roll Call
2. [Approve] Minutes
3. [Discussion] Health Plan
Lundstrom Insurance – Health and Wellness Coverages/Renewals 2015
4. [Discussion] Property/Casualty
Lundstrom Insurance – Coverage/Renewals 2015
 - Industry Trend
 - Marketing Outlook
 - Timeline
5. Public Comment
6. Adjournment

Chairman: Michael Harrington

NOTICE AS POSTED

Chairman Harrington called the meeting to order at 8:00 a.m. Roll Call.

Members Present

Mike Harrington, Chairman

Fritz Gohl

President Marty McLaughlin (ex-officio)-arrived at 8:04 a.m.

DRAFT

Other Attendees

Amy Nelson, Lundstrom Insurance-left at 8:24 a.m.

Rosemary Ryba, Village Treasurer

Craig Flynn, Lundstrom Insurance

Boomer Whipple, Lundstrom Insurance-left at 8:24 a.m.

Michael Murphy, Chief of Police

Robert Kosin, Director of Administration

Guests

Brett Aprati, Interactive Health

Alice Runvik, Assistant to Chief of Police

MINUTES

Reviewed minutes from October 22, 2013 Insurance Meeting. Motioned and moved by Fritz Gohl for approval, Mike Harrington seconded. All said aye, minutes approved.

LUNDSTROM INSURANCE – HEALTH/DENTAL RECOMMENDATION

Chairman Harrington asked if the Property/Casualty could be addressed first. Craig Flynn provided to the Committee the worker's compensation comparison and resulting increase to premiums due to salary increases for patrol officers at 10.2%. A request for the clerical classification was made as the 8.2% increase was higher than anticipated payroll increase estimate. Craig explained that they did not have a final quote but anticipate the increases to be between 8% and 10% on all other premiums. For budgetary purposes, the latter will be entered for 2014 to be sure it is not under-budgeted.

Boomer Whipple overviewed President Obama's speech on November 11, 2013. He explained that the President admitted that the government was not fully prepared for the ACA (Affordable Care Act) and the backlash of cancelled policies was apologized for.

Boomer then explained that the final quotes from Blue Cross Blue Shield came in lower than the competitor rates. He then explained the differences in deductible amounts from the current plan. The year to date exposure through October was \$113,600 and would be about \$188,800 on top of the premium by year end. If Option 2 (BCBS PPO Gold G513PPO) was used, the decrease in premium would be 20% and if keeping the current plan and delay the ACA changes, there would be an increase of 4.53% and beginning on January 1, 2014, an additional 3% re-insurance/insurance fee would be added to the premium. The significant savings the Village would realize if it moves to a January 1st renewal with the ACA changes is desirable.

Chairman Harrington stated that the early renewal would not be desirable since the ACA changes are not avoidable and the savings are so significant on the January 1 renewal. He stated cost sharing for the Village is not competitive with other places of employment and having an obligation to retain good employees and also be responsible to the taxpayers is important. President McLaughlin stated the best remedy is to have the non-union employees start to make a contribution to their premiums. Since the negotiations have settled with the union, the next contract will be up for discussion in 2014.

He then asked for a breakdown of premiums/cost analysis if the plans could be separated by union vs. non-union. Contributions are going to be required but unsure of when it will be implemented due to the next round of contract negotiations. Robert Kosin suggested a 1st Quarter Insurance Committee Meeting in 2014.

Chairman Harrington focused on the BCBS Option 2 since the maximum out of pocket would be lower than the other options.

The dental rates provided relief from original quote, which needs to include pediatric dental. Rates are quoted at 3.98% increase without the pediatric dental vs. 10.12% increase with pediatric dental. For budgetary purposes, the pediatric dental inclusion should be considered.

The recommendation is to go with Option 2 (BCBS PPO Gold-G513PPO) for the health insurance plan. The contributions by non-union employees to commence January 1, 2014 at 5% and to add \$250 single/\$500 family to the back end of deductible. There will be an additional 5% to commence 1/1/15, 1/1/16 another 5% (total of 15%) of the premium to be paid by employees. This will realize a 20% savings on premiums. Chairman Harrington motioned, seconded by Fritz Gohl. All said aye.

Interactive Health – Wellness Program

Brett Aprati presented the Committee with wellness strategies for the Village. His company was founded in 1992. He detailed the increased requests for wellness programs from companies of all sizes. They have created a comprehensive program where employees can monitor and manage their health. The company provides different tests to manage health of employees. Interactive Health coordinates an event where a questionnaire is completed with a full blood panel, where they look for a wide range of health conditions. The services cost \$180 per participant annually. A claims study showed impact on plans which had this type of program showing a 50% decrease in claims on a three year period. Fritz Gohl asked Brett what the utilization of the program was. There was a 40% - 50% participation rate without incentives and Brett stated if there were premium incentives, it would be increased to about 80% participation.

Fritz Gohl suggested holding a meeting in May, 2014 to see the status of employee sensitivity to the contribution. If implemented with the wellness program, the percentage of their contribution would decrease if they met their health goals as an incentive.

PROPERTY/CASUALTY – RECOMMENDATION

The property/casualty increase of 10% was motioned by Chairman Harrington seconded by Fritz Gohl. All said aye.

Further consideration of a wellness program is to be brought to the Committee by the spring 2014 Insurance Meeting.

There being no public comment and no further business, Fritz Gohl motioned to adjourn and seconded by President McLaughlin at 11:13 a.m. All said aye.

Rosemary Ryba
Recording Secretary

DRAFT

Introducing Well onTarget

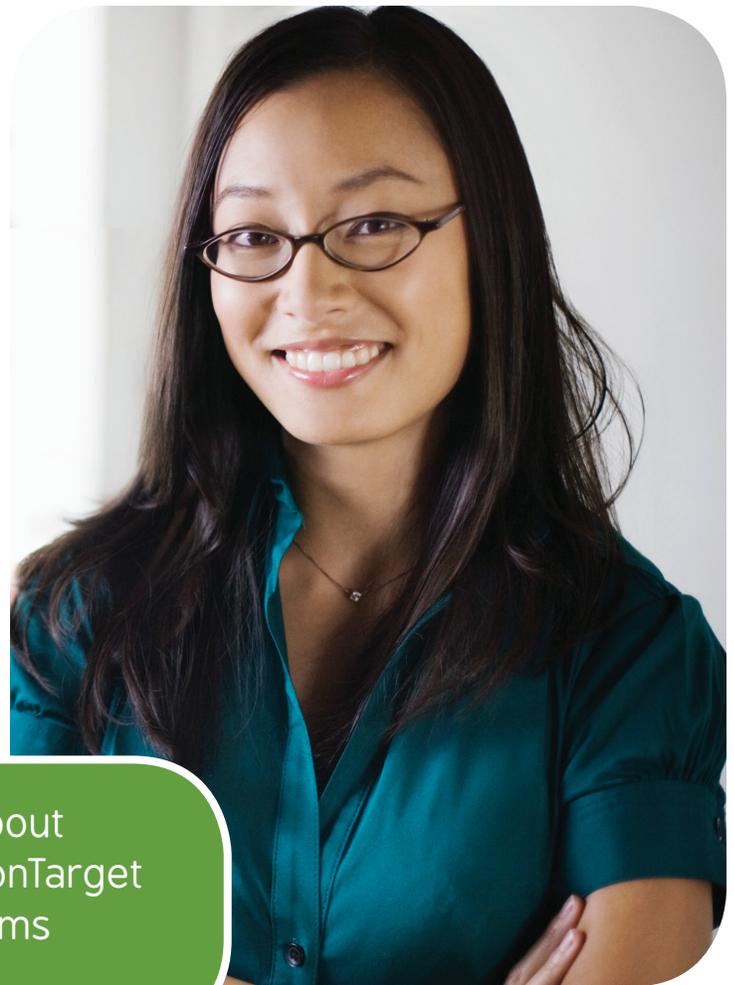
It makes sense. When you feel well, you do well. The same is true for your employees. But wellness involves more than simply managing diet and exercise.

To be effective, your company's wellness initiative needs to include innovative programs to support your employees throughout their lifelong journey of healthy living.

That's why as part of the Blue Care Connection®* family, we developed Well onTarget, an innovative wellness solution designed to enhance engagement and reduce costs—all while promoting good health.

Well onTarget offers personalized wellness initiatives to meet the needs of all your employees, wherever they find themselves along the path of health and wellness.

In addition to promoting increased productivity and employee loyalty, this fully integrated bundle also offers a low-risk and low-cost alternative to enhance your wellness culture.



To help your employees learn more about making healthy lifestyle choices, Well onTarget offers an array of fundamental programs and other interactive online resources.

Program Highlights



Engagement Resources

Fitness Program**

Flexible membership program that gives members unlimited access to a nationwide network of more than 8,000 fitness centers.

Biometric Screenings (electronic voucher)

Screening panel (total/HDL cholesterol with ratio, glucose, LDL and triglycerides) helps reduce overall medical expenses by identifying potential risk factors and helping set a healthy baseline.

ondemand Employer Wellness Portal

Interactive portal that allows you to:

- download employee engagement communications including promotional and education posters, emails and newsletters
- monitor employee participation rates and online activity
- coordinate paper workplace competitions
- check the calendar for upcoming national wellness events



Well onTarget Member Wellness Portal

Personalized online portal that will engage the participant through valuable health resources, goal trackers, tools and more:

onmyway™* Health Assessment**

Online assessment that helps members address health risks and habits. The Health Assessment can provide ideas for healthy living and for minimizing risks of being sick or injured in the future.

Health and Wellness Content

Online health encyclopedia that educates and empowers through evidence-based, consumer-friendly content.

onmytime Self-directed Courses

Online suite of structured courses to help achieve health and wellness goals. Topics include nutrition, weight and stress management, exercise and tobacco cessation.

Life Points

Member rewards program for engaging in healthy activities.



Expand Your Options

With Well onTarget, you can enhance your plan to meet your employees' needs by adding a number of buy-up options:

Worksite Wellness Events

Ability to purchase onsite worksite wellness events such as biometric screenings, flu vaccines, health education classes and health fairs.

onmyway Health Assessment (paper)

A paper version is available for employers preferring a non-electronic version of the Health Assessment.

Onlife Health is an independent company that provides wellness services for the Well onTarget program..

* Registered service mark of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

** The Fitness Program is provided by Healthways, Inc., an independent contractor which administers the Prime Network of fitness centers. The Prime Network is made up of independently-owned and managed fitness centers.

*** onmyway is registered mark of Onlife Health.

A New Way to Experience Wellness

Well onTarget offers personalized tools and resources to help all members—no matter where you may be on the path to health and wellness.

Well onTarget is designed to give you the support you need to make healthy choices. All while rewarding you for your hard work.

Well onTarget Member Wellness Portal

The heart of Well onTarget is the member portal, available at wellontarget.com. It uses the latest technology to offer you an enhanced online experience. This engaging portal links you to a suite of innovative programs and tools.

- **onmytime Self-directed Courses**
Online courses let you work at your own pace to reach your health goals. Learn more on nutrition, fitness, weight management, tobacco cessation and stress. Track your progress as you make your way through each lesson. Reach your milestones and earn Life Points.
- **Health and Wellness Content**
The health library teaches and empowers through evidence-based, user-friendly articles.
- **Tools and Trackers**
Interactive tools help keep you on course while making wellness fun. Use a food and exercise diary, symptom checker and health trackers.

onmyteam Wellness Coaching

Certified wellness coaches offer you guidance in nutrition, fitness and stress management. You can interact with your coach by phone or send a secured message through the portal.



Wellness is more than healthy eating and working out. It involves making healthy choices that enrich your mind, body and spirit.

wellontarget.com

onmyway™* Health Assessment (HA)

The HA features adaptable questions to learn more about you. After you take the HA, you will get a personal wellness report. This private record offers tips for living your healthiest life. Your answers will be used to tailor the Well onTarget portal with the programs that can help you reach your goals.

Life Points** Program

Life Points will help motivate you to maintain a healthy lifestyle. Earn points by taking part in wellness activities. Points can be redeemed in the new online shopping mall. Real-time granting of points lets you instantly use your points. To earn a larger reward, you can add to your point total at checkout.

Coming soon!

Earn Life Points for tracking your fitness activity using popular fitness devices and mobile apps.

Online Workplace Competitions

Individual daily missions encourage you to take small wellness steps. Challenge yourself with stress management, fitness and nutrition missions. Team missions let you join forces with co-workers to compete in physical activity contests.

Fitness Program***

Fitness can be easy, fun and affordable. The Fitness Program is a flexible membership program. Gain unlimited access to a nationwide network of fitness centers. With more than 8,000 gyms on hand, you can work out at any place or at any time. Choose a gym close to home and one near your office. Other program perks are:

- No long-term contract required. Membership is month to month. Monthly fees are \$25 per month per member, with a one-time enrollment fee of \$25.
- Automatic withdrawal of monthly fee.
- Online tools for locating gyms and tracking visits.
- Earn 2,500 bonus Life Points for joining the Fitness Program. Earn up to 500 points with weekly visits.
- Access to discounts through a nationwide Complementary and Alternative Medicine (CAM) network of 40,000 health and well-being providers such as massage therapists, personal trainers and nutrition counselors.

Sign up for the Fitness Program today!

Call toll-free at 888-762-BLUE (2583), Monday through Friday, 8 a.m. – 9 p.m. in any continental U.S. time zone.



Start experiencing the new wellness today by logging on to wellontarget.com. If you have any questions about the Well onTarget program, call Customer Service at 877-806-9380.

wellontarget.com

* onmyway is registered mark of Onlife Health.

** Life Points Program Rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal for further information. Your company may have additional reward programs in place to encourage you to take advantage of certain preventive care and wellness activities or for making healthy changes. Check your employee benefits.

*** The Fitness Program is provided by Healthways, Inc., an independent contractor which administers the Prime Network of fitness centers. The Prime Network is made up of independently-owned and managed fitness centers.

Onlife Health is an independent company that provides wellness services for the Well onTarget program.

Wellness Coaching Provides Personalized Guidance and Support

It's no secret that the best teams look to their coaches for help in reaching the top. Now you can, too. With Well onTarget's onmyteam Wellness Coaching, you can find the support you need to be your best.

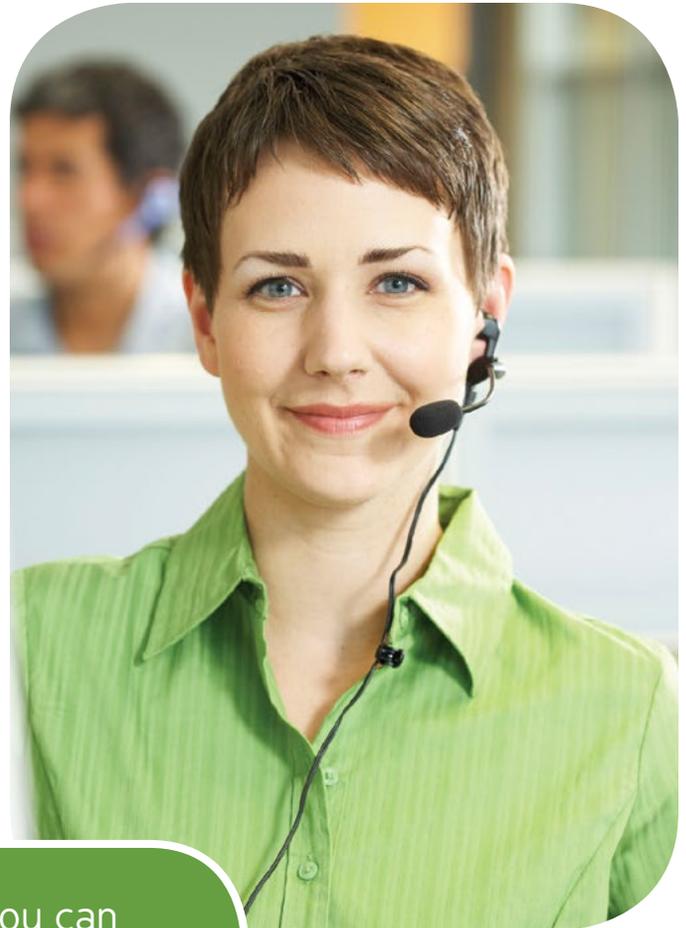
Our Wellness Coaching is based on evidence-based guidelines and proven techniques of motivation and goal setting.

Your Trusted Ally

A wellness coach works with you to design a plan to help you determine your wellness goals. First, your coach will take a look at your lifestyle and habits. Your coach can help you figure out what's most important to you and what you need to be successful. Best of all, your coach can offer you inspiration and ideas.

Reaching Out

Through the new Well onTarget Member Wellness Portal, you can send and receive messages with your coach. By calling the phone number on your dashboard, you can speak directly with your coach or request a callback. These convenient options make it easy for you to keep in regular contact with your coach.



With Well onTarget's Wellness Coaching, you can form trusted relationships that give you the added support you need to take action.

wellontarget.com

Program Descriptions

Our team is made up of credentialed and certified health experts, including dietitians, nurses, personal trainers and other clinical specialists. Coaches can work one-on-one with you to discuss three core areas—nutrition, physical activity and stress. You can sign up for one program at a time.



Stress Management Program

Find out how to look at the stress in your life and learn what's causing it. Your coach can share creative steps for dealing with stress by finding healthy ways of thinking and acting. Learn relaxation techniques you can use. Online trackers let you record and chart your daily stress levels that you can share with your coach.



Physical Activity Program

Sometimes the hardest thing about exercising is making working out a key part of your day. Your coach will help you make a plan that's right for your fitness level and lifestyle. This plan consists of a mix of cardio, strength training, and flexibility and stretching exercises. Trackers can help you log your progress and share with your coach.



Nutrition Program

We can put you in touch with a registered dietitian who can help you understand your relationship with food. Your coach can share ideas for making healthy eating choices. A set of online trackers let you to log the food you eat, learn the nutritional value of your meals and share the data with your coach.



Prioritize your coaching.
Take the Health Assessment
today to find out which
program is right for you.

wellontarget.com

Life Points

Rewards for Healthy Living

Well onTarget understands how hard it can be to maintain a healthy lifestyle. Sometimes you may need a little motivation. That's why we offer Life Points¹ to keep you climbing toward your wellness goals.

With the Life Points program, you will be able to earn points by regularly participating in a range of healthy activities. You can then redeem your points for popular health and wellness merchandise and services.

Life Points offers you many new features:

Instant recognition of points

Real-time granting of points² gives you instant notice of your healthy efforts.

Easily manage your points

The interactive portal makes it easier to understand how many points are available to be earned. You can also track the total number of points earned year-to-date. All of your point data will be displayed on one screen.

Get more Life Points

The Life Points program gives you the option to supplement your Life Points balance using a credit card to redeem your points for a larger reward.

Expanded selection of rewards

Redeem your hard-earned points in an expanded online Shopping Mall. Reward categories include Apparel, Books, Health & Personal Care, Jewelry, Electronics, Music and Sporting Goods. In addition, check out the "Rewards on Sale" section for discounted merchandise including electronics, games, luggage and more.



Life Points and Well onTarget feature convenient online tools and personalized services that help support, inform and motivate you on a journey to wellness.

wellontarget.com

¹ Life Points Program Rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal for further information. Your company may have additional reward programs in place to encourage you to take advantage of certain preventive care and wellness activities or for making healthy changes. Check your employee benefits.

Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC), an Independent Licensee of the Blue Cross and Blue Shield Association

Well onTarget is a registered mark of HCSC.

Rewarding Healthy Behavior

Look how quickly your Life Points can add up! Sample activities that help you earn Life Points include:

| | |
|--|-----------------------------|
| Completing the onmyway^{TM3} Health Assessment (once every six months) | 2,500 points every 6 months |
| Taking all 12 lessons of a Self-directed Course | 1,000 points per quarter |
| Tracking progress in the online tools on the Well onTarget Member Wellness Portal | 10 points |
| Enrolling in the Fitness Program⁴ | 2,500 points |
| Adding weekly Fitness Program visits to your routine | up to 500 points each week |
| Completing any Self-directed Course Milestone Assessment | up to 300 points per month |
| Participating in a Biometric Screening through the Well onTarget program | 2,500 points per year |

Log on to wellontarget.com to access all the interactive tools and programs you need to start racking up Life Points. Check out the online Shopping Mall with an expanded array of rewards to help motivate you to earn more points.

wellontarget.com

² Does not include Life Points earned from the Fitness Program and Biometric Screenings activities.

³ onmyway is registered mark of Onlife Health.

⁴ Healthways, Inc. is an independent contractor which administers the Prime Network of fitness centers. The Prime Network is made up of independently-owned and managed fitness centers. Onlife Health is an independent company that provides wellness services for the Well onTarget program.

Make Your Fitness Program Membership Work for You!

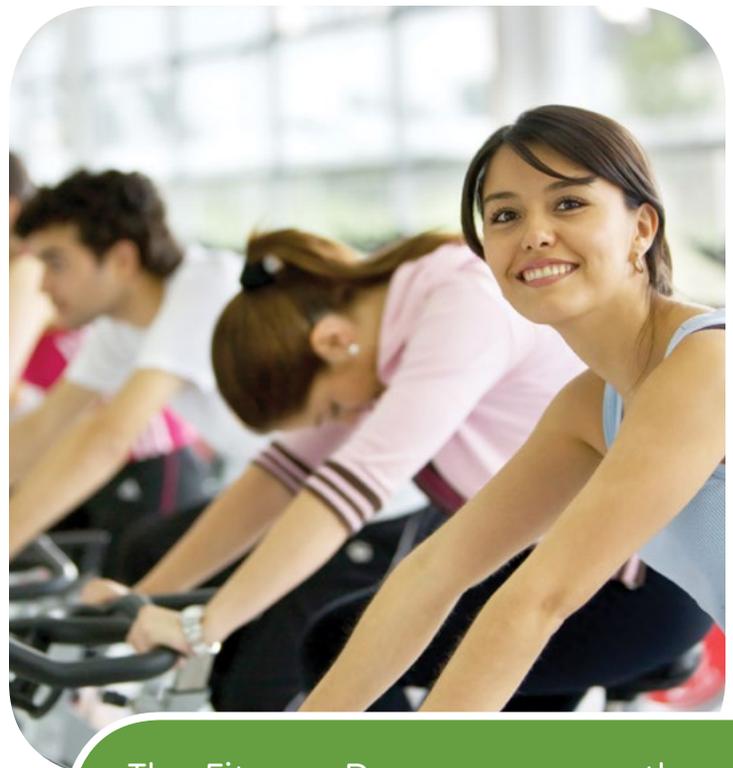
Fitness can be easy, fun and affordable. Well onTarget makes it possible with the Fitness Program.

Available exclusively to members and their covered dependents (age 18 and older), the Fitness Program provides:

- Flexible membership, no long-term contract required. Enroll for a one-time fee of \$25 and \$25 per member per month.*
- Unlimited access to a nationwide network of more than 8,000 participating fitness centers.
- Online fitness center locator and views of your fitness center visits online.
- Easy online enrollment; automatic monthly payment withdrawal.
- Access to discounts through a nationwide Complementary and Alternative Medicine (CAM) network of 40,000 health and well-being providers such as massage therapists, personal trainers and nutrition counselors.

Are you ready for fitness?

Enroll today online by logging in to Blue Access for MembersSM (BAM) at bcbsil.com. Prefer to sign up by phone? Call 888-762-BLUE (2583) toll-free, Monday through Friday, 8 a.m. – 9 p.m., in any continental U.S. time zone.



The Fitness Program opens the door to a network of more than 8,000 fitness centers for only \$25 per month!

bcbsil.com

Learn about the Fitness Program...



[Why Enroll?](#) [Benefits](#) [How to Enroll?](#)

Be Active, Have Fun, Get Fit.

Now, there's a program designed to make it easier for you to get fit, feel good and have fun while doing it!

The Fitness Program makes it easier for you to:

- Fit a quick workout into your busy day when it's convenient for you, wherever you are.
- Find the fitness center that fits you without the hassle of an annual commitment.
- Enjoy unlimited access to multiple fitness center locations for one low monthly fee.
- Meet new friends and have fun!

Enroll in the Fitness Program today to enjoy the benefits of a healthier you!

Get Started Now!



Find Fitness Centers Near You and Enroll Today

Search for participating locations near you by entering your zip code and desired search distance below. Take the next step to becoming the fitter, healthier person you want to be by enrolling in the Fitness Program today.

Search for Fitness Centers

Enter ZIP Code

OR

Search Distance

[Find Fitness Centers](#)

Enroll Now!

When you join the Fitness Program, you get unlimited access to a network of fitness centers, all for one low monthly fee. Search or enroll today!

[Begin Enrollment!](#)

Frequently Asked Questions

[What fitness centers are part of the Fitness Program?](#)

[Why join the Fitness Program when I can find a less expensive option?](#)

[Do I have to pay taxes on my membership?](#)

[Am I locked into a contract when I enroll in the program?](#)

[What is the Fitness Program?](#)

It's easy to sign up.

1. Go to [bcbsil.com](#) and log in to BAM.
2. Under **Quick Links, choose Fitness Program.**
On this page you can enroll, search for fitness centers near you by zip code and learn more about the program.
3. **Click Begin Enrollment**, then search and select the fitness center that is best for you. Remember, you can visit any participating fitness center after you sign up.
4. Verify your personal information and method of payment. Print your temporary Fitness Program membership card. You will receive your official card by mail in a few weeks.
5. Visit a facility today!

Make new friends, take a class and try something new! Join the Fitness Program today. Log in to Blue Access for Members or call 888-762-BLUE (2583) toll-free, Monday through Friday, 8 a.m. – 9 p.m., in any continental U.S. time zone.

* The one-time enrollment fee and monthly membership fee for the Fitness Program are both subject to applicable taxes.

The Fitness Program is provided by Healthways, Inc., an independent contractor which administers the Prime Network of fitness centers. The Prime Network is made up of independently-owned and managed fitness centers.



Tobacco Cessation and Weight Management Programs

A Path to Healthier Living

"I made a commitment to myself to live a healthier lifestyle. This program helped me keep that commitment. On occasion, when I would slip, a follow up call from April helped me be accountable for missing any goals or losing focus."

- Member Participant



Two of the best things you can do for your health are to lose extra pounds and quit smoking. These are also tough goals to reach on your own – but Blue Cross and Blue Shield of Illinois (BCBSIL) can help.

Through Blue Care Connection®, BCBSIL offers two voluntary programs to help you reach your wellness goals – at no additional charge.

➤ **Tobacco Cessation Program:**

Provides personal telephone coaching, self-directed online courses and tobacco cessation resources to help you become tobacco and nicotine free.

➤ **Weight Management Program:**

Offers guidance and support to help you change your behavior and shed the extra pounds through personal telephone motivational coaching, self-directed online courses and weight management resources.

Enroll Today!

Call Customer Service at the phone number listed on the back of your member ID card.



Personal Telephone Wellness Coaching

A Wellness Coach will be assigned to help you meet your wellness goals. Your coach will take a look at your lifestyle and habits, and help you figure out what's most important to you and what you need to be successful.

Self-Directed Courses

You can also choose to take online courses that let you work at your own pace to reach your health goals. Learn more about nutrition, fitness, weight management, tobacco cessation and stress. Track your progress as you make your way through each lesson.

BCBSIL members also have access to:

▶ Blue365[®] Member Discount Program

Offers exclusive health and wellness deals to BCBSIL members including discounts from top national and local retailers on fitness gear, gym memberships, family activities, healthy eating options and much more.

▶ Blue Access for MembersSM (BAM)

Secure member portal from BCBSIL gives you immediate online access to health and wellness information. The My Health tab features information on such topics as:

- Smoking Cessation
- Nutrition
- Fitness
- Obesity



[bcbsil.com](https://www.bcbsil.com)



Behavioral Health

Support for a Healthy Mind and Body

As part of Blue Care Connection® (BCC), the Behavioral Health program* can help members access and manage their benefits for behavioral health (mental health and substance abuse).

This program from Blue Cross and Blue Shield of Illinois (BCBSIL), a division of Health Care Service Corporation, helps to identify and manage members with coexisting behavioral health and medical conditions. Your employees can benefit from this integrated approach to care coordination between both their medical and behavioral health providers, which can lead to better outcomes and reduced costs over time.

The Behavioral Health program offers a full range of services, including:

- Behavioral Health Member Services team that can help members find the right providers and answer their questions about eligibility, benefits and more
- 24-hour assistance for member needs
- Inpatient and outpatient services (counseling, medication, testing and more)
- Inpatient, partial hospitalization and outpatient behavioral health care management
- Case management program staffed by licensed clinicians who can provide support, help locate additional resources and coordinate member care if multiple providers are involved
- Referrals to other BCC and medical care management programs

Between 70 to 90 percent of people who get treatment have major reduction of symptoms and better quality of life.

Source: National Alliance on Mental Illness, 2013

Information members may receive from the program does not replace the care of a physician. Members are encouraged to share any concerns they may have with their behavioral health professional or physician.

* The Behavioral Health program is available only to those members whose health plans include behavioral health benefits through BCBSIL. Some members' health plans may not include outpatient behavioral health care management.



We target many of the most common chronic behavioral health conditions for outreach and engagement including:

- Alcohol and Substance Abuse Disorders
- Anxiety and Panic Disorders
- Depression
- Bipolar Disorder
- Eating Disorders
- Attention Deficit Disorders
- Schizophrenia and other Psychotic Disorders

In a national comorbidity survey, a representative epidemiological survey, more than 68 percent of adults with a mental disorder reported having at least one general medical disorder, and 29 percent of those with a medical disorder had a comorbid mental health condition

Source: Robert Wood Johnson Foundation, Mental Disorders and Medical Comorbidity, February, 2011

Behavioral Health Program

Your employees have access to a variety of behavioral health professionals, physicians and treatment facilities. To find a licensed behavioral health provider, members can use the Provider Finder® tool at bcbsil.com or call the Behavioral Health Member Service number on the back of their ID card.

Members are responsible for requesting preauthorization from BCBSIL for some behavioral health services, including inpatient care, partial hospital admissions, outpatient electroconvulsive therapy (ECT), intensive outpatient programs and psychological and neuropsychological testing.

Preauthorization allows BCBSIL to evaluate if the requested services are covered and meet the medical necessity criteria under the benefit plan. The process also allows BCBSIL to identify coexisting conditions, gaps in care, complex cases for behavioral health case management, and/or opportunities for co-management with medical case management.

Members can call the Behavioral Health Member Service number on the back of their ID card to request information regarding preauthorization. A behavioral health professional, physician, treatment facility or family member may also request preauthorization on the member's behalf.

For additional information about the Behavioral Health program or health and wellness communications, contact your BCBSIL representative.

bcbsil.com

The Affordable Care Act: Preventive Services at 100%



BlueCross BlueShield
of Illinois

Preventive Care Services Covered Without Cost-sharing — Without Copay, Coinsurance or Deductible

The Affordable Care Act requires non-grandfathered health plans and policies to provide coverage for “preventive care services”¹ without cost-sharing (such as coinsurance, deductible or copayment), when the member uses a network provider. Services may include screenings, immunizations, and other types of care, as recommended by the federal government.

Blue Cross and Blue Shield of Illinois (BCBSIL) is committed to implementing coverage changes to meet ACA requirements as well as the needs and expectations of our members.

General Highlights of New Regulations

- Applies to group health plans including insured and self-insured plans, as well as individual and family policies.
- Preventive services are to be covered without any cost-sharing when using a network provider. Cost-sharing can still be required when using a provider that is not in the BCBSIL provider network.
- New requirements can be issued at any time. As new or updated preventive care recommendations or guidelines are issued, employers and insurers have one year to implement the new guidelines unless otherwise specified by the government.²
- Plans that cover preventive services in addition to those required may apply cost-sharing requirements for the additional services.
- The regulation references preventive care services with an A or B rating as outlined by the United States Preventive Services Task Force (USPSTF).¹ They are listed in this fact sheet and can be found at:
www.healthcare.gov/news/factsheets/2010/07/preventive-services-list.html
- BCBSIL will use reasonable medical management techniques to determine any coverage limitations on the service, including the frequency, method, treatment or setting for the service, and the use of an out-of-network provider.

Plans that are “**grandfathered**,” meaning plans that had at least one individual enrolled on March 23, 2010 and have not made certain changes since that date to cause a loss of grandfathered status, are not required to implement some of the new requirements of the Affordable Care Act, including the requirement to cover preventive services with no cost-sharing.

For more information visit this BCBSIL web site:
<http://bcbsil.com>

Preventive Care Services to Be Offered Without Copay, Coinsurance or Deductible

Evidence-based preventive services: The list of ACA required preventive services includes those that are recommended and rated “A” or “B” by the USPSTF.

Routine vaccinations: A list of immunizations recommended by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention are included in the rule. They are considered routine for use with children, adolescents and adults, and range from childhood immunizations to periodic tetanus shots for adults.

Prevention for children: The rule includes preventive care guidelines for children from birth to age 21 developed by the Health Resources and Services Administration with the American Academy of Pediatrics. Services include regular pediatrician visits, developmental assessments, immunizations, and screening and counseling to address obesity.

Prevention for women: The regulation mandates certain preventive care measures for women. These recommendations will be in place until new requirements for prevention for women are issued by the USPSTF or appear in comprehensive guidelines supported by the Health Resources and Services Administration.²



BCBSIL's Focus on Prevention

Laying the groundwork for a healthy tomorrow means disease prevention and early detection.

Many chronic diseases and conditions can be prevented and/or managed through early detection. Preventive screenings are an important way to track your health and avoid chronic conditions before they become more serious.

BCBSIL encourages you to take full advantage of your preventive care benefits and other available wellness resources. After completing a health screening, take appropriate steps to improve your health. Talk with your physician about ways to improve your health. There is no better time than now to get started – and head off potential health problems before they begin.

Billing and Office Visits

- If a recommended preventive service or item is billed separately from an office visit, then cost-sharing may be applied to the office visit.
- If a recommended preventive item or service is not billed separately from an office visit and the primary purpose is preventive care, then cost-sharing requirements may not be imposed with respect to the office visit.
- If a recommended preventive item or service is not billed separately from an office visit and the primary purpose of the office visit is not preventive care, then cost-sharing may be applied to the office visit.

Covered Preventive Care Services¹

Depending on the particular health plan, coverage may be provided for the following preventive services without cost-sharing.¹ This list may not include all of a particular plan's covered services. BCBSIL members can call Customer Service at the number on their member ID card for details on how these benefits apply to their coverage and the most up-to-date list of covered preventive services, including those paid without any cost-sharing.

Children and Adolescents

Well-child exam

Examples of services included as part of a well-child exam include history and physical exam, measurements of height, weight and body mass index (BMI), hearing screening⁴, vision acuity test⁵, developmental and behavioral assessments, prescription of fluoride if water source is deficient in fluoride, evaluation of need for a dentist visit, counseling about health risks such as sexually transmitted infections, and obesity counseling.

Immunizations

- Diphtheria, Tetanus, Pertussis
- Haemophilus influenzae type B
- Hepatitis A
- Hepatitis B
- Human Papillomavirus (HPV)
- Influenza (Flu)
- Measles, Mumps, Rubella
- Meningococcal
- Pneumococcal
- Inactivated Poliovirus
- Rotavirus
- Varicella (Chickenpox)

Screening tests

- Screening for hearing loss, hypothyroidism, sickle cell disease and phenylketonuria (PKU) in newborns
- Hematocrit or hemoglobin screening
- Obesity screening
- Lead screening
- Dyslipidemia screening for children at higher risk of lipid disorder
- Tuberculin testing
- Depression screening
- Screening for sexually transmitted infections (STIs)
- HIV screening
- Cervical dysplasia screening



Preventive treatments

- Gonorrhea preventive medication for eyes of all newborns

Adults

Preventive exam

Examples of services included as part of a preventive exam include history and physical exam, measurements of height, weight and body mass index (BMI).

Immunizations

- Hepatitis A
- Hepatitis B
- Human Papillomavirus (HPV)
- Influenza (Flu)
- Measles, Mumps, Rubella
- Meningococcal
- Pneumococcal
- Tetanus, Diphtheria, Pertussis
- Varicella (chickenpox)
- Zoster

Screening tests

- Blood pressure screening
- Cholesterol screening
- Colorectal cancer screenings using fecal occult blood testing, sigmoidoscopy or colonoscopy³
- Depression screening
- Diabetes screening for adults with high blood pressure
- HIV screening
- Obesity screening
- Sexually transmitted infection (STI) screenings (chlamydia, gonorrhea, syphilis)

Health Counseling

- Alcohol misuse
- Healthy diet
- Obesity
- Prevention of sexually transmitted infections (STIs)
- Tobacco use and cessation
- Use of aspirin to prevent cardiovascular disease
- Use of folic acid

Men Only

- Abdominal Aortic Aneurysm screening

Women Only

- Annual well woman visit
- Breast cancer screening/ Screening mammography
- Cervical cancer screening including Pap smear
- Osteoporosis screening

- Genetic counseling and evaluation for BRCA testing where family history is associated with an increased risk
- Human Papillomavirus (HPV) DNA test
- Counseling related to chemoprevention of breast cancer
- Breastfeeding⁹
- Domestic violence counseling
- Contraception⁶

Contraception⁶

Depending on your particular health plan, coverage without cost-sharing may expand to include the following contraceptive services when provided by a health care provider in the BCBSIL network.

- Prescription⁷ – One or more products within the categories approved by the FDA for use as a method of contraception
- Over-the-counter – Contraceptives available approved by the FDA for women (foam, sponge, female condoms) when prescribed by a physician
- The morning after pill
- Medical devices such as IUD, diaphragm, cervical cap and contraceptive implants
- Female sterilization⁸ including tubal ligation

Specifically for Pregnant Women

- Alcohol misuse screening and counseling
- Anemia screening
- Bacteriuria screening
- Rh Incompatibility screening
- Gestational diabetes screening
- Hepatitis B screening
- Screenings for Sexually Transmitted Infections (STIs) including chlamydia, gonorrhea, and syphilis
- Tobacco use and cessation counseling



Footnotes

¹ ACA requires non-grandfathered health plans and policies to provide coverage for preventive care services without cost-sharing only when the member uses a network provider. This includes preventive care services with an A or B rating as outlined by the United States Preventive Services Task Force as follows:

- Evidence-based items/services rated A or B in the current recommendations of the U.S. Preventive Services Task Force
- Routine immunizations for children, adolescents and adults recommended by the Advisory Committee on Immunization Practices of the Centers for Disease control and prevention
- Evidence-informed preventive care and screenings for infants, children, and adolescents in the comprehensive guidelines of the Health Resources and Services Administrations
- Evidence-based preventive care and screenings for women described in the comprehensive guidelines of the Health Resources and Services Administration

For a listing of these services visit

www.healthcare.gov/news/factsheets/2010/07/preventive-services-list.html

² New requirements can be issued at any time. Plans/policies have one year from issuance to add the new benefit. New requirements on women's preventive services were released by the U.S. Department of Health and Human Services on Aug. 1, 2011. Non-grandfathered plans/policies are required to cover these services beginning with plan/policy years starting on or after Aug. 1, 2012.

³ Anesthesia also covered as preventive

⁴ Further evaluation recommended as a result of a hearing screening test is not considered preventive and may not be covered at 100%.

⁵ Vision acuity test to detect amblyopia (lazy eye), strabismus (cross eye), and defects in visual acuity in children younger than age 5 years. Normal vision screening and further evaluation recommended as a result of an acuity test are not considered preventive and may not be covered as preventive.

⁶ Under federal guidelines, certain religious employers may not be required to cover contraceptive services. Also, religious-affiliated employers meeting certain criteria may qualify for a temporary enforcement safe harbor period which doesn't require them to cover the recommended contraceptive services for one year.

⁷ Prescription coverage for contraception may vary according to the terms and conditions of your health plan's pharmacy benefit. Please call the customer service number on the member ID card for coverage details.

⁸ Certain restrictions may apply; there might be copay, coinsurance or deductible in some cases – call the number on your member ID card for more information. Hysterectomies are not considered part of the women's preventive care benefit.

⁹ Breastfeeding

- Breastfeeding specialist/nurse practitioner with state-recognized certification who is in your provider network
- Breastfeeding support and counseling by a trained in-network provider while you are pregnant and/or after you've given birth
- Breast pumps (manual, electric and hospital grade)*

*The Blue Cross and Blue Shield (BCBS) implementation of preventive services without cost-sharing under the Affordable Care Act (ACA) previously covered manual breast pumps only. Effective April 15, 2013, BCBS expanded its coverage to include electric and hospital grade breast pumps. This coverage applies to non-grandfathered plans and policies and expands the breastfeeding support options available to members without cost-sharing (some limitations or restrictions may apply). Contact a BCBS representative or call the number located on the back of the member ID card for more information.

Publication Date: 05/29/13

*This information is a high-level summary and for general informational purposes only.
The information is not comprehensive and does not constitute legal, tax, compliance or other advice or guidance.*

The Affordable Care Act:

Women's Preventive Fact Sheet for Employers



BlueCross BlueShield
of Illinois

Preventive services can help avoid or reduce many illnesses and medical problems, and the Affordable Care Act (ACA) has changed how employees may access those services through their employer's health plan.

ACA requires that non-grandfathered group health plans and health insurance policies provide coverage for certain preventive services without cost-sharing (such as coinsurance, deductible or copayment) when using an in-network provider. For non-grandfathered plans, this coverage requirement is effective for plan/policy years beginning on or after September 23, 2010, and therefore employees may be eligible for certain preventive services without cost-sharing under ACA – in other words, they may not need to meet a deductible or pay a copayment or coinsurance.

Background

On Aug. 3, 2011, federal regulatory agencies published regulations requiring coverage without cost-sharing for certain women's preventive services provided for in guidelines supported by the Health Resources and Services Administration (HRSA). For non-grandfathered plans, the new regulations expand the coverage of women's preventive services under ACA.

The guidelines supported by the HRSA include the following types of services:

- well-woman visits
- screening for gestational diabetes
- testing for HPV
- counseling for sexually transmitted infections
- screening and counseling for HIV
- FDA-approved contraception methods and counseling
- breastfeeding support, supplies and counseling
- interpersonal and domestic violence screening and counseling

For non-grandfathered plans, this new coverage requirement is effective for plan/policy years beginning on or after August 1, 2012.

This communication is intended for informational purposes only. It is not intended to provide, does not constitute, and cannot be relied upon as legal, tax or compliance advice. The information contained in this communication is subject to change based on future regulation and guidance.



Religious Employer Exemption

ACA regulations provide for an exemption from the ACA requirement to cover contraceptive services without cost-sharing for certain group health plans of organizations that qualify as religious employers.

To qualify as a religious employer, an organization must meet the following criteria:

- Organized and operates as a nonprofit entity as referred to in the tax code definition IRC 6033 (a)(3)(A)(i) or (ii). Note: This new definition no longer disqualifies an organization that operates a soup kitchen or parochial school.

Eligible Organization Accommodation

ACA regulations provide for an exemption from the ACA requirement to cover contraceptive services without cost-sharing for certain group health plans of organizations that qualify as an eligible organization. Eligible organizations that self-certify will not contract, arrange, pay for or refer for contraceptive coverage. Instead, Blue Cross and Blue Shield of Illinois will provide or arrange separate payments for contraceptive services.

To qualify as an eligible organization, the following criteria must be met

- Opposes providing some or all of any contraceptive coverage required under ACA on account of religious objections;
- Organized and operates as a nonprofit entity;
- Holds itself out as a religious organization; and
- Self-certifies in a form and manner specified by the Secretary of Health and Human Services.

If a group health plan maintained by your organization satisfies the requirements of either the religious employer exemption or eligible organization accommodation, and intends to utilize the exemption or accommodation, please contact your BCBSIL account executive.

Note: In Illinois insured group health plans and health insurance issuers providing group health insurance coverage are required to provide coverage for certain contraceptive services under federal law and, independently, under state law. While a group health plan may determine it is a "religious employer" or "eligible organization" for purposes of federal regulations, its health insurance coverage must still comply with state law, which requires contraceptive coverage and does not permit any religious exemption.

Women's Preventive Coverage

Plans or policies may provide coverage for certain preventive health services without cost-sharing (such as copayment, coinsurance or deductible) when using an in-network provider. If you have questions about these benefits and plan coverage please contact your BCBSIL representative. If your employees have specific coverage questions, encourage them to call the Customer Service number listed on their member ID card. **(See righthand column)**

Breastfeeding

Subject to the terms and conditions of the plan, coverage without cost-sharing may expand for breastfeeding services when using an in-network provider:

- Breastfeeding support and counseling by a trained in-network provider during pregnancy and/or after giving birth
- Breastfeeding specialist/nurse practitioner with state-recognized certification who is in the provider network
- Breast pumps (manual, electric and hospital grade)**

**The Blue Cross and Blue Shield (BCBS) implementation of preventive services without cost-sharing under the Affordable Care Act (ACA) previously covered manual breast pumps only. Effective April 15, 2013, BCBS expanded its coverage to include electric and hospital grade breast pumps. This coverage applies to non-grandfathered plans and policies and expands the breastfeeding support options available to members without cost-sharing (some limitations or restrictions may apply). Contact a BCBS representative or call the number located on the back of the member ID card for more information.

Contraceptives

Depending on the particular plan:

- Coverage without cost-sharing may expand to include contraceptive services when using an in-network provider.
- Prescription – One or more products within the categories approved by the FDA for use as a method of contraception
- Over-the-counter – Contraceptives available over-the-counter approved by the FDA for women (foam, sponge, female condoms) when prescribed by a physician
- The morning after pill
- Medical devices such as IUD, diaphragm, cervical cap and contraceptive implants
- Female sterilization including tubal ligation*

*Certain restrictions may apply; there might be copay, coinsurance or deductible in some cases – refer to your plan materials or contact us for more information. Hysterectomies are not considered part of the women's preventive care benefit.

Depending on the particular plan:

Coverage may be provided for the following types of services without cost-sharing when using an in-network provider:

- Chlamydia infection screening
- Gonorrhea and syphilis screening
- Counseling about genetic testing for breast cancer
- Counseling to help stop use of tobacco products
- Screening for diabetes for persons with high blood pressure
- Osteoporosis (bone density) screening
- Cholesterol screening based on age and individual risk factors
- Colorectal cancer screenings
- Screening and counseling for alcohol misuse
- Use of folic acid to promote health
- Use of aspirin to prevent heart disease
- Health counseling to include nutrition and weight management
- Immunizations:
 - Hepatitis A and B
 - Human Papillomavirus (HPV)
 - Influenza (Flu)
 - Measles, mumps, rubella
 - Meningococcal (Meningitis)
 - Pneumococcal (Pneumonia)
 - Tetanus, Diphtheria, Pertussis
 - Varicella (Chickenpox)
 - Zoster (Shingles)

For pregnancies, coverage may also be provided for the following types of services without cost-sharing when using an in-network provider:

- Anemia screening for iron deficiency
- Syphilis screening
- Hepatitis B screening
- Blood testing for Rh incompatibility
- Urinary tract infection screening
- Breastfeeding education



Contraceptive Benefit Coverage*

CERVICAL CAPS

FEMCAP

PRENTIF CAVITY-RIM CERVICAL CAP

PRENTIF FITTING SET

DIAPHRAGMS

OMNIFLEX DIAPHRAGM

ORTHO ALL-FLEX

ORTHO COIL SPRING KIT

ORTHO FLAT SPRING KIT

WIDE-SEAL SILICONE

EMERGENCY CONTRACEPTIVES**

levonorgestrel**My Way****Next Choice/One Dose**

INJECTIONS

DEPO-PROVERA CONTRACEPTIVE (generic available)

DEPO-SUBQ PROVERA 104

medroxyprogesterone acetate

IMPLANTABLE

IMPLANON

NEXPLANON

INTRAUTERINE

MIRENA

PARAGARD

SKYLA

PATCH

ORTHO EVRA

RING

NUVARING

ORAL CONTRACEPTIVES

Camila**Errin****Heather****Introvale****Jencycla****Jolessa****Jolivette****levonorgestrel/ethinyl estradiol (91 day)****Lyza****Nora-BE****norethindrone****norgestimate/ethinyl estradiol (generic for Orthro Tri-Cyclen)****Quasense****Trinessa****Tri-Estarylla****Tri-Linyah****Tri-Previfem****Tri-Sprintec**

Contraceptive – Pharmacy Information

Eligible benefit plans include coverage under the Affordable Care Act for the following contraceptives to be covered at \$0 member cost share. This list will be reviewed periodically and is subject to change. To determine cost share for medications not listed below, log onto your account at MyPrime.com.

Some of these products may be covered under your medical benefit.

*Prescription coverage for contraception may vary according to the terms and conditions of the plan

**A prescription is required for emergency contraceptives to be covered without cost-sharing under the pharmacy benefit for non-grandfathered plans

This information is for informational purposes only, does not constitute legal or other advice, and should not be relied upon to determine coverage.

Generic Drugs = **bold**

Brand Drugs = CAPITAL LETTERS

September 8, 2014

Ms. Rosemary Ryba
VILLAGE OF BARRINGTON HILLS
112 Algonquin Road
Barrington Hills, IL 60010-5199

RE: IPRF Loss Control Service Visit

Dear Rosemary,

A Loss Control visit was conducted at your facility on September 4, 2014. At the time of my visit, I met with Chief Mike Murphy, Alice Runvik, DC Rich Semelsberger, and yourself. I would like to thank everyone for your time and assistance during my visit.

The purpose of my visit was to present a safety certificate to the Village of Barrington Hills.

Every year Illinois Public Risk Fund nominates five member organizations that have had the most success in lowering employee accidents and losses. This is a very prestigious award as IPRF has over 650 member organizations throughout the State of Illinois.

For 2013, the Village of Barrington Hills was nominated for the award of IPRF Comeback Member of the Year. We presented Ms. Rosemary Ryba the award honoring your Village's achievement and efforts in reducing losses.

In order to achieve this honor, IPRF members must have an effective safety program in place. Members should actively promote safety awareness at every level of their organization, they should have an active safety committee that reviews employee accidents and recommends safety improvements, and they should be continuously involved with employee safety training. The Village of Barrington Hills worked closely with the IPRF Loss Control Department to implement all of the above mentioned safety awareness programs.

Your safety efforts have not only cut accident losses but serve as a good example of what can be accomplished with a strong and focused safety program. IPRF appreciates the strong efforts and attention that the Police Department has placed on promoting safe work practices, keep up the great work!

Congratulations to The Village of Barrington Hills and all of their employees who work hard every day to promote safety, and are focused on reducing and eliminating risks in the workplace.

Sincerely,



Jim Patino, ARM
Loss Control Consultant/Supervisor
Illinois Public Risk Fund
630-649-6078
jpatino@ccmsi.com

Cc: IPRF Internal Officers
File

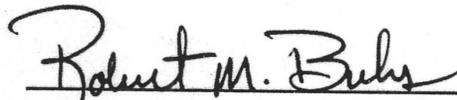
This report, and any attachments, is based upon conditions and practices observed and information supplied by management personnel (or their representative) and/or the employee(s) at the time of the visit. This report contains information intended for insurance purposes only, and was prepared solely for that purpose. It does not purport to list all hazards or to indicate that other hazards do not exist. Inspections and recommendations made by IPRF are advisory and designed to assist clients in the establishment and maintenance of their own safety activities. IPRF assumes no responsibility for management or control of these activities, or for the correction of the conditions pointed out herein. Any unauthorized review, use, disclosure or distribution of this information is prohibited.

Congratulations!

In recognition of your efforts to promote safety within your organization, you were selected as a:

Top Five Nominee for:
2013 Loss Control
Comeback Member of the Year

Village of Barrington Hills



Robert M. Buhs
Executive Director
Illinois Public Risk Fund

6/1/2014

Date