

# ORLAND FIRE DISTRICT 2026 BENEFITS AT A GLANCE

Below are highlights of the benefits available to Orland Fire employees. See the Orland 2026 Benefit Guidebook and the Plan Summaries for full benefit details.

Available Benefits	Benefit Details
<p><b>Medical</b> You have the choice of an HMO, PPO or an HSA plan with BCBSIL.</p>	<p><b>On the HMO plan, you have:</b></p> <ul style="list-style-type: none"> <li>• \$0 deductible</li> <li>• lower out of pocket costs</li> <li>• must see a provider within the Health Management Organization</li> <li>• all of your care will need to be coordinated through your PCP</li> </ul> <p><b>On the HSA plan, you have</b></p> <ul style="list-style-type: none"> <li>• \$3,300/\$6,600 Tier 1 and \$3,350/\$6,700 Tier 2 Deductible</li> <li>• tied to an HSA account to pay for qualified medical expenses</li> <li>• Orland fire contributes to the HSA plan</li> </ul> <p><b>On the PPO plan, you have:</b></p> <ul style="list-style-type: none"> <li>• \$150/300 Tier 1 and \$200/\$350 Tier 2 deductible</li> <li>• allows you to see any in-network provider, whether primary care or specialist.</li> <li>• offers two tiers of in-network benefits. You'll save money by seeing tier 1 providers, but have access to BCBSIL's largest national network with tier 2.</li> </ul>
<p><b>Dental</b> You have the choice of a Dental PPO plan with Blue Cross Blue Shield</p>	<p><b>On the PPO plan:</b></p> <ul style="list-style-type: none"> <li>• services are first subject to a deductible of \$50 for self or \$150 if covering dependents</li> <li>• after the deductible, the plan covers a portion of the cost of services up to an annual max of \$1,500</li> <li>• Orthodontia benefit available for dependents up to age 19</li> </ul>
<p><b>Vision</b></p>	<p><b>Your EyeMed Vision plan offers:</b></p> <ul style="list-style-type: none"> <li>• copays for in-network providers</li> <li>• \$10 eye exam copay when seeing select providers</li> <li>• plan reimburses for services received out of network, up to a specified amount.</li> </ul>
<p><b>Basic Life and AD&amp;D</b></p>	<p>Life insurance pays your family a lump sum of money in the event of your death that can be used to cover expenses such as funeral costs, medical bills, or anything else.</p> <ul style="list-style-type: none"> <li>• \$100,000 of life insurance paid for by Orland Fire</li> <li>• Benefit eligible employees are automatically enrolled</li> </ul>
<p><b>Voluntary Life and AD&amp;D</b></p>	<p>You can choose additional coverage for yourself, spouse, and child. If you previously waived Voluntary Life and AD&amp;D and wish to enroll during open enrollment, you will need to submit a Statement of Health.</p>
<p><b>Flexible Spending Account (FSA)</b></p>	<p>FSA allows you to save money on your healthcare, dependent care, and/or transit expenses by setting aside funds each pay period on a pre-tax basis and then using them tax free for qualified expenses.</p>
<p><b>Questions?</b></p>	<p><b>Member Advocacy Program- Benefits and Claims Questions -</b> Gaylord Insurance agency - 708-575-4640 or orlandhealth@gaylordinsurance.com</p> <p><b>Insurance Carrier-</b> BlueCross BlueShield of IL - 800-892-2803</p> <p><b>Flexible Spending Account-</b> Flex Benefits - 888-345-7990</p>

