

# 2025 HEALTH BENEFITS OFFER for PART-TIME (HOURLY) EMPLOYEES

The Chicago Park District offers a high deductible medical PPO plan for part-time employees who worked an average of 30 hours a week or 1560 hours or more within the last year. Employees who enroll can also add dependent children. The PPO plan (Blue Edge HSA) is administered by Blue Cross Blue Shield of Illinois and includes prescription medication.

### **BLUE EDGE HSA**

Covered Services	What You Pay		
	In Network (see page 3)	Out of Network	
Deductible			
Individual	\$6,000	\$12,000	
Family	\$12,000	\$24,000	
Out of pocket Maximum			
Individual	\$6,370 \$12,700		
Family	\$12,700	\$25,400	
Preventive Care Visits and Health Screenings	Covered at 100%	100% until deductible is met; then 20% coinsurance	
Office visits – non preventive office visits	100% until deductible is met; then 20% coinsurance	100% until deductible is met; then 40% coinsurance \$35 specialist	
Specialized imaging procedures such as CT/CAT scans, MRI and PET	100% until deductible is met; then 20% coinsurance	100% until deductible is met; then 40% coinsurance	
Diagnostic laboratory	100% until deductible is met; then 20% coinsurance	100% until deductible is met; then 40% coinsurance	
Surgical >Outpatient rehab – physical,	100% until deductible is met; then 20% coinsurance	100% until deductible is met; then 40% coinsurance	
occupational or speech therapy— limit 60 visits combined each			
Emergency Room Treatment	100% until deductible is met; then 20% coinsurance	100% until deductible is met; then 20% coinsurance	
Hospital Stay including surgery, anesthesiology, diagnostic testing	100% until deductible is met; then 20% coinsurance	100% until deductible is met; then 40% coinsurance	
Mental Health & Substance Abuse Inpatient hospitalization Office visits	100% until deductible is met; then 20% coinsurance	100% until deductible is met; then 40% coinsurance	
Maternity Services Pre and post-natal visits Delivery and Hospital Stay	100% until deductible is met; then 20% coinsurance	100% until deductible is met; then 40% coinsurance	



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#### PAYCHECK DEDUCTIONS for 2025 MEDICAL COVERAGE

	PAYROLL DEDUCTION – Each Paycheck		
			Employee +
		Employee + one	one of more
	Employee only	Child	Child
Percentage of annual			
salary *	2.29%	3.68%	4.76%

<sup>\*</sup>To calculate how much will be deducted from each paycheck:

Employee only = annual salary  $\times$  0.0229  $\div$  26 (number of paychecks in a year) Employee plus one = annual salary  $\times$  0.0368  $\div$  26 (number of paychecks in a year) Family = annual salary  $\times$  0.0476  $\div$  26 (number of paychecks in a year)

#### **DEPENDENTS**

Eligible dependents for active employees may include the following:

- Unmarried dependent children under the age of 26
- Disabled children of any age who are proven to be dependent upon the employee for support and maintenance

Persons who are **not** eligible dependents include, but are not limited to the following:

- Current spouse or former spouses. If you are ordered to pay for health care coverage for a former spouse by a divorce decree/settlement/QDRO; you must provide that coverage at your expense, outside the medical coverage offered by the Chicago Park District.
- Children of an employee for whom the employee is not legally responsible.

#### **ENROLLMENT**

If you wish to enroll in the Blue Edge PPO plan, please complete the enclosed form and return it to Chicago Park District Health Benefits by December 30, 2024. Coverage will be effective January 1, 2025. Documents verify dependents can be submitted be scanning and emailing to <a href="mailto:benefits@chicagoparkdistrict.com">benefits@chicagoparkdistrict.com</a>. See page 3 for list of documents required.

If we do not receive a completed enrollment form, it will mean you declined coverage and you will not be able to enroll in the Chicago Park District's 2025 hourly health benefits at a later date unless you have a qualifying life event.



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# **DOCUMENTS REQUIRED**

For a Dependent Child	Document needed	
Dependent 0-26 years	A county certified birth certificate (you must be listed as parent).	
Disabled Dependent	Proof of dependency for support and maintenance; must submit or	
	have been submitted prior to age 26.	
Unmarried military dependent who are	A county certified birth certificate	
residents of Illinois age26-30.	Military discharge paperwork (DD2-14).	
Adopted children	Certified adoption papers and amended birth certificate.	
Legal dependents	Original of the guardianship appointment certified by the clerk of the	
	court in which the appointment occurred.	

# In-Network PPO Physicians and Hospitals To find in-network providers: call 1-800-810-2583 and ask for information about Blue Edge PPO providers or visit <a href="www.bcbsil.com">www.bcbsil.com</a>

## **CONTACT LIST**

Vendor	Telephone	Website
BlueEdge HSA PPO with Prime Prescription	1-800-810-2583	www.bcbsil.com
Empower Retirement Services	1-800-701-8255	www.empower-retirement.com/participant
Chicago Park District Pension Fund	1-312-553-9265	www.chicagoparkpension.org
Workplace Solutions – EAP	1-877-215-6614	www.wseap.com
Chicago Park District - Benefits		
HR - Benefits		benefits@chicagoparkdistrict.com
Jane Hawes	1-312-742-4825	jane.hawes@chicagoparkdistrict.com
Constance McNeil	1-312-742-4565	constance.mcneil@chicagoparkdistrict.com