



BENEFITS FOR 2012

DENTAL PLAN COMPARISON

compbenefits dental www.compbenefits.com/custom/cityofchicago 1-800-837-2341	DENTAL HMO PLAN	DENTAL PPO PLAN	
BENEFIT DESIGN	MUST USE PANEL DENTISTS	IN-NETWORK	OUT-OF-NETWORK
Individual Deductible	\$0	\$100 per person, per year effective 1/1/06	\$200 per person, per year effective 1/1/06
Annual Maximum Benefit*	Unlimited	\$1,200 per person, effective 1/1/02	\$1,200 per person, effective 1/1/02
ORTHODONTIC PROCEDURES (Braces)			
Sworn Police and Uniformed Firefighters (Under Age 25 only) All Others (Under Age 19 only)	Effective 1/1/06 \$2,300	Not Covered	
PREVENTIVE SERVICES			
*The Annual Maximum \$1,200 Benefit does not apply to Preventive Services received by children under age 19 enrolled in the Dental PPO Plan.			
Oral Exams (twice a year)	100% Covered in full (no deductible)	100% Covered in full (no deductible)	Plan pays 80% of PPO allowable amount (no deductible). Member pays balance of billed charges.
Cleanings (twice a year)	\$10 Co-payment required for each preventive service office visit.	\$10 Co-payment required for each preventive service office visit.	
X-Rays (twice a year)			
BASIC PROCEDURES	Co-payments (Member pays) Effective 1/1/07	Deductible Applies	
Amalgam (Fillings) - one surface permanent	\$20	Plan pays 60% of PPO allowable amount. Member pays 40% of PPO allowable amount.	Plan pays 50% of PPO allowable amount. Member pays balance of billed charges.
Resin - one surface anterior including acid etch-	\$24		
Pin Retention (per tooth) - in addition to restoration	\$31		
Routine Extraction Single Tooth	\$24		
Surgical Removal of Erupted Tooth	\$45		
Surgical Removal of Tooth - soft tissue impaction	\$58		
Surgical Removal of Tooth - partial bony impaction	\$83		
Surgical Removal of Tooth - complete bony impaction	\$83		
Alveoloplasty - without extractions - per quadrant	\$96		
Scaling and Root Planing - per quadrant with local anesthesia	\$45		
Gingivectomy or Gingivoplasty - per quadrant	\$183		
Gingival Flap Procedure Including Root Planing - per quadrant	\$175		
Osseous Surgery, Flap Entry and Closure - per quadrant	\$203		
Pulp Capping (direct or indirect)	\$15		
Root Canal Therapy			
anterior	\$149		
bicuspid	\$160		
molar	\$215		
Apicoectomy - (first root)	\$138		
Palliative Treatment	\$17		
Limited Occlusion Adjustment	\$26		
MAJOR RESTORATIVE PROCEDURES			
Inlay - metallic (one surface)	\$276		
Onlay - metallic (three surfaces)	\$373		
Core Buildup Including Pins	\$110		
Crown repair	\$85		
Crown - porcelain/ceramic substrate	\$385		
Crown - fused to high nobel metal	\$395		
Denture - complete upper or lower	\$485		
Lower Denture Reline - chairside	\$147		

To obtain a current list of dentists in either the HMO or PPO plan, please contact CompBenefits. The website and customer service phone number are listed at the top of this chart. **Important Note: This comparison provides only the highlights of the programs. Specific details are contained in the plan document booklet. If conflict arises between this material and any plan provisions, the terms of the actual Plan documents or other applicable documents will govern in all cases.**



RAHM EMANUEL, MAYOR
CITY OF CHICAGO



2012 IMPORTANT WEB SITES AND TELEPHONE NUMBERS

Plan Eligibility and Benefit Coverage	City of Chicago Benefits Management Office	www.cityofchicago.org/benefits	1-312-747-8660	333 S. State Street, Room 400 Chicago, IL 60604-3978
Medical Plans				
PPO Plan			1-800-772-6895	(For Claims Processing)
Blue Advantage HMO	Blue Cross and Blue Shield of Illinois	www.bchsil.com	1-800-730-8504	300 East Randolph Street Chicago, IL 60601-5099
Medical Plan Prescriptions				
Blue Advantage HMO	Blue Cross and Blue Shield of Illinois	www.bchsil.com	1-800-423-1973	(For Claims Processing) 300 East Randolph Street Chicago, IL 60601-5099
PPO Plan	CVS Caremark	www.caremark.com	1-866-748-0028	(For Mail Order Prescriptions) P.O. Box 94467 Palatine, IL 60094-4467 (For Claims Processing) P.O. Box 686005 San Antonio, TX 78268-6005
Medical Plan Advisor				
PPO Plan	Telligen (formerly known as Encompass)	http://telligen.qualitrac.com	1-800-373-3727	1776 Westlakes Parkway West Des Moines, IA 50266-7771
Dental Plans				
Dental HMO & Dental PPO	CompBenefits	www.compbenefits.com/custom/cityofchicago	1-800-837-2341	200 W. Jackson Blvd., 9th Floor Chicago, IL 60606-6910 (For Claims Processing) P.O. Box 14282 Lexington, KY 40512-4282
Vision Care Benefits				
PPO Plan				
Blue Advantage HMO	Davis Vision	www.davisvision.com	1-800-999-5431	159 Express Street Plainview, NY 11803-9526
Flexible Spending Account				
	PayFlex (FSA)	www.HealthHub.com	1-800-284-4885	Flex Dept PO Box 3039 Omaha, NE 68103-3039
Life Insurance Plans				
Term Life Insurance	Prudential Insurance Company of America	www.prudential.com	1-800-778-3827	PO Box 13676 Philadelphia, PA 19176 Attn: Rebecca Wanner
Universal Life Insurance	MetLife Underwritten by TexasLife	www.empben/CityofChicagoUL.com	1-800-638-6855	2650 Warrenville Rd, Suite 100 Downers Grove, IL 60515
Long Term Disability	Standard Insurance (LTD)	N/A	1-800-535-8465	900 SW Fifth Avenue Portland, OR 97204-1282
Deferred Compensation	Nationwide Retirement Solutions	www.chicagodeferredcomp.com	1-312-443-1975 1-877-677-3678	205 W. Randolph Street, Suite 1540 Chicago, IL 60606-1814
Transit Benefit	Wageworks	www.wageworks.com	1-877-924-3967	1100 Park Place San Mateo, CA 94403
Pension Funds				
Uniformed Firefighters	Firemen's Annuity and Benefit Fund of Chicago	www.fabf.org	1-312-726-5823	20 South Clark Street, Room 1400 Chicago, IL 60603
Sworn Police	Policemen's Annuity and Benefit Fund of Chicago	www.chipabf.org	1-312-744-3891	221 N. LaSalle Street, Suite 1626 Chicago, IL 60601-1206
Municipal Employees	Municipal Employees and Annuity and Benefit Fund of Chicago (M.E.A./B.F.C.)	www.meabf.org	1-312-236-4700	321 N. Clark Street, Room 700 Chicago, IL 60654-4767
Laborer Employees	Laborers and Retirement Board Employee Annuity Benefit Fund of Chicago	www.labfchicago.org	1-312-236-2065	321 N. Clark Street, Room 1300 Chicago, IL 60654-4767