



July 1, 2024

BENEFITS

OPEN ENROLLMENT

May 6, 2024 – May 17, 2024

AGENDA



- Welcome
- Eligibility & Enrollment
- Review of 2024 Benefits
- How to Enroll
- Questions



ELIGIBILITY



• Who can enroll?

- Employees including transportation working 32.5 hours or more per week
- Legal spouse
- Children under the age of 26

• When can you enroll?

- Within 60 days of your date of hire
- During annual open enrollment
- Within 31 days of a Qualifying Event





MEDICAL COVERAGE



MEDICAL PLAN COMPARISON

Key Medical Benefits	BCBSIL PPO		BCBSIL Blue Choice Select PPO		BCBSIL HMOI / BAHMO
	In-Network	Out-of-network	In-Network	Out-of-network	In-Network Only
Deductible (Individual/Family)	\$1,000 / \$2,000		\$400 / \$800		\$0 / \$0
Out-of-Pocket Maximum (Individual/Family)	\$2,500 / \$6,250	\$5,400 / \$10,800	\$1,500 / \$3,750	\$4,400 / \$8,800	\$1,500 / \$3,000
Covered Services					
Office Visit (Physician/Specialist)	\$20 / \$40 copay	Plan pays 80% after deductible is met	\$20 / \$20 copay	Plan pays 80% after deductible is met	\$20 / \$20 copay
Routine Preventive Care	Plan pays 100%; no deductible	Plan pays 80% after deductible is met	Plan pays 100%; no deductible	Plan pays 80% after deductible is met	Plan pays 100%; no deductible
Inpatient Hospital Stay	Plan pays 90% after deductible is met	\$300 copay, then plan pays 80% after deductible is met	Plan pays 90% after deductible is met	\$300 copay, then plan pays 80% after deductible is met	\$250 copay
Emergency Room (copay waived if admitted)	\$200 copay		\$200 copay		\$200 copay
Urgent Care Facility	Plan pays 90% after deductible is met	Plan pays 80% after deductible is met	Plan pays 90% after deductible is met	Plan pays 80% after deductible is met	\$20 copay
Prescription Drugs (Tier 1/Tier 2/Tier 3)					
Retail Pharmacy (30-day supply)	\$10/\$40/\$60 copay		\$10/\$20/\$40 copay		\$10/\$20/\$40 copay
Mail Order (90-day supply)	\$20/\$80/\$120 copay	N/A	\$20/\$40/\$80 copay	N/A	\$20/\$40/\$80 copay

Blue Access for Members



Welcome Employers Producers Providers

Feedback Company Information En español

BlueCross BlueShield

Ask IVYSM
our virtual assistant

Search

Insurance Basics Shop Plans & Products Find a Doctor or Hospital Member Services Log In

Member Returning Shopper Employer Producer

blueaccess
for Members

User Name:

Password:

Log In

» New User? Register Now
» Forgot user name or password?
» Take a tour.

OPEN ENROLLMENT STARTS NOVEMBER 1

HOW TO MAKE A PAYMENT LEARN ABOUT MEDICAID PLANS

ENROLL IN YOUR 2016 MEDICARE PLAN WHY CHOOSE US?

MEMBER ALERTS > GO BLUE WITH MOBILE > ATTEND A SEMINAR >

CONNECT
A Blue Cross and Blue Shield

BLUE FEATURES
Manage Your Stress with the Centered App
Our award-winning stress management app guides you through meditation sessions.

RECENT NEWS
10/15/15 Texas Health and Human Services Commission Awards STAR Kids Managed Care Contract to Blue Cross and Blue Shield of

Go to bcbsil.com and log in to Blue Access for Members via web or mobile.
Click **Register Now** for New Users

To register you will need your Identification number on the front your ID card OR you can call the Customer Service number on the back of the card

Online Tools and Resources



Blue Access for MembersSM



Provider Finder[®]



Claim History and Health Snapshot

Well onTarget[®]

Member Wellness Portal



Health Assessment



ID Card Management



Mobile Preferences



Benefits and Claims



eCards for Health



Member Care Profile

Care onTarget[™]

Virtual Care Management



Blue PointsSM Program



Special Beginnings[®]



Blue365[®] Discount Program



Health Care School



Join us on Facebook



Follow us on Twitter





DENTAL COVERAGE



DENTAL PLAN COMPARISON

Key Dental Benefits	BCBSIL PPO		BCBSIL DHMO
	In-Network	Out-of-network	In-Network Only
Deductible (Individual/Family)	\$75 / \$225	\$100 / \$300	\$0 / \$0
Benefit Maximum (per Individual)	\$2,000	\$2,000	Unlimited
Covered Services			
Preventive Services (Cleanings, Topical fluoride applications)	100%	100%	See Schedule
Basic Services (Basic Restorative, Non-surgical extractions)	80%	80%	See Schedule
Major Services (Endodontic services, Surgical periodontal services, Major restorative)	50%	50%	See Schedule
Orthodontia (Children under 19)	50% \$1,500 LTM	50% \$1,500 LTM	See Schedule



Finding a BCBSIL Network Dentist

Go to: <https://www.bcbsil.com>

BlueCross BlueShield of Illinois

Ask IVY SM
our virtual assistant

Search

Home Insurance Basics Shop Plans & Products **Find a Doctor or Hospital** Member Services Sign Up or Log In

Health Care Coverage You Can Depend On

Now more than ever, quality health care coverage is important. Let us help you find the right plan.

Member Login Pay My Bill

User Name

Forgot your user name?

Password

Forgot your password?

Log In

New User? Register Here

Individual & Family
Browse Plans

Medicare
Browse Plans

We're Here for You
Get One-on-One Virtual Help

Finding a BCBSIL Network Dentist



Insurance Basics

Shop Plans & Products

Find a Doctor or Hospital

Member Services

Sign Up or Log In

FIND A DOCTOR OR HOSPITAL

Know Your Network

Tips to Find a Doctor or Hospital

[Find a Dentist](#)

Blue Distinction® Specialty Care

Virtual Visits

Quick Links

[Get a Quote »](#)

[Where You Go Matters »](#)

[Why Choose Us »](#)

Find a Doctor or Hospital

Search for doctors, hospitals, pharmacies, urgent care and more.

Member Login

Log in to your account to get the most accurate, personalized search results based on your plan. You'll see details that may help you lower health care costs.

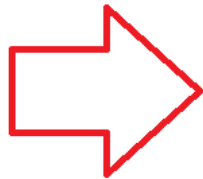
- Doctors in your plan network*
- Doctor reviews and ratings
- Cost estimates

Guest Search

Even if you're not a member, you can search for doctors, hospitals and other providers. If you need help, we've created these helpful guides:

- [Step-by-Step PDF](#)

[Search as Guest](#)



Finding a BCBSIL Network Dentist



**BlueCross BlueShield
of Illinois**

Find a Dentist

Choose a dental network from the list below to search for a dentist. If your plan includes pediatric dental coverage, please check your Summary of Benefits.

[BlueCare Dental PPOSM*](#)

[BlueCare Dental HMOSM*](#)

[Medicaid Plans \(Blue Cross Community Health PlansSM\)**](#)

[Blue Cross Community MMAI \(Medicare-Medicaid Plan\)SM**](#)

[Medicare Advantage Plans*](#)

Provider Finder[®] Disclaimer

You are about to leave the Blue Cross and Blue Shield of Illinois (BCBSIL) website. You are going to:

- Medical conditions

Finding a BCBSIL Network Dentist



:: Provider Finder[®] ::

Find a PPO Dentist within the United States

- ☐ Search by Saved Searches
- ☐ Search by Name
- ☐ Search by Location
- ☐ Search by County
- ☐ Search by Center Name

Choose one of the radio buttons to continue your BlueCare Dental PPO Provider Search and fill in the information you want to use to find your Provider

Find a Dentist outside of the United States

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company,
an Independent Licensee of the Blue Cross and Blue Shield Association.

Finding a BCBSIL Network Dentist



Filter your search:

Dentist Name

Facility Name

City

County

Specialty

No Preference

Language

No Preference

Apply

Search Results:

Your search for provider(s) within 5 miles of berwyn IL returned 150 providers.
Below are 150 providers out of 345 that meet your criteria.

We have sorted the results to prioritize the dental offices with greater potential cost savings for you.
To get more detailed information on each provider, please click on the Provider's Name in BLUE.

If you do not see your dental provider listed here, please click here to [Nominate a Provider](#).

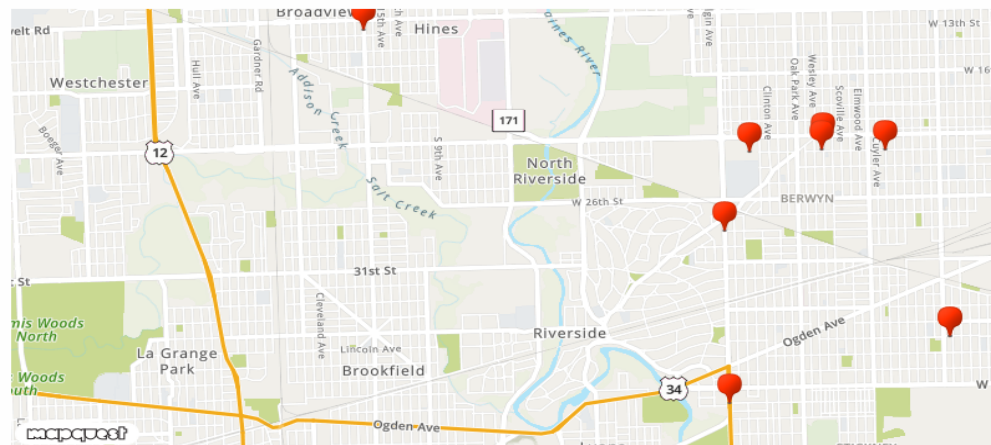
New Search

Save Search

PDF

Print

E-mail



1. [MANTINAOS, JOHN C \(Dentistry - General\)](#)

JOHN C MANTINAOS DDS
Center# AA0075623
4310 S PULASKI RD
CHICAGO, IL 60632
(773)254-3300
Accepting New Patients: Yes

Clinically-proven weight loss without counting calories

Now you can lose weight, gain energy, sleep better, and improve your mind and body—all while eating your favorite foods.

Your employer has partnered with Wondr Health™ to help you improve your health at no cost to you.*

Go to wondrhealth.com/BCBSIL

LET'S TALK RESULTS

In as little as 10 weeks:

84%

LOST WEIGHT

62%

FEEL MORE CONFIDENT

61%

HAVE MORE ENERGY

68%

ARE MORE PHYSICALLY ACTIVE

85%

FEEL MORE IN CONTROL OF THEIR WEIGHT

57%

FEEL THEIR MOOD HAS IMPROVED

What to expect



Learn more or apply at wondrhealth.com/BCBSIL.

Application period not open yet? Join our waitlist.



You'll receive a Welcome Kit to kick off the program after your application's been accepted.



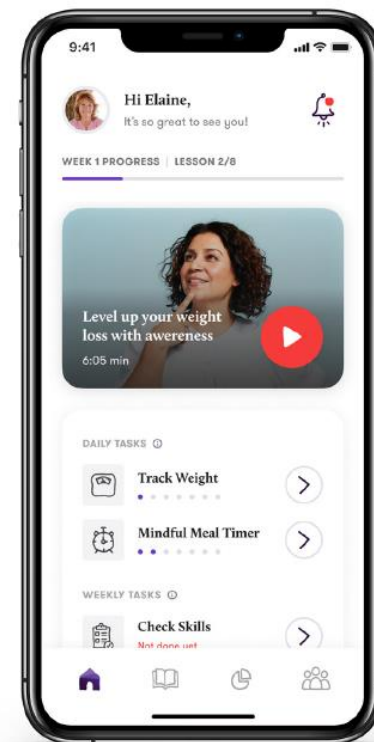
Sign in online or on our mobile app (available on App Store and Google Play) to access weekly video lessons and our mindful eating tools.



Watch our weekly master classes. On your start date, you can sign in to view your Week 1 videos and start your journey to better overall health.



Learn life-changing skills during the program's first phase—WondrSkills™, then move to the skill reinforcement phase—WondrUp™, and keep the momentum going in the skill maintenance



Your employer now offers Livongo for Diabetes to you. It's covered 100% by your health plan. This open enrollment period, register for Livongo and receive a welcome kit in only 3-5 days.

The program is provided to you and your family members with diabetes and coverage through Blue Cross and Blue Shield of Illinois (BCBSIL).

You'll get this and more when you sign up:

- Unlimited strips
- Connected blood glucose meter
 - Personalized insights
 - Expert coaching



 **CLAIM YOUR LIVONGO WELCOME KIT TODAY**

Use registration code: **BCBSIL**

Online: join.livongo.com/BCBSIL/hi
Phone: **(800) 945-4355**

Hinge Health



BlueCross BlueShield
of Illinois



Struggle with back or joint pain?

Blue Cross and Blue Shield of Illinois is excited to announce that we are working with Hinge Health to help conquer back and joint pain.

HOW DO I GET STARTED?

Hinge Health will reach out to eligible members with program details and next steps.



244125



VISION COVERAGE

Welcome to EYEMED

Vision benefits
for every set
of eyes

Berwyn North Public School
District #98

The logo for eye Med features the word "eye" in a green, rounded font with a registered trademark symbol, and the word "Med" in a grey, sans-serif font below it.

We've got you covered: Your vision benefits at-a-glance



Eye exam every 12 months,
covered with \$10 copay – PLUS...



\$100 frame allowance
every 24 months



\$10 lens copay plus fixed
pricing on options, every
12 months



\$100 contact lens
allowance, with coverage
for fit and follow-up every
12 months



A few more benefit basics

Your frequency is based on: Plan Year

So, if you receive an exam 7/9/23, you are eligible again 7/1/24.

Contacts are in lieu of lenses only

That means you are entitled to a full pair of glasses (frame & lenses) OR contacts and frames (you would then receive a 20% discount on your lenses).





Find your best fit

You're on EyeMed's Insight network,
so you've got choices — lots of them

More than 105,000 provider access points at
26,000 locations, including:

INDEPENDENT
PROVIDER
NETWORK



LENSCRAFTERS

PEARLE
VISION

OPTICAL

Plus, your local retailers:
MyEyeDr, America's Best and ForEyes

Plus, online options:

LENSCRAFTERS

OPTICAL

Ray-Ban

GLASSES.COM

contactsdirect

How to find an eye doctor



Use the Provider Locator
at eyemed.com



Download and use the EyeMed Members App
(available in the App Store or Google Play)



Check the listing of the closest
eye doctors from your Welcome Kit (you'll
get this after you enroll)

Enjoy more extras

Enjoy more extras: Member-only savings & discounts



40% off
additional pair of glasses



15% off
standard LASIK prices or
5% off the promotional price



20% off
any remaining balance
over the frame allowance



15% off
any balance over the conventional
contact lens allowance



20% off
any non-covered items,
including non-prescription
sunglasses



up to 40% off
hearing exams and discounted,
set pricing on hearing aids

At participating in-network providers. Some exclusions may apply. Log into Member Web for details.

Experience more with member tools

You'll receive an in-home Welcome Kit detailing your new vision benefits and the closest eye doctors. And using your benefits couldn't be easier with access to convenient digital tools.

EyeMed Members App

- Benefits, eligibility and claims at-a-glance
- Find an eye doctor and get door-to-door directions
- Grab special offers
- Load and save prescriptions
- Set exam and contact lens reminders
- Pull up ID card and add to your wallet (for iOS only)

Member Web

- See benefits and eligibility status*
- View Savings Dashboard
- Estimate out-of-pocket costs before your visit to the eye doctor
- Download ID cards and EOBs
- Find an eye doctor
- Check claim status
- Get special offers





LIFE/AD&D INSURANCE

**If something were to happen to you tomorrow,
would your loved ones be able to...**



- ☐ Pay the rent or mortgage?
- ☐ Pay your debts?
- ☐ Provide for themselves?
- ☐ Pay your funeral and medical costs?

We don't like to talk about life insurance, but the fact is most people need it to financially protect their family in case of premature death.

Included with your Life Insurance Plan: **Beneficiary Resource Services™:**



Benefits Beyond a Check



Program provides wellness services
for you and your loved ones (beneficiaries)

Employee

- Online will preparation: create, modify and store a last will and testament online
- Online pre-planning for funeral and services

Beneficiaries

- Unlimited telephonic grief counseling for beneficiary and family members
- Up to 5 sessions for legal, financial or grief counseling
- Grief and legal counseling offered face-to-face using expansive network of professional resources
- Online funeral planning

Included with your Life Insurance Plan: **Travel Resource Services™:**



Provides medical and travel assistance for you and your family traveling for business or pleasure 100 or more miles from home (includes travel within United States)

Services include but are not limited to:

- Medical search referrals
- Medical evacuation
- Monitoring of medical condition
- Travel companion assistance
- Return of mortal remains
- Dependent children assistance
- Advance of medical expenses
- Replacement of medicine/eyeglasses



Access Services with a Mobile App!

A wide range of global emergency assistance services can be accessed from a phone by downloading the FREE Assist America Mobile App.

Included with your Life Insurance Plan: **Solutions for Education Professionals**



K-12 School Employees



On Average
Teachers Spend
\$500

of their own money each year
to pay for school supplies.¹

Campus Violence Benefit

Due to the growing concern of school violence, we offer a Campus Violence Benefit as part of our Accidental Death & Dismemberment (AD&D) coverage.²

College Assistance Plan (K-12)

Figuring out how to pay for college can be overwhelming. To help alleviate this concern, we provide access to the College Assistance Plan (CAP), an online resource dedicated to helping people plan for, pay for, and reduce the cost of college. This secure online portal includes checklists, a negotiation toolkit, pricing calculators, a college search function, and funding and financial aid information. This resource is available to employees of the school district, as well as students and their parents/guardians in the school district. This program is only offered to school districts that include high school.

Office Depot® Discount Program

For our education customers, Office Depot offers a 10% discount on most of their office supplies. This discount is available online through a special website and in stores.³

DearbornCares



Payment Now, Paperwork Later

Losing a loved one can be emotionally and financially overwhelming.

DearbornCares provides an advance payment of the life insurance benefit to help beneficiaries cover their immediate expenses, such as funeral costs and medical bills.

What is it?

- Pays up to a total of \$50,000 of employer-paid basic life insurance claims
- Available for covered employees and retirees
- Available on claims with 1, 2 or 3 named beneficiaries
- No death certificate required

Who are you protecting?



Life insurance is the tool most people use to financially protect their families from premature death.

Who are you protecting?

Do you have a beneficiary?

When you designate a beneficiary, **YOU** control who receives your life insurance benefits—and whose financial future you protect.



Make your intentions clear and fill out the Beneficiary Designation Form.



DISABILITY INSURANCE



What is Disability Insurance?

Group Short-Term Disability

Group Short- and Long-Term Disability Insurance pays a percentage of your salary when you are unable to work full time because of a non-work-related illness or injury.

These benefits can be used to pay your everyday expenses when you are without a paycheck. And your premiums can conveniently be paid through a payroll deduction.

Be prepared



- ☐ Do you have less than 6 months of living expenses—mortgage/rent, insurance (medical, homeowners, auto), utilities (cable, gas, electric, water), food, cell phone, internet and loan payments—in savings?
- ☐ If you were unable to work due to a disability:
 - Would your family's financial lifestyle have to change?
 - If you could borrow money from family or friends, would you have to pay them back?

Are you prepared to live without your paycheck?



If you answered

YES

to any of these, it's time to review your Disability Insurance protection.



Voluntary Short-Term Disability Benefits

Benefit Percentage:

- 60% of weekly earnings, not to exceed \$1,500
- Weekly earnings as indicated on your W-2 form for the calendar year prior to the date of disability.

Benefit Elimination Period:

- Injury 7 days
- Sickness 7 days

Benefit Begin:

- Injury 8 days
- Sickness 8 days

Benefit Maximum Benefit Period:

- 12 weeks

Pre-existing Condition Exclusion

Benefits will not be paid for:

- A condition which was caused by, or result from, a sickness or injury for which you received medical treatment; or advice was rendered, prescribed or recommended whether or not the sickness was diagnosed at all or was misdiagnosed within 12 months prior to your effective date.
- A condition which was caused by, or results in a disability which begins in the first 12 months after your effective date.

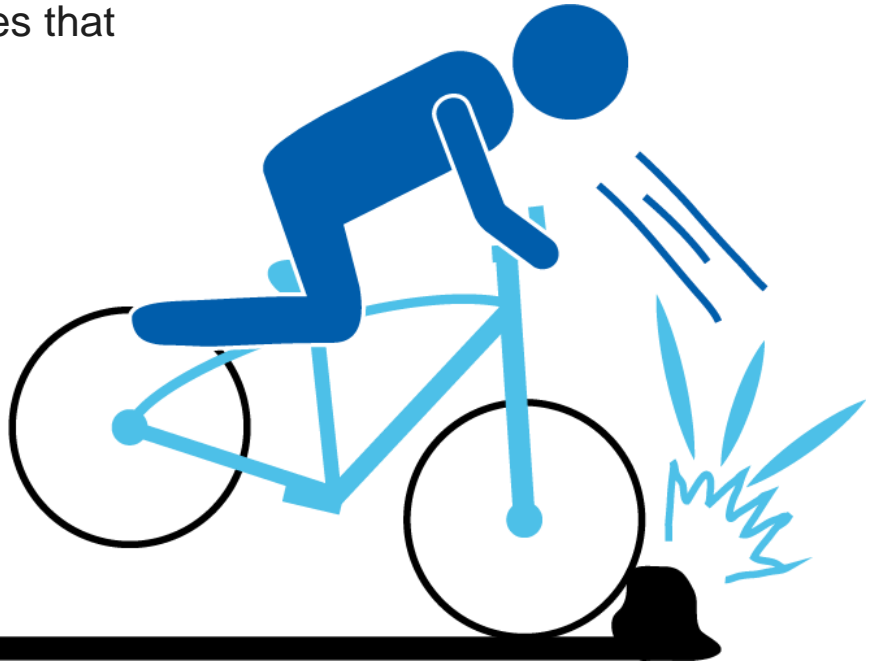
No one is immune from experiencing a disability

It doesn't affect just older people

The Social Security Administration estimates that

25% of 20-year-olds

in the workforce today will
suffer a disability before
they retire.*





Protection for a Brighter, Safer Digital Future

Berwyn North School District

All-in-one protection against threats to
employees' identity, devices, and privacy

In a world of online everything Employees Need Help with Protection



#1  **LifeLock™**
by norton

Most Recognized Brand in U.S. for
Identity Theft Protection*

#1  **norton™**

Global Top-of-Mind
Unaided Awareness Device Security**

*Based on a monthly online consumer survey (n=1217) conducted for LifeLock by MSR International, May 2020.

**Based on an online survey of 6,290 adults in 10 countries conducted by MSR on behalf of NortonLifeLock, Sept to Oct 2020.

LifeLock with Norton Benefit Plans Overview

All Products Include:

LifeLock Identity Protection

- LifeLock Identity Alert System
- Prior ID Theft Remediation
- *Privacy Monitor
- Dark Web Monitoring
- \$1m Guarantee(s)
- Financial Account Activity Alerts
- ID Verification Alerts
- Lost Wallet Protection
- Credit Freeze/Lock
- Social Media Monitoring
- Enhanced Locks- Payday, IRS, Utility

Norton

- Norton Device/Online Security
- Norton Parental Controls
- Norton Password Manager
- Safecam
- VPN

Benefit Essential



- 1 Bureau Credit Monitoring
- 1 Bureau Credit Application Alerts
- 1 Bureau Report & Score (monthly)
- Norton Device Protection (3EE/6FM)
- Online Backup (10GB)

\$7.99/mo Employee
\$15.98/mo Employee+

Benefit Premier



All Benefit Essential Features +

- 3 Bureau Credit Monitoring
- 3 Bureau Report + Score
- Monthly Credit Score Tracking
- Norton Device Protection (5EE/10FM)
- Online Backup (50GB)
- Bank Account Takeover Alerts
- New Checking & Savings Application
- Home Title Monitoring

\$11.49/mo Employee
\$21.98/mo Employee+

ELECT YOUR BENEFIT OFFERING AT
<http://bnsd98.excelsiorenroll.com>



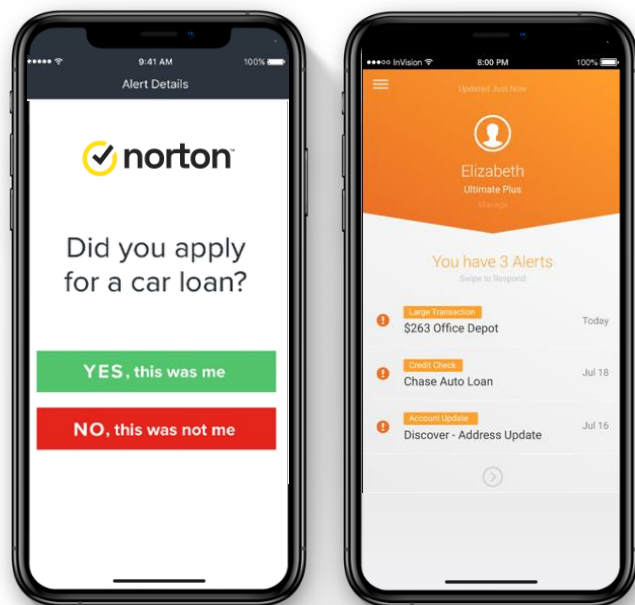


ENROLLED MEMBERS RECEIVE MANY **Automatic-on features**

- LifeLock Identity Alerts
- Home Title Monitoring
- Dark Web Monitoring
- Lost Wallet Protection
- Million Dollar Protection Package^{†††}
- 24/7 Live Member Support
- Dedicated Restoration Agents

^{†††} Reimbursement and Expense Compensation, each with limits of up to \$1 million for LifeLock with Norton Benefit Essential and LifeLock with Norton Benefit Premier. And up to \$1 million for coverage for lawyers and experts if needed, for all plans. Benefits under the Master Policy are issued and covered by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at [NortonLifeLock.com/legal](https://nortonlifelock.com/legal).

How it works



Step 1



SCAN & PROTECT

- Norton technology blocks 9M threats a day
- VPN protect members' information on public WiFi or unsecured networks
- Includes award-winning Norton antivirus software

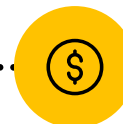
Step 2



DETECT & ALERT

- Monitors[†] for threats to members' identities
- Alerts by phone[‡], text, email, or mobile app when a potential threat is detected

Step 3



FIX & REIMBURSE

- Identity Restoration Agents work to resolve ID theft issues
- Reimbursement of funds stolen due to ID theft up to \$1M*

No one can prevent all identity theft or all cybercrime.

[†] We do not monitor all transactions at all businesses.

^{‡‡} Requires your device to have an Internet/data plan and be turned on.

*Benefits under the Master Policy are issued and covered by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Global Privacy Statement and Legal at: [NortonLifeLock.com/legal](https://nortonlifelock.com/legal).

How To Set Up Your New Account: New + Existing Members



1

Verify your identity through
the link in your Welcome email



Create Your Account
Log-in and Password

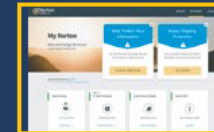


2

3



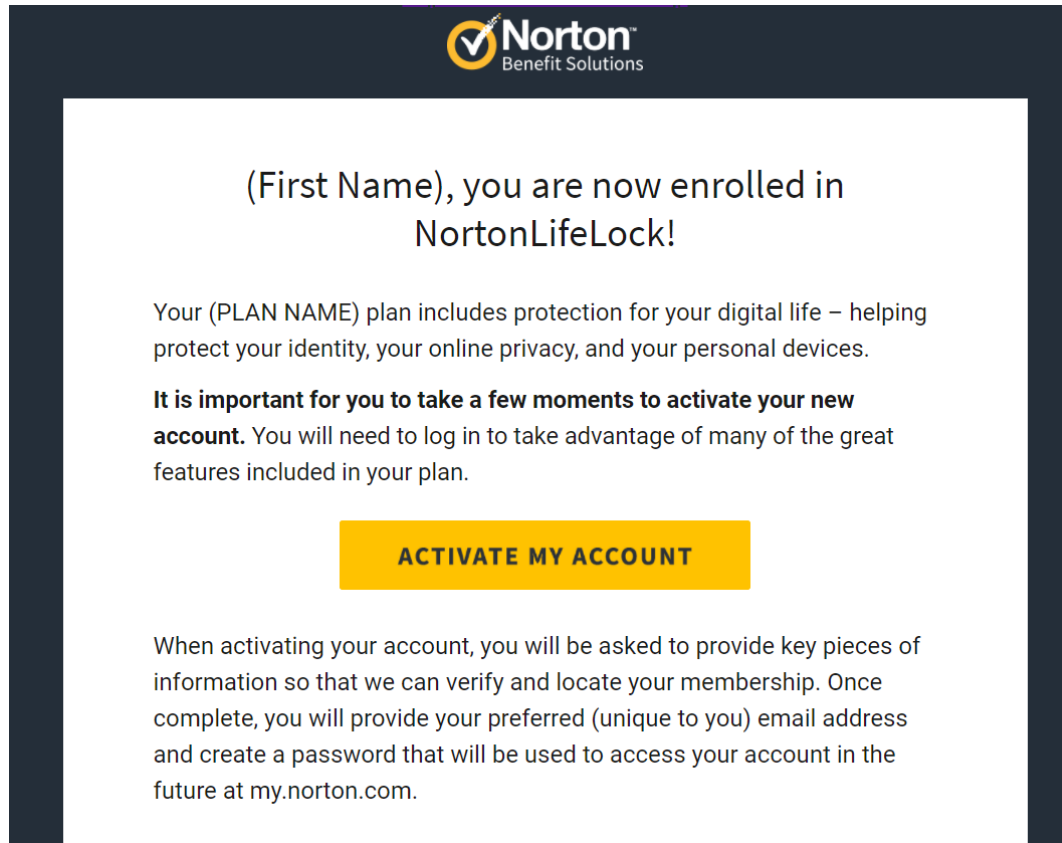
Activate Your Plan Features
Access My.Norton.com Dashboard



Download Mobile Apps

4


Welcome Email



If you cannot find your welcome email, confirm your enrollment with your benefits manager, then visit

[Norton.com/EBSetup](https://norton.com/EBSetup)

Identity Verification




Verify Your Identity


To activate your membership, we first need to verify your identity.


Date of Birth


Social Security Number (SSN)

☐ I'm not a robot


reCAPTCHA
[Privacy](#) - [Terms](#)

**We care about your privacy**
We do not sell your information.

**Your SSN is encrypted.**
For any questions, please contact [1-800-607-9174](tel:1-800-607-9174).

**Why we need your SSN?**
To help protect your credit card and identity, we will need your Social Security Number.

Continue

Create Norton Account

Can utilize the same login credentials they had previously established for LifeLock.

Sign in or create an account to access all of your LifeLock features.

norton

Create an Account

Email address *

Confirm email address *

Create a secure password *

Region
United States

Create Account

OR

Continue with Apple

Continue with Google

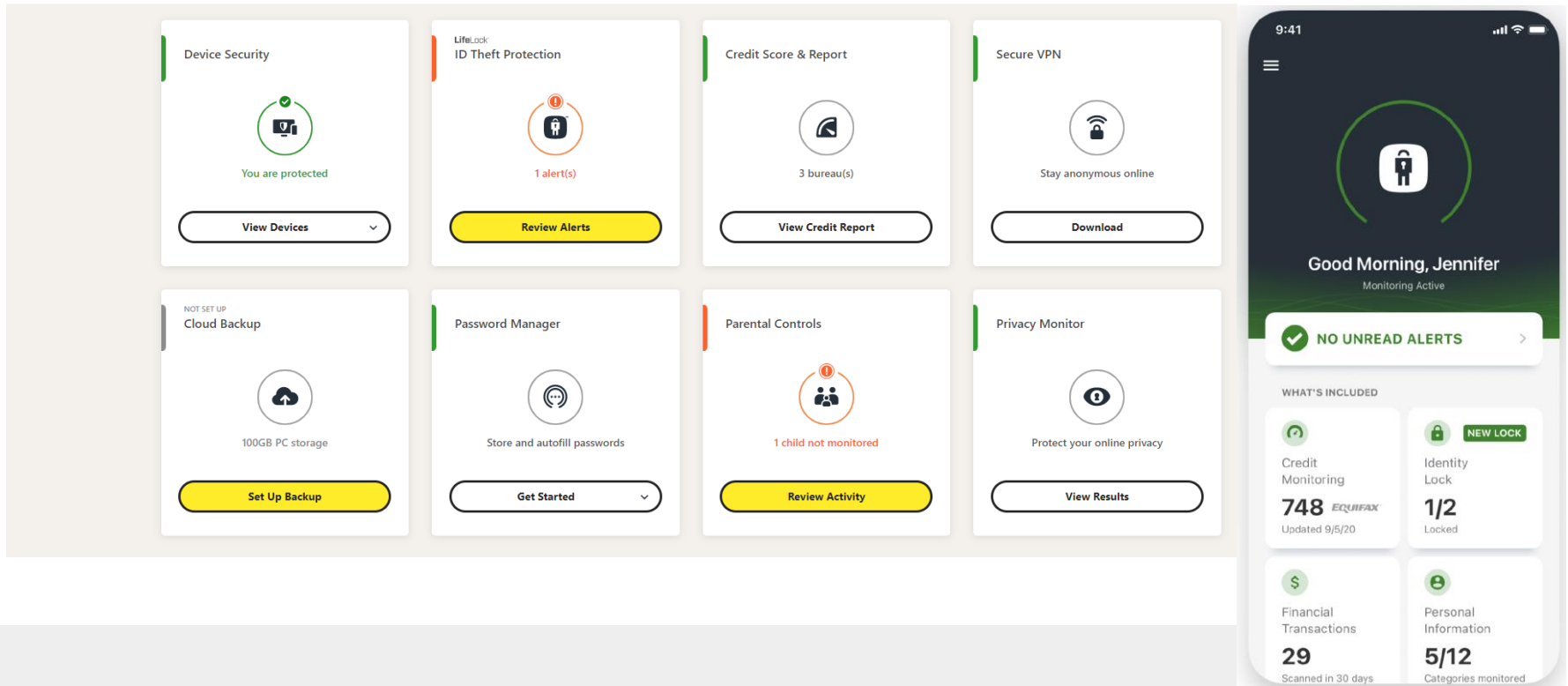
By clicking Create Account, you have read and acknowledge our [Global Privacy Statement](#).

Returning user? [Sign in](#).

User Experience: integrated, intuitive, mobile



SUPPORT



THE “MUST HAVE” PROTECTION FOR YOUR COMPUTER CAN ALSO PROTECT YOUR PHONE AND TABLET:

NORTON DEVICE SECURITY



- ➔ **ANTIVIRUS + ANTI-MALWARE:** Blocks malicious software from stealing sensitive information.
- ➔ **WI-FI SECURITY:** Warns you of public Wi-fi that is compromised and directs you to connect to a secure Wi-fi.
- ➔ **LINK GUARD + SAFE WEB BROWSING:** Alerts you when a link or website you are trying to access may be compromised.
- ➔ **ISOLATION MODE:** Detects when users have accessed an unsafe site by displaying the pages in read-only mode.
- ➔ **SMART FIREWALL:** Protects your computer from unauthorized access.
- ➔ **SAFECAM:** Helps avoid unauthorized access to your PC webcam.

IDENTITY THEFT & Credit Score & Report

Credit Score & Report

Download Credit Report

Equifax TransUnion Experian

CREDIT SCORE

Updated 5/12/2020

737
Very Good
(716 - 747)

300 850

0 from 4/12/2020

VantageScore 3.0[®] based on data from Equifax

Score Reasons

- The date that you opened your oldest account is too recent
- The balances on your accounts are too high compared to loan amounts
- Lack of sufficient credit history
- Open real estate account balances are too high compared to their loan amounts

View Credit Score History

FREEZE YOUR CREDIT

Did you know?
Identity Theft criminals can use your information to open accounts in your name, drive up overdue balances on those accounts, and tarnish your reputation? As a result, if you try to rent an apartment, buy a new car, or home, it could not only cost you more money, it could prevent lenders from working with you. [Learn More](#)

ID Theft Protection

HEL P MY NORTON Kurt

DASHBOARD ALERTS CREDIT TRANSACTIONS ID RESTORATION MONITORED INFO

Alerts & Notifications

12 UNREAD

Financial Activity - Checking 04/17/2017
Credit Inquiry - TransUnion 03/12/2017
Dark Web Monitoring - web.com 11/23/2017

View All

Credit Score

748
VERY GOOD
(717 - 746)
Updated 4/20/2018

VantageScore 3.0[®] based on Equifax data

View All

Freeze Your Credit

Did you know that Identity Theft criminals can use your information to open accounts in your name, drive up overdue balances on those accounts, and tarnish your reputation? [Learn More](#)

Get Started

Recent Financial Transactions

05/17/2018	Automatic Payment - Thank you	Bank of America	\$75.00
04/30/2018	Discount Bandit Telxxxx3731 GA	Bank of America	-\$12.23
04/24/2018	Goedeker's xxxxx7277 MO.	Bank of America	-\$621.77

View All

Potential Threats In Your Online Accounts

27 POTENTIAL THREATS REMAINING

12/08/2018	Potential Threat - Social Security Number	Annie980@gmail.com
11/19/2018	Potential Threat - Multiple Personal Info	Annie980@gmail.com
11/19/2018	Potential Threat - Credit Card	Annie980@gmail.com

Linked Accounts: M I E S Add Account

View All

Potential Exposed Personal Info On The Internet

2 SEARCH RESULTS

Potential Exposed Info: Home address, Contact Info, Job Info, Social Profile	Peoplefinders.com
Potential Exposed Info: Contact Info, Family Info	Peoplefinders.com

View All

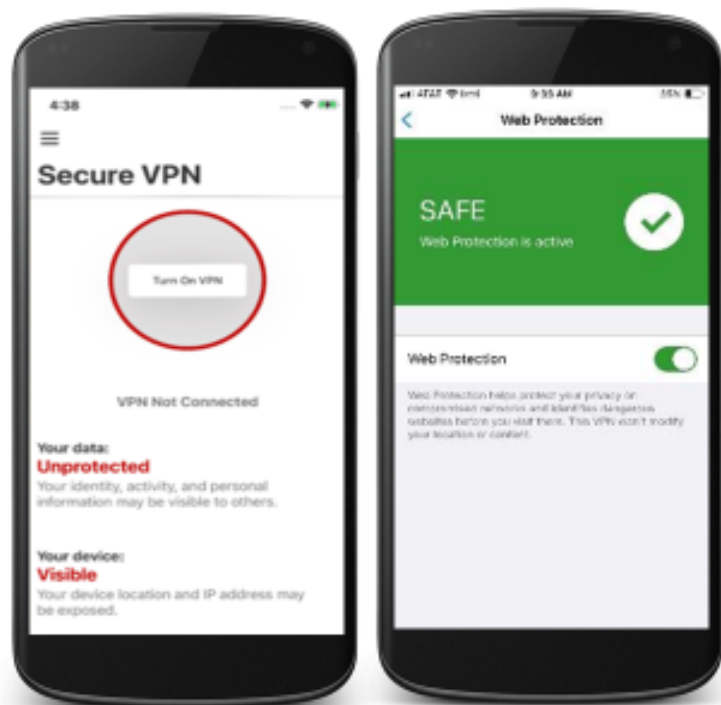
Help Protect Your Identity

LifeLock Scores for your personal data on the dark web. Stay secure by keeping this information complete and up to date.

SSN 1/1 used	Gamertag 2/3 used	Address 3/5 used	Phones 2/5 used	Bank Account 3/10 used	Credit Card 1/10 used
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Equifax is a registered trademark of Equifax Inc. All other trademarks, product names, or logos that appear on this website are the property of their respective owners.
* Based on an online survey of 1,000 US adults conducted by The Harris Poll on behalf of Synovus, January 2019.

Secure VPN

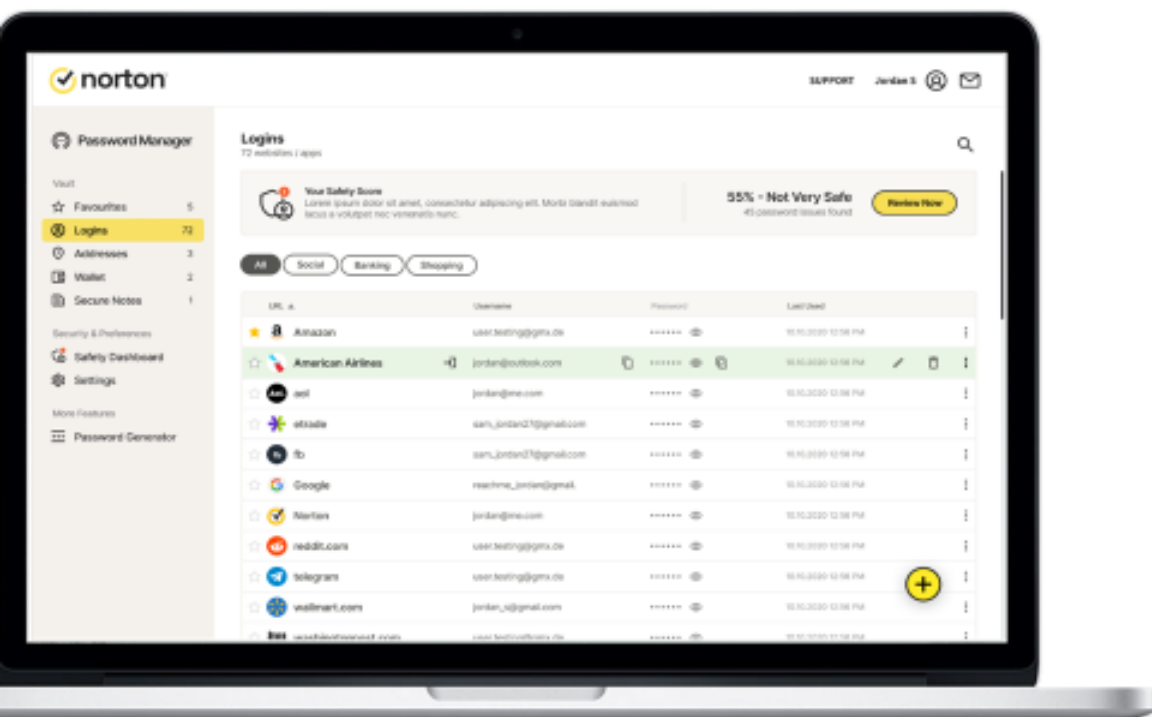


Help protect personal information and keep online activity private.

- Automatically secures your Wi-Fi connection using bank-grade encryption
- Masks your activities and blocks cybercriminals, advertisers, mobile carriers, and ISPs from accessing your information while on Wi-Fi
- Includes software security to block attempts of malware and viruses
- Receive alerts when your Wi-Fi access is unprotected
- We have a No-Log policy; meaning we don't track, log, or save your online activities

All passwords secured in your very own encrypted vault.

Password Manager



Screens modified for demonstration purposes. Subject to change.

- Secures logins and credit card info in your private, online vault
- Creates complex passwords when you need them
- No need to remember multiple usernames or passwords; info syncs from your personal, encrypted vault across your devices^{*, ^}
- Automatically change or create more complex and secure passwords

Norton™ Password manager is compatible with PCs, Macs, Android, iPads, and iPhones. Not all features are available on all platforms.

^{*}Requires your device to have an Internet/data plan and be turned on.

[^]Mobile app must be downloaded separately.

Keeping families Cyber Safe with Norton Parental Control*



Web Supervision

Makes the web safer for kids to explore by keeping parents informed of which sites kids are visiting and letting them block harmful or inappropriate sites.



Time Supervision

Helps kids balance time spent online by scheduling screen time limits for their device usage.



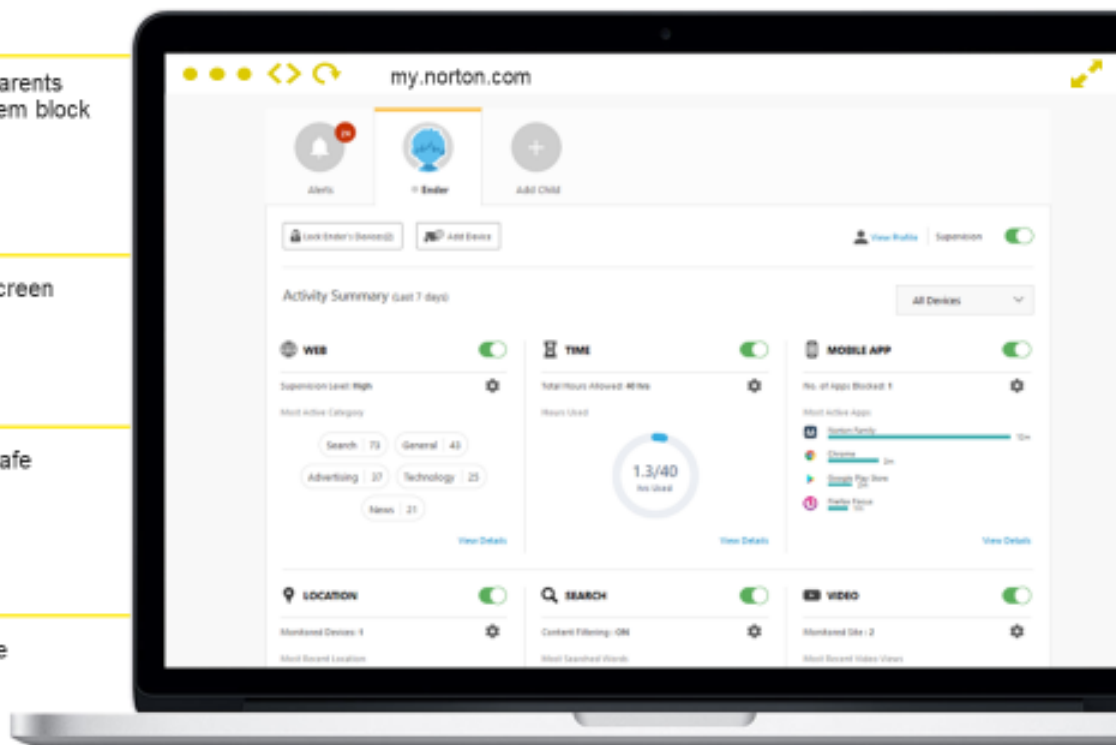
Search Supervision

Search terms that kids are interested in and flags unsafe behavior.



Monthly / Weekly Reports

Parents can opt to receive detailed reports of what the kids are doing online, right to their inbox.



* Norton Parental Control can only be installed and used on a child's Windows PC, iOS and Android devices but not all features are available on all platforms. Parents can monitor and manage their child's activities from any device – Windows PC, Mac, iOS and Android – via our mobile apps, or by signing into their account at my.norton.com and selecting Parental Control in any browser.

Screens modified for demonstration purposes. Subject to change.



Questions

Call Member Service 800-607-9174
Dedicated EB agents between 8am-6pm CT
Urgent After-Hours Support
800 543-3562





EMPLOYEE ASSISTANCE PROGRAM

EMPLOYEE ASSISTANCE PROGRAM



- **100% paid by BNSD #98**
- **Provided through Perspectives**
- **Counseling on Personal Issues, such as:**
 - Stress, anxiety, depression
 - Relationships
 - Problems with your children
 - Substance abuse

EAP Services

- Assistance for you or a household family member
- Unlimited toll-free phone access 24/7
- Online resources 24/7
- Work/life services for assistance with childcare, elder care, financial issues, plus much more



How to enroll

- Employees ONLY need to submit an enrollment form if making a plan change. Questions can be emailed to Mary Mahoney mmahoney1@bn98.org
- Step 1: Review Summary of Benefits for Plans on the Staff only page of the BN98 website 2024-2025 Open Enrollment
- Step 2: Print the enrollment form for the new plan to make a change (e.g. switch plans, add dependents, waive coverage)
- Step 3: Send completed enrollment form through interoffice mail or email to Mary Mahoney mmahoney1@bn98.org **no later than Friday, May 17, 2024** for effective date of change of July 1, 2024





Questions