



Enrollment Year 2025 Benefit Guide

Hanover Township's Principles of Our Health Care Strategy:

- Create a sustainable, holistic health and wellness strategy
- Actively engage and support employees and their families in making wise healthcare decisions
- Support the diverse needs of employees
- Provide the opportunity for effective cost management for the plan members



Understanding your benefits...

When it comes to your wellness and health, Hanover Township is committed to providing quality, cost-effective insurance coverage that can help give you peace of mind.

We offer an array of programs and benefits for both part and full time employees that are designed to help and encourage employees to reach their wellness goals.

As in year's past, employees are encouraged to take a proactive approach to their health and the Township is committed to providing a competitive benefits package to that end.

Hanover Township is proud to be an organization that offers employees quality health care benefits. Encouraging employee wellness meets not only our principle strategies for providing these benefits, but also helps you achieve your own wellness goals.

We encourage you to take an active role in your wellness and health care purchasing decisions. Think about your needs and learn more about the options available to you. It is all about making wise health care decisions, and we want to help you get there by supporting you with the tools and resources you need every step of the way.

Eligibility Requirements:

Full time employees are considered those employees who work more than thirty (30)* hours per week. All employees, regardless of time, are eligible for benefits described in "Benefits for All Employees." All benefits become active after 30 days of continued employment for new employees.

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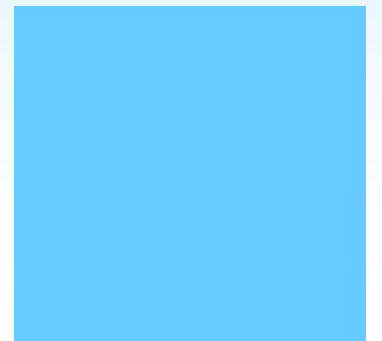
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Benefits Year 2025 Enrollment

Key Terms:

Primary Care Physician (PCP)—A physician chosen by you to provide primary health care services. PCPs include general practice, family practice, internal medicine, pediatric and OB/GYN physicians.

Preferred Provider Option—A health care organization of physicians and care centers that agree to provide services at reduced fees.

FSA—An account funded with pre-tax dollars to be used for eligible medical, dental, vision, dependent care, parking and transportation expenses. Funds from this account do not roll over. What you don't use, you lose. (Special rules apply while on leave).

Pre-Tax Contribution—Money deducted from your paycheck, before taxes are subtracted. Pre-tax contributions result in less tax withholding and higher take-home pay than after-tax contributions.

Deductible—The portion of health care services you must pay before the plan begins paying benefits.

Co-insurance—The percentage of health care expenses that the plan pays after your plan deductible is satisfied.

Co-pay—A fixed fee that you pay at the time of receiving services, typically for office visits or prescriptions. Co-pays do not satisfy your deductible.



Out-of-pocket Maximum—The maximum amount you will pay for services within a given year. Once this limit has been reached, the plan pays 100% of covered services.

Formulary—A list of brand name drugs that the plan has determined are effective for treating conditions, and typically cost less than other brand name drugs.

Plan Year—Usually coincides with a calendar year. This defines when all expenses and deductibles are met during the course of your plan. Hanover Township's plan year runs from January 1 to December 31.

Ready, Set, Enroll! Your Benefits:

Use this summary to learn about your benefits.

Ready: Learn about your benefits

Please review all documentation related to your benefits, and don't be afraid to ask. Understanding your benefits helps you better manage your health and wellness.

Set: Choose your plans, and other options

- Choose the Health Plan that meets your needs.
- Elect an FSA based on your need.
- Elect dependent coverage, if you need it.
- Review the ancillary benefits provided to you.
- Ask questions if you need help in evaluating which plans may be best for you.

Enroll: When can I elect coverage?

Open enrollment for the Township occurs in December each year. If you are just beginning employment, you have 15 days to complete all paperwork associated with enrollment.

How do I enroll?

Open enrollment begins in December following approval of coverage by the Township Board. Open enrollment will run in early December with coverage beginning January 1.

An educational meeting to explain available health plans in detail will be scheduled each year when necessary. Enrollment forms will be distributed by Human Resources in December each year.

If you are just beginning employment benefits will be reviewed during your Human Resources orientation with enrollment forms.

A folder with benefit enrollment forms is located on BambooHR in the Benefits folder, under the File tab.



Open enrollment for major medical and ancillary plans occurs in December each year. Contact the Human Resources Manager for specific enrollment dates.

New employees have 15 days to complete enrollment paperwork.

Employee Assistance Provider

Because today's world can be stressful both at work and home, it is not unusual that you may need help with sorting out a difficult situation. The Township provides this free, confidential service to all employees to help

resolve any problems that may be negatively impacting their life.

This free, confidential service is available to you and anyone living in your household. It provides live counseling, 24

hours a day, 365 days a year; as well up to 5 free one-on-one counseling sessions per presenting issue.

You can reach **SupportLinc** by calling **888-881-LINC (5462)**.

Professional Development and Tuition Assistance*

Hanover Township is committed to increasing the development and continuing education of all employees.

The Township may reimburse employees for professional development costs related to

preparatory and continuing education courses related to licensure and other professional development opportunities. Requests must be approved by the employee's immediate supervisor and the department head, as well as be provided for

in the budget, prior to registering for the classes or programs.

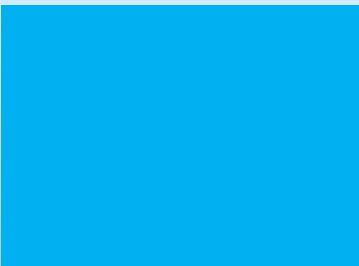
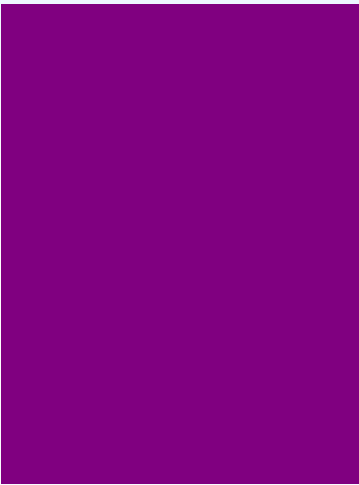
Please contact the Human Resources Manager for more information on tuition assistance.

Employee Wellness Options

Hanover Township is committed to help you adopt and lead a healthy lifestyle. The Township provides wellness options for all employees and a direct wellness benefit to full time employees.

All employees can receive a free wellness screening and flu shot each year from the Office of Community Health (OCH). Employees are also provided information from OCH in helping

achieve the goal of a healthy lifestyle. Full time employees are eligible to receive up to \$200.00 per fiscal year for wellness related expenses.



Illinois Municipal Retirement Fund:

Pension, Short and Long Term Disability, and Death Benefit

Hanover Township is a member of the Illinois Municipal Retirement Fund (IMRF); a defined pension benefit, meaning the amount of the benefit is based on a member's salary, and years of service credit. The benefit is guaranteed for life.

Members become vested in the program after ten years of service* and can begin to take advantage of the program benefits after one year of service.

Employees are statutorily required to provide 4.5% of their paycheck towards the fund, while the Township provides 8.57% (2025) of the employees pay towards the fund.

Members may request retirement from the fund, after ten years* cash compensation or a tax-deferred transfer of their contributions may be available upon separation of employment of retirement.

Short and Long Term Disability:

Temporary disability benefits are paid if you are unable to perform the duties of any position which might reasonably be assigned by your current IMRF employer.

Total and permanent disability benefits are paid after temporary disability benefits have expired and if you are unable to engage in any gainful activity for any employer.

Death Benefit:

The amount payable as an IMRF death benefit is dependent upon the member's years of service credit and participation status. IMRF members do not contribute toward the cost of their IMRF death benefit. Such benefit is paid entirely by IMRF employers.

If you die while participating in IMRF, a lump sum death benefit is paid to your beneficiary regardless of your years of service credit. The lump sum is equal to one year's earnings plus any balance in your member account (member contributions plus interest-less any benefit pre-payments).

Log onto **www.imrf.org** for more information.

Major Medical Plans*

UnitedHealthcare

Hanover Township provides major medical coverage to eligible full time employees through United Healthcare company (UHC).

The Township offers a High Deductible Health Plan with a Health Reimbursement Arrangement (HRA). The employee may chose to enroll in the Choice Plus PPO or the CORE PPO plan. The high deductibles for both plans are \$3,300 for single coverage and \$6,600 for family coverage. The Township offers an HRA to assist with the high deductible costs by covering the first \$2,800 of the deductible for single coverage and \$5,600 of the deductible for family coverage. The HRA funds will be distributed via debit card to employees who enroll in an insurance plan for 2025.

Eligible, full time employees who elect to waive health insurance coverage through the Township will receive an annual waiver amount of \$3,600 paid in two installments at the end of June and December.

Your Connection to a Healthier Lifestyle:

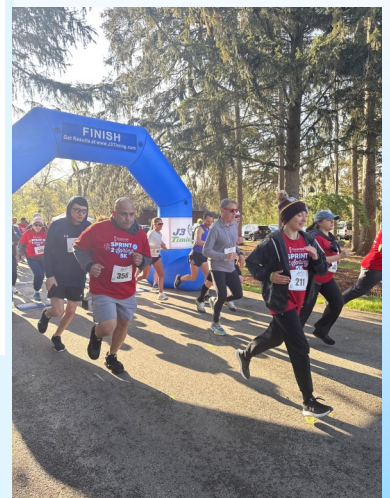
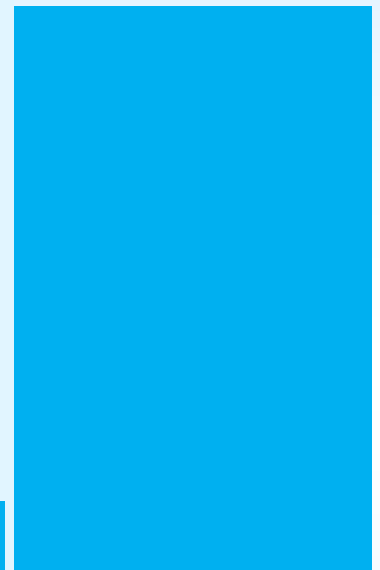
The Township encourages all employees to live an active and healthy lifestyle. In that effort, some plan options include preventative care coverage at no or a reduced cost.

UnitedHealthcare Network:

All plans are part of the United Healthcare Network. You can find out if your doctor is an in-network provider by logging onto **www.myuhc.com** and selecting "Provider Look-Up".

Employee Health Care Monthly Premiums

Plan Type	Choice Plus	Core
Employee	\$133.79	\$109.17
Employee + Spouse	\$457.24	\$349.96
Employee + Child(ren)	\$376.52	\$288.18
Family	\$677.90	\$506.00





PPO Network options : Choice Plus or CORE

The CORE PPO plan provides a comprehensive network of doctors and hospitals, but some are not in this network, and because of that, the rate is more attractive. The Choice Plus PPO has more providers to choose from.

Services	Choice Plus PPO	CORE PPO
	Plan EC-TF	Plan EC-TE
As of Jan. 1, 2025	As of Jan. 1, 2025	As of Jan. 1, 2025
Physician Visit Copay	Deductible, then 100%	Deductible, then 100%
Deductible (Indiv./Family)	\$3,300/\$6,600	\$3,300/\$6,600
Hospitalization	Deductible, then 100%	Deductible, then 100%
Preventive Care	100%	100%
Emergency Room Copay	Deductible, then 100%	Deductible, then 100%
Out-of-pocket Maximum (Individual/Family)*incl. Ded.	\$3,300/\$6,600	\$3,300/\$6,600
Prescription Drugs Generic/Pref/Non-Pref	Deductible, then 100%	Deductible, then 100%



Prescription Drug Coverage

In-Network Prescription Drug Coverage

	Choice Plus Copay	Core Copay
Generic	Subject to deductible, then 100% covered	Subject to deductible, then 100% covered
Formulary Brand Name	Subject to deductible, then 100% covered	Subject to deductible, then 100% covered
Non-Formulary Brand Name	Subject to deductible, then 100% covered	Subject to deductible, then 100% covered

Enrolling in any available health plan automatically enrolls you in the prescription drug program administered through United Healthcare.

Prescription Drug Formularies

You can find out if your prescriptions are part of the United Healthcare formulary by logging onto United Healthcare's website at: www.myuhc.com.

Health Reimbursement Arrangement

The Township offers a Health Reimbursement Arrangement (HRA) to assist employees with the high deductible plans. Better Business Planning Admin (BBP) oversees the distribution of debit cards that include the employee's HRA benefit. After an employee receives their debit card, the card should be utilized for medical and prescription payments for the employee and any family member covered on their insurance plan.

Employees with individual coverage will receive a debit card with \$2,800. Employees with family coverage will receive a debit card with \$5,600. Employees are responsible for the remainder of the deductible.

To learn more about **BBP Admin** and create an account to track your debit card balances, please visit www.bbpadmin.com or call BBP Admin at (630) 773-2337.



Important Notes:

It is important to note that all plans are governed by the Summary Plan Descriptions (SPD) that outline all coverage through our contact with United Healthcare. These charts are a representation of the full benefit.

Please consult the Human Resources Manager should you have any questions.

Flexible Spending Accounts (FSAs):

A healthcare flexible spending account (FSA) is an employer-sponsored benefit that allows you to set aside pre-tax dollars into an account to be used for eligible medical expenses as well as to pay for qualified dependent care expenses so that you can work or look for work. During enrollment you estimate what your out of pocket expenses will be for qualified health care purchases and/or dependent care expenses.. **You cannot roll over balances on your FSA each year. Any unused funds from the previous year are forfeited.**

Types of FSAs Offered:

- Unreimbursed Health Care FSA—to be used for eligible medical expenses
- Dependent Child Care FSA—used to pay for care for children under age 13 that you claim as dependents, as well as adults or other relatives that are incapable of caring for themselves (if you provide more than 50% of their support).

How does my HRA pay if I am also enrolled in the Flexible Spending Account? If you are enrolled in the FSA your HRA will pay first for eligible medical expenses under the plan. Your FSA will always pay first for eligible dental and vision expenses. If your HRA funds are exhausted, you can use your FSA dollars to cover eligible expenses under the plan.

The Reimbursement Process

How do I use the funds in my account? If your care provider accepts credit cards, you may pay directly from your account using your health financial account debit card. Otherwise, pay out-of-pocket and then file a reimbursement claim with your expense documentation.

Eligible FSA Expenses and Important Considerations:

Visit: www.bbpadmin.com



Dental Coverage

MetLife

Dental coverage is provided through MetLife. All eligible full time employees are automatically enrolled in the dental program, even if they have existing coverage.

Dependent coverage is available for an additional premium cost.

The chart below is a brief overview of the program benefits:

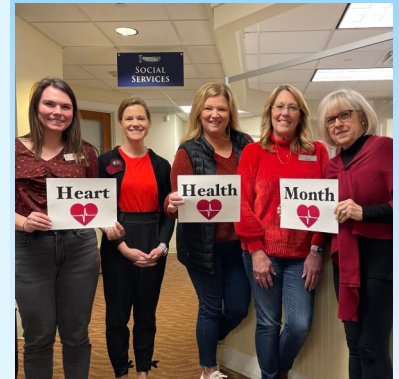
Your Dental Plan

	In-Network	Out-of-Network
Annual Program Maximums	\$ 1,500.00	\$ 1,500.00
Orthodontia Lifetime Maximum	\$ 1,000.00	\$ 1,000.00
Individual Deductible	\$ 50.00	\$ 50.00
Family Deductible	3x Individual	
Co-Insurance		
Type A - Preventative	100%	100%
Type B - Basic	90%	80%
Type C - Major	60%	50%

Co-Insurance Types

To find out what each type of Co-Insurance level represents and covers, please consult the Summary Plan Description (SPD) or ask the Human Resources Manager.

For additional coverage questions, call **MetLife** at **800.936.0324** for 24/7 Customer Care Service.



Need to find a dentist fast?
It's easy! Log onto www.metlife.com select "Insurance" then "Dental Insurance."

Monthly Premiums

The dental program is provided to eligible full time employees at no additional cost to them. Employees should review additional premium costs for adding dependent coverage to the plan. You may only modify the plans during open enrollment or a qualifying event.

Dental Monthly Premiums

Plan Type	PPO
Employee	\$0.00
Employee + Spouse	\$49.44
Employee + Child(ren)	\$89.23
Family	\$138.66



Vision Coverage

VSP

Hanover Township offers vision coverage to all eligible full time employees at no additional cost.

Dependent coverage may be added with additional premium costs.

Vision coverage is provided through Vision Service Plan (VSP). This plan covers routine eye exams, eye glass and contact lenses.

Vision Monthly Premiums

Employee	\$0.00
Employee + Spouse	\$3.37
Employee + Child(ren)	\$3.56
Family	\$9.18

Using your VSP benefits is easy. Create an account at vsp.com or call 800-877-7195.



Benefit	Description	Copay
Your Coverage with a VSP Provider		
WellVision Exam	- Focuses on your eyes and overall wellness - Every 12 months	\$10
Prescription Glasses		\$25
Frame	\$130 allowance for a wide selection of frames \$150 allowance for featured frame brands 20% savings on the amount over your allowance \$70 Costco® frame allowance - Every 24 months	Included in Prescription Glasses
Lenses	- Single vision, lined bifocal, and lined trifocal lenses - Polycarbonate lenses for dependent children - Every 12 months	Included in Prescription Glasses
Lens Enhancements	- Standard progressive lenses - Premium progressive lenses - Custom progressive lenses - Average savings of 20-25% on other lens enhancements - Every 12 months	\$0 \$95 - \$105 \$150 - \$175
Contacts (instead of glasses)	\$130 allowance for contacts; copay does not apply - Contact lens exam (fitting and evaluation) - Every 12 months	Up to \$60
Extra Savings		
Glasses and Sunglasses		
- Extra \$20 to spend on featured frame brands. Go to vsp.com/specialoffers for details. 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam.		
Retinal Screening		
No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam		
Laser Vision Correction		
Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities		
Your Coverage with Out-of-Network Providers		
Get the most out of your benefits and greater savings with a VSP network doctor. Call Member Services for out-of-network plan details.		

BENEFIT YEAR 2025

Life and Voluntary Life

The Township offers every eligible full time employee \$25,000 in life insurance benefits. This benefit is administered through MetLife and is in addition to the IMRF Death benefit.

Voluntary Life Insurance Options

Eligible full time employees are also able to elect additional life insurance coverage through MetLife at the Township's group rate.

MetLife

This additional benefit is portable and convertible; meaning that when you separate or retire from the Township, it can go with you—and when you reach the age of 70 you can convert it to a whole life insurance program, for additional fees.

For more information on the additional insurance and rates, please contact the Human Resources Manager.



Paid Time Off

The Township realizes that having vacation and time away from work is also beneficial to a healthy lifestyle. In addition to paid holidays* for all Township staff, eligible full time employees receive vacation time based on their years of service at the Township.

Beginning after the first 30 days of employment, employees receive 5 vacation days. After one year of employment, employees will receive 10 vacation days on their anniversary date.

Vacation time must be used during the employees employment year. Unused time will be lost.

In addition to vacation time, eligible full time employees receive one floating holiday at the beginning of every calendar year. And, all employees will receive up to 40 hours of Paid Leave (Paid Leave for All Workers Act) during the calendar year.

Contact the Human Resources Manager for your specific paid time off information.





Frequently Asked Questions:

How often can I change my benefit options?

Employees can only change benefits during open enrollment. There are exceptions if a life changing event occurs, such as a birth, marriage, separation, etc. Please contact the Human Resources Manager to determine if you are able to modify your plan options during the plan year.

Which family members are eligible for dependent coverage?

Usually speaking, spouses and children, (age 26 or less), may be covered under the Township benefit plans.

Are there any waiting periods for coverage?

For new employees, you must wait until the first of the month, following the first 30 days worked before benefits can become active.

Are my pre-existing conditions covered?

They may be. Please consult the SPD, for specific answers to your conditions. There may be waiting periods depending on pre-existing conditions not covered under our group insurance if you did not have existing coverage.

What if I'm enrolled in Medicare?

For major medical, if you or a dependent are enrolled in Medicare, Medicare will act as the primary insurer, where UnitedHealthcare would be secondary.

How do I request a lost ID card?

To request a replacement ID card, simply contact the Human Resources Manager. Please note, some plans do not have an ID card

Where do I get a copy of the Summary Plan Description, or details on other Township benefits?

For complete coverage information, please contact the Human Resources Manager.



Disclosure Notices

2023 Summary Plan Descriptions

Obtain your Summary Plan Descriptions (SPD) from the Human Resources Manager.

Notice of HIPAA Special Enrollment Rights

If you are declining enrollment for yourself or your dependents, including your spouse, because of other health insurance or group health plan coverage, you may be able to enroll yourself or dependents onto the Township's group health insurance plan if you or your dependents lose eligibility for that other coverage. You must request enrollment within 30 days after your coverage has been lost. In addition, if you have a new dependent as a result of marriage, birth, adoption or placement adoption, you may be able to enroll yourself and dependents in the medical plan options. Contact the Human Resources for more information and complete details.

COBRA Notice

If you elect coverage through the group insurance, you have COBRA coverage. Please contact Human Resources for complete COBRA

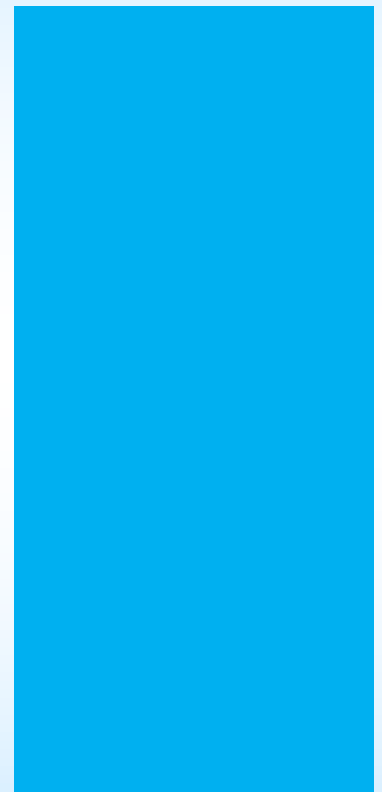
coverage and details on major medical plan continuation after employment.

HIPAA Notice

You have privacy rights under your health plans. For more information, please contact the Human Resources Manager.

Summary of Material Modifications

This document serves as a Summary of Material Modifications (SMM) updating information in the plans offered by the Township. Please keep this SMM with your copy of the SPDs. It is important to note that the official plan documents and/or insurance contracts serve as the final authority in all matters relating to plan provisions, operations and administration, and control over error, omission or ambiguity contained in the SMM. The Township reserves the right to terminate, suspend, withdraw, amend or modify plans, in whole or in part, at any time for any reason. If you have additional questions or concerns, please contact the Human Resources Manager.



Contact Information:

Plan Type	Carrier	ID Card	Web Address
Major Medical	UnitedHealthcare	Yes	www.myuhc.com
Dental	MetLife	No	www.metlife.com
Vision	VSP	No	www.vsp.com
Life Insurance	MetLife	No	www.metlife.com
HRA and FSAs	BBP Admin	Yes	www.bbpadmin.com
Employee Assistance Program	SupportLinc	No	www.supportlinc.com User name: Hanover Township
Retirement	Illinois Municipal Retirement Fund	No	www.imrf.org
Retirement	Lincoln Financial Group 457(b) Plan	No	www.lincolffinancial.com
Disability	Illinois Municipal Retirement Fund	No	www.imrf.org
Professional Development	Hanover Township	No	https://hanovertownship.bamboohr.com
Wellness Benefit	Hanover Township	No	https://hanovertownship.bamboohr.com

Suzy Callahan

Human Resources Manager
630-837-0301, ext. 2120

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