

HEALTH & WELLNESS GUIDE

**Partner
with PDRMA**

**Our collaborative approach
to health coverage helps
control costs**



YOUR HEALTH PROGRAM OPTIONS

PDRMA Health Program

PDRMA is first and foremost a trusted partner. At our core, we are a risk pool, designed for park districts, forest preserves and SRAs that's governed by our members.

That means each member helps share risk, lower costs and innovate for the future. It also means every member's voice is heard.

And when it comes to our health program, PDRMA is proactive. We work with members to help promote wellness, control costs and protect employees.

When members partner with PDRMA, they are backed by industry experts who are committed to service and stability. The PDRMA team will guide members through health risk management, help implement new programs and answer questions.

It's the kind of exceptional service PDRMA has provided since 1984.

PDRMA is proud to offer:

MEDICAL



PPO options through Blue Cross and Blue Shield of Illinois

- Various deductible options
- Health Reimbursement Account (HRA) options
- High Deductible Health Plan (HDHP) with Health Savings Account (HSA) options
- Prescription benefits managed by CVS Caremark™

HMO options through Blue Cross and Blue Shield of Illinois

- Prescription benefits managed by Prime Therapeutics

Hearing aid coverage

EMPLOYEE ASSISTANCE



Employee assistance program administered by Workplace Solutions

DENTAL



Optional dental coverage through Delta Dental

VISION



Optional vision coverage through Davis Vision

LIFE



Life insurance options

- Flat amount
- Multiple of salary

Voluntary life options for employees, their spouses and eligible dependents

Expect a partner who provides the resources you need



Get dedicated administrative support

It can be hard to switch health plans. But it doesn't have to be. PDRMA will help guide you every step of the way. Plus, PDRMA members get access to a wide range of administrative resources. That way, a member doesn't need to hire staff simply to administer health benefits. Our staff makes switching simple and stress-free.

PDRMA offers members:

- Full-time staff to help employees and members with claims and coverage questions
- Training for each member's Benefits Coordinator
- COBRA and IMRF continuation coverage administration
- HIPAA training and updates
- Online enrollment processing and management

PDRMA provides a proactive wellness approach

An ounce of prevention is worth a pound of cure. That's why PDRMA offers wellness initiatives that support proactive health risk management.

PATH participants get an annual, comprehensive health risk assessment. Employees of member agencies get access to an online wellness portal (**PATH**) designed to improve employee health, satisfaction and productivity — and create a culture of wellness.

Stay on course for a healthy lifestyle with PATH

PATH is a one-stop wellness portal

Enjoy an engaging, easy-to-use web platform and app that helps you stay healthy. It's tailored to **PATH** participants' needs through advanced artificial intelligence (AI) technology. **PATH** makes the wellness journey fun — because participants can earn points by joining challenges, achieving goals and reaching important health milestones.

Using **PATH** can really pay off. Employees can earn up to \$400 annually by collecting points, and \$25 annually for participating in biometric screening. And every participant gets their own personalized plan designed to promote their best health and maintain their wellbeing.



PATH HIGHLIGHTS

Features include:

- Personal Health Assessment
- Biometric screening
- AI-powered app that personalizes participants' experience
- Online fitness and health tracking
- Educational resources
- Coaching opportunities
- Year-round activities



Learn More About PDRMA Health Coverage

Call PDRMA at **630-769-0332** or visit www.pdrma.org

A Partner You Can Depend On