



Lincolnwood Summary of Benefits

Benefits Overview:

Our competitive benefits package is thoughtfully designed to support your health, happiness, and career growth while giving you the peace of mind to focus on what matters most. The Village of Lincolnwood offers Medical, Dental, Prescription, Vision FSA and Dependent Care plans. In addition to medical benefits, full-time employees are also eligible for paid vacation, paid sick time, and paid holidays. All full-time employees also participate in the Illinois designated pension plan for their position, and have the opportunity to contribute to a 457 deferred compensation plan. For details regarding the plans, please review the information below.

MEDICAL

The Village offers two plans through Blue Cross Blue Shield of Illinois, and medical coverage is effective on your first day of employment. The two plans are the Blue Choice Options PPO Plan and the High Deductible PPO Plan.

Blue Choice Options PPO Plan

- Tier 1 – Blue Choice Providers
- Tier 2 – PPO Providers
- Tier 3 – Out of Network Providers

To see if your provider is in Blue Choice Options, go to www.bcbsil.com. Click on Find Care and Find a Doctor or Hospital and then Search as a Guest.

- To look for Blue Choice Options providers, select Blue Choice Options (BCO)
- To look for PPO providers, select Participating Provider Organization (PPO)

Look for this logo for providers whose claims will be processed under the Tier 1 benefit level.



Deductible	Tier 1 \$400 Individual/\$1,200 Family
	Tier 2 \$500 Individual/\$1,500 Family
	Tier 3 \$600 Individual/\$1,800 Family

Blue Choice Options High Deductible Plan

This plan allows for individuals to establish a health savings account to shelter money on a pre-tax basis for future qualified medical expenses.

The High Deductible Health Plan Design is:

Tier 1 – Blue Choice Providers

Tier 2 – PPO Providers

Tier 3 – Out of Network Providers

To see if your provider is in Blue Choice Options, go to www.bcbsil.com. Click on Find Care and Find a Doctor or Hospital and then Search as a Guest.

-To look for Blue Choice Options providers, select Blue Choice Options (BCO)

- To look for PPO providers, select Participating Provider Organization (PPO)

Look for this logo for providers whose claims will be processed under the Tier 1 benefit level.



Deductible	Tier 1 \$2,500 Individual/\$5,000 Family Tier 2 \$2,500 Individual/\$5,000 Family Tier 3 \$5,000 Individual/\$10,000 Family
Coinsurance	Tier 1 100% (0% paid by the insured) Tier 2 80% (20% paid by the insured) Tier 3 60% (40% paid by the insured)
Maximum out of pocket	Tier 1 \$5,000 Single Coverage /\$10,000 Family Coverage Tier 2 \$5,000 Single Coverage /\$10,000 Family Coverage Tier 3 \$10,000 Single Coverage/\$20,000 Family Coverage

Wellness (no medical signs or symptoms) is payable at 100% when using Tier 1 or Tier 2 providers.

Prescriptions drugs are subject to deductible and 80% coinsurance until the maximum out of pocket has been met. Emergency Care services are also subject to the deductible and 80% coinsurance until the maximum out of pocket has been met.

On the high deductible plan, the deductible is an aggregate deductible. This means if you are covering more than one person under this plan, the family deductible applies. It can be satisfied by one person of the family or a combination of the family. The single deductible only applies if you are the only person enrolled on the plan.

However, the out-of-pocket maximum is an embedded maximum. In order for the plan to meet the Affordable Care Act requirements for out-of-pocket maximums, an individual only needs to meet the \$5,000 maximum out of pocket. Each family member will be subject to the \$5,000 individual maximum until the family meets the \$10,000 maximum.

The prescription plan utilizes management programs such as Prior Authorizations. The Performance Drug list will be utilized for this plan. This list manages high-cost brand and generic drugs. Under this drug list, certain drugs will not be covered.

Plan Rates

\$2500 BCO HDHP Election	2026 Plan Year	Employer Monthly Contribution	Bi-Weekly Employee Contribution
Employee only	\$848.00	\$720.80	\$63.60
Employee & Spouse	\$1,830.00	\$1,555.50	\$137.25
Employee & Child(ren)	\$1,417.00	\$1,204.45	\$106.28
Family	\$2,533.00	\$2,153.05	\$189.98

The \$2500 High-Deductible Health Plan (HDHP) is an HSA eligible plan. Individuals who enroll in this plan may open a Health Savings Account through North Shore Community Bank. You may choose to fund this account with pre-tax contributions which may be used to help pay for eligible medical, dental and vision expenses, including the deductible and coinsurance. The Village offers accounts with no fees, online bill payment and debit card availability. The Village will also contribute to your HSA account if you choose to enroll. Below is a summary of the annual contributions that are made to the account.

	Annual HSA Incentive
Single	\$720.00
Employee Plus Spouse	\$1,560.00
Employee Plus Child(ren)	\$1,200.00
Family	\$2,160.00

DENTAL

The Village offers two plan for eligible employees that wish to elect dental coverage. The plans are the Delta PPO and Delta HMO Plans.

PPO

The PPO Dental plan is administered by Delta Dental. Delta offers two provider networks:

PPO Network – Dentists in this network provide the highest level of discounts.

Premier Network – Dentists in this network also provide discounts but the discounts are lower than the discounts of PPO network providers.

To see if your provider is in one of the Delta Dental networks, go to www.deltadentalil.com . Click on “Find A Provider” and select Dental.

If your provider is not in one of the Delta Dental networks, you will still be eligible for benefits. However, you may be asked to pay at time of service, and you may have to submit your claim to Delta Dental. Delta Dental will reimburse you for services and you will be responsible for paying your provider.

Deductible	\$50 per individual, \$150 per family
Preventive Services	100%, no deductible
Basic Services	80% after deductible
Major Services	50% after deductible
Annual Benefit Maximum	\$2,000 per calendar year

Orthodontic Services 50%, only for dependent children up to age 26
 Orthodontic Lifetime Maximum \$2,500

Plan Rates

Dental PPO Election	2026 Plan Year	Employer Monthly Contribution	Bi-Weekly Employee Contribution
Employee only	\$57.00	\$48.45	\$4.28
Employee & Spouse	\$110.00	\$93.50	\$8.25
Employee & Child(ren)	\$115.00	\$97.75	\$8.63
Family	\$163.00	\$138.55	\$12.23

DHMO

Delta Dental also offers a Dental HMO plan called DeltaCare 285. Members who elect the DHMO plan must select a Primary Care Dentist (PCD). All care must be directed by your Primary Care Dentist. Should you need to see any type of dental specialist, you will need to have a referral from your PCD. You will be financially responsible for any care received from a provider without a referral. To see if your provider is a DeltaCare DHMO provider, go to www.deltadentalil.com. Click on “Find A Provider” and select Dental.

The DHMO provides a schedule of copays for various services. Please see the Fee Schedule for DeltaCare 285 for basic benefits.

Plan Rates

DHMO Election	2026 Plan Year	Employer Monthly Contribution	Bi-Weekly Employee Contribution
Employee only	\$ 15.50	\$13.18	\$1.16
Employee & Spouse	\$ 28.67	\$24.37	\$2.15
Employee & Child(ren)	\$ 32.37	\$27.51	\$2.43
Family	\$ 45.55	\$38.72	\$3.42

VISION PLAN

Lincolnwood offers a vision care plan to those who elect the Blue Choice Options PPO plan. The Delta Vision plan is administered by a subsidiary of Delta Dental of Illinois. The plan provides a higher level of benefits when using in-network providers. There are, however, allowances when using out of network providers.

The network is the EyeMed Insight Network. To see if your provider is in the network, go to www.deltadentalil.com Click on “Find A Provider” and select Vision.

Vision Care Service	Member Cost when using Insight Network Provider	Out of Network Allowance
Exam	\$0	\$35
Lenses Single Vision	\$10 Copay	\$25

Bifocal	\$10 Copay	\$40
Trifocal	\$10 Copay	\$55
Frames	\$150 allowance 20% off balance	\$75
Contact Lens Fit and Follow-up	\$55 for fit and 2 follow up visits	n/a
Contact Lenses		
Conventional	\$0 Copay, \$150 allowance, 15% off balance	\$120
Disposable	\$0 Copay, \$150 allowance	\$120
Frequency		
Exam	Once every 12 months	
Lenses or Contacts	Once every 12 months	
Frames	Once every 12 months	

VISION PLAN - \$2500 PPO (HDHP)

- Individuals in the HDHP plan have the option to elect this same vision plan.
- The costs for electing this plan are listed below.

Plan Rates

Vision Election	2026 Plan Year	Employer Monthly Contribution	Bi-Weekly Employee Contribution
Employee only	\$ 6.66	N/A	\$3.33
Employee & Spouse	\$ 12.99	N/A	\$6.50
Employee & Child(ren)	\$ 14.55	N/A	\$7.28
Family	\$ 21.01	N/A	10.50

LIFE INSURANCE – COMPANY PAID

The Village offers basic life insurance to all employees. Employees will receive coverage in the amount of their annual salary multiplied by a rate of 1.5, at no cost.

LIFE INSURANCE – EMPLOYEE PAID

Lincolnwood offers employees the option to purchase supplemental voluntary life insurance for the employee, their spouse and dependent children. This coverage is also provided by National Insurance Services/Madison National Life.

- Employee Supplemental Life – Employees have the option to purchase life insurance in increments of \$10,000 up to a maximum of \$300,000 – not to exceed 5 times your annual salary. All elections made during this open enrollment period are subject to medical questions.
- Spouse Supplemental Life – You have the option to purchase life insurance for your spouse in increments of \$5,000 up to a maximum of \$150,000 OR 50% of your employee supplemental life election, whichever is less. Spouse supplemental life may only be purchased if you have elected employee supplemental life and all elections made during this open enrollment period are subject to medical questions.

- Dependent Child Supplemental Life – You have the option to purchase life insurance for your dependent child(ren) in the amount of \$10,000. Dependent child supplemental life may only be purchased if you have elected employee supplemental life.
 - You may elect \$10,000 of coverage without medical questions.
 - Infants (14 days to 6 months) are limited to \$1000 of coverage.

You are eligible to enroll if you are an active employee who is eligible for Basic Life Insurance. . Amounts elected will not be effective until medical questions have been submitted and coverage application is approved by National Insurance Services/Madison National Life.

EMPLOYEE ASSISTANCE PROGRAM

LINCOLNWOOD provides a cooperative Employee Assistance Program (EAP) through Perspectives.

- Through this program, employees and their household family members (even those who are not on the benefit plan) may contact Perspectives and speak with counselors about challenges of daily living such as stress, grief/loss, relationships, childcare, addiction, legal, financial and change. All information shared with the counselors is completely confidential and will never be shared with the employer.
- The counselors will listen to your concerns and assist you in finding solutions. They can provide referrals in the areas of mental health, substance abuse, as well as legal and financial assistance.
- Assistance with finding childcare and eldercare resources is also available.
- If face to face counseling sessions are needed, the counselors will refer you to a location that is convenient to your home or work.
- EAP services are available by phone at 800-456-6327 or online at www.perspectivesltd.com. Services are available 24 hours a day and 365 days a year.

FLEXIBLE SPENDING PLAN

This benefit allows you to pay for your out-of-pocket medical, dental and vision expenses and dependent care expenses with pre-tax dollars, which lowers your tax liability.

- IRS regulations state the maximum allowable medical expense election per employee for a calendar year is \$3,300.
- The maximum for dependent care elections remains at \$5,000 per household.
- Individuals who participate in the High Deductible Health Plan and have a Health Savings Account, are only able to elect a Limited Flex Plan for dental and vision services. Please be sure to attend one of the benefit meetings or check with your Human Resources staff to determine whether this will affect your election.

COMMUTER BENEFIT PLAN

This benefit allows you to use pre-tax dollars toward commuter expenses, which lowers your tax liability.

- Eligible expenses are for mass transit parking or transit passes for a bus or train.
- IRS regulations state the maximum allowable expense election per employee is \$315 per month.

Paid Time off and other Benefits

Full Time Employees are eligible for Paid Holidays, Vacation time, Sick time, and other benefits depending on your employee group or status. A Summary of benefits can be found below.

Vacation Time

The amount of paid vacation time for nonunion employees may accrue each year increases with the length of their employment as shown in the following schedule:

Months of Eligible Service	Vacation Days Monthly	Vacation Days Each Year
From Date of Hire	.833 days	10 days
After 48 months (4 years)	1.250 days	15 days
After 144 months (12years)	1.667 days	20 days
After 168 months (14years)	1.75 days	21 days
After 180 months (15 years)	1.833 days	22 days
After 192 months (16 years)	1.91 days	23 days
After 204 months (17 years)	2 days	24 days
After 216 months (18 years)	2.083 days	25 days

Union employees should review the posted collective bargaining agreements in the transparency portal.

Sick Time

Nonunion employees accrue one sick day per month. Candidates for union positions should review the collective bargaining agreements posted in the transparency portal.

Paid Holidays

There are a total of ten (10) recognized holidays for the Village. All eligible non-union employees will be granted holiday time off for the following holidays – New Year’s Day, Martin Luther King Jr.’s Birthday, President’s Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, the day after Thanksgiving, Christmas Eve Day, and Christmas Day. Holidays are provided to union employees in accordance with the applicable collective bargaining agreement. Candidates for union positions should refer to the collective bargaining agreements located in the transparency portal.

Personal Days

In addition to the listed recognized holidays, all eligible non-union full-time personnel, excluding Police Sergeants and Lieutenants, will receive two (2) personal days in each calendar year. Employees hired between January 1 and June 30 will receive two personal days. Employees hired between July 1 and November 30 will receive one personal day. Employees hired between December 1 and December 31 will not receive a personal day but will accrue personal days in line with other Village employees as of January 1 immediately following their date of hire.

Pension Plans

The Village is covered by various pension funds and plans. State statute requires pension contributions to be deducted from all eligible employees’ paychecks. If an employee obtains the required years of creditable service and otherwise satisfies the requirements of the Plan, they will be eligible for a monthly pension at a set age as specified in each plan.

All Full-time non-sworn personnel participate in the IMRF pension plan. Participation requires the contribution of 4.5% of your salary, and retirees will receive a lifetime pension payment after vesting. For additional details, please

visit imrf.org. Sworn Police Personnel should refer to the collective bargaining agreement and [40 ILCS 5/3-111](#) for additional information.

Retirement Plans

457 Deferred Compensation - The Village provides an option to any full-time or part-time IMRF employee to invest a portion of his/her present earnings in a deferred compensation plan. This is an arrangement where a certain dollar amount can be designated by the employee to be withheld from his/her paycheck and invested for payment at a later date, usually at retirement, when most people are in a lower income bracket. Under this arrangement, neither the deferred amount nor earnings on the investments are subject to current Federal income taxes until such time as the employee receives payment from the plan. For more information, please visit the Deferred compensation site at <https://www.msqplanservices.org/myplan/302381>.

Roth IRA - The Village provides an option to any full-time or part-time IMRF employee to invest a portion of his/her present earnings in a Roth Individual Retirement Account. This is an arrangement where a certain dollar amount can be designated by the employee to be withheld from his/her paycheck and invested for payment at a later date. For more information, please visit the Roth IRA site at <https://www.msqplanservices.org/myplan/705836>.