2020
Benefits Overview
Firefighter/Paramedic

About This Guide

This guide provides a general overview of the benefit options provided by the City of Naperville. Official plan and insurance documents govern your rights and coverage under each plan. For more details about your benefits including covered expenses, exclusion and limitations, please refer to the individual summary plan descriptions (SPDs), plan document or certificate of coverage for each plan. If any discrepancy exists between this guide and the official documents, the official documents will prevail.

Eligibility

Employees are eligible for health insurance the first of the month following date of hire. Eligible dependents may include your spouse and children up to age 26.

Medical Benefits

The City provides several medical plan options through Blue Cross Blue Shield. PPO plans allow members the opportunity to visit any provider in or out of the PPO network and still receive coverage for eligible services (in-network providers offer a higher level of benefit coverage). Dependent upon the plan you select you have the opportunity to pair your PPO plan with a Health Savings Account (HSA). The money in this account is set aside to help you pay for eligible expenses associated with your medical care. Members enrolled in the HMO Plan are required to select a Primary Care Physician (PCP) and medical group.

	In Network HMO	In Network PPO	In Network PPO High Deductible
Dr. Office Visit (In-network)	$20 PCP/$40 Spec	$20 PCP/$40 Spec	80% after deductible
MD Live (virtual visit)	N/A	$10	80% after deductible
Wellness	100%	100%	100%
Individual Deductible	None	$500	$2,500
Family Deductible	None	$1,500	$5,000
Co-insurance	100%	90%	80%
Individual Out of Pocket Max	$1,500	$3,000	$5,000
Family Out of Pocket Max	$3,000	$9,000	$10,000
Inpatient Hospital Stay	$250/Admission	$150/Admission	80% after deductible
Outpatient Facility Copay	$150 co-pay	90% after deductible	80% after deductible
ER Coverage	$150 co-pay	90% after deductible	80% after deductible
Rx Copays or coverage	$10/$35/$50	$10/$35/$50	80% after deductible
Rx Individual Out of Pocket Max	$2,500	$2,500	included above
Rx Family Out of Pocket Max	$5,000	$5,000	
Other Features			Pre-Tax Health Savings Account: Annual City Contribution plus optional Employee Contributions with rollover into the next plan year. Pro-rated for new hires. Portable

Dental Benefits

The dental plan offers three levels of coverage based upon the provider network you choose for services:

Dental Insurance Benefits			
Benefit	PPO Network Dentist	Premier Network Dentist	Out-of- Network Dentist
Preventive *No deductible*	100%	100%	100%
Basic	90%	80%	80%
Major	60%	50%	50%
Orthodontia	50%	50%	50%

Flexible Spending Accounts

Flexible Spending Accounts (FSAs) help you save money by allowing you to pay for certain types of health care and dependent care expenses on a pretax basis.

FSA Account Type	Use For	Annual Contribution
Health Care FSA	medical, dental, vision care expenses	$2,700 maximum
Limited Purpose FSA	Dental and vision care expenses	$2,700 maximum
Dependent Care FSA	Dependent day care expenses for child or elder care programs.	$5,000 maximum

Vision Insurance

The city offers employees the option to purchase a voluntary vision insurance plan. The plan allows you to go to any licensed optometrist, ophthalmologist and/or dispensing optician whenever you need vision care. However, there may be significant cost advantages when you receive treatment from an in-network provider.

Life Insurance

Employees are eligible for Life and Accidental Death & Dismemberment (AD&D) insurance the first of the month following date of hire. Basic life, AD&D and disability benefits are paid for by the City of Naperville. Employee and family members can purchase additional life insurance, in addition to Long Term Care.

Employee Assistance Program

Counseling service through an outside provider is available to employees to assist with family problems, career counseling, substance abuse, legal, financial, coordination of child care and elder care services and other areas. My Secure Advantage offers 90 days access to a Money Coach as well as a full suite of online financial education and planning tools.

Retirement Savings

In addition to the Fire Pension Plan, the City offers Section 457 Deferred Compensation Plans that provide before-tax or after-tax savings with tax deferred growth to help you save for retirement.

Supplemental Benefits

Service Recognition Program, Tuition Reimbursement, Professional Training, Wellness Committee, Fitness Center, Auto & Home Group Insurance, Identity Theft Protection, Pet Insurance, Long Term Care Insurance