The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-800-458-6024 or at www.bcbsil.com. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at www.dol.gov/ebsa/pdf/SBCUniformGlossary.pdf or call 1-800-458-6024 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$500 Individual/\$1,000 Family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this plan begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. Certain <u>preventive care</u> , services that charge a <u>copay</u> , and <u>prescription drugs</u> are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	For In-Network: \$1,875 Individual/\$3,750 Family For Out-of-Network: \$3,375 Individual/\$6,750 Family Prescription drug expense limit: \$2,000 Individual/\$4,000 Family	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	Premiums, balanced-billed charges, and healthcare this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit
Will you pay less if you use a <u>network provider</u> ?	Yes. See www.bcbsil.com or call 1-800-458-6024 for a list of network providers.	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider in the plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider for the difference between the provider's charge and what your <u>plan pays (balance billing)</u>. Be aware, your <u>network provider might use an out-of-network provider for some services (such as lab work). Check with your <u>provider before you get services</u>.</u></u>
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

Common		What You Will Pay		Limitations, Exceptions, & Other
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
	Primary care visit to treat an injury or illness	\$20 copay/visit; deductible does not apply	20% coinsurance	None
If you visit a health	Specialist visit	\$20 copay/visit; deductible does not apply	20% coinsurance	None
care <u>provider's</u> office or clinic	Preventive care/screening/ immunization	No Charge; <u>deductible</u> does not apply	20% coinsurance	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
	Diagnostic test (x-ray, blood work)	10% coinsurance	20% coinsurance	None
If you have a test	Imaging (CT/PET scans, MRIs)	10% coinsurance	20% coinsurance	None
	Generic drugs	\$5 copay/prescription (retail) \$5 copay/prescription (mail order) deductible does not apply	\$5 copay/prescription (retail) deductible does not apply	The member is only required to pay applicable deductible and coinsurance at the pharmacy. 34-day supply at Retail
If you need drugs to treat your illness or condition More information about	Preferred brand drugs	\$25 <u>copay</u> /prescription (retail) \$25 <u>copay</u> /prescription (mail order) <u>deductible</u> does not apply	\$25 <u>copay</u> /prescription (retail) <u>deductible</u> does not apply	90-day supply at Mail Order Rx Out-of-Pocket Expense Limit: \$2,000 Individual/\$4,000 Family
prescription drug coverage is available at www.bcbsil.com.	Non-preferred brand drugs	\$50 copay/prescription (retail) \$50 copay/prescription (mail order) deductible does not apply	\$50 copay/prescription (retail) deductible does not apply	For <u>Out-of-Network</u> drug <u>provider</u> , you are responsible for 25% of the eligible amount after the <u>copay</u> . Certain women's preventive services will be
	Specialty drugs	Subject to applicable copay per categories above.	Subject to applicable copay per categories above.	covered with no cost to the member. For a full list of these prescriptions and/or services please contact Customer Service.

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.bcbsil.com</u>.

		What You Will Pay		Limitations, Exceptions, & Other
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	10% coinsurance	20% coinsurance	None
surgery	Physician/surgeon fees	10% coinsurance	20% coinsurance	None
If you need	Emergency room care	10% coinsurance	10% coinsurance	None
immediate medical	Emergency medical transportation	20% coinsurance	20% coinsurance	None
attention	Urgent care	10% coinsurance	20% coinsurance	None
If you have a hospital	Facility fee (e.g., hospital room)	10% coinsurance	20% coinsurance	None
stay	Physician/surgeon fees	10% coinsurance	20% coinsurance	None
If you need mental health, behavioral	Outpatient services	10% coinsurance	20% coinsurance	\$20 PCP copay applies to psychotherapy visit only.
health, or substance abuse services	Inpatient services	10% coinsurance	20% <u>coinsurance</u>	None
	Office visits	\$20 <u>copay</u> /visit; <u>deductible</u> does not apply	20% coinsurance	Copay applies to first prenatal visit (per pregnancy).
If you are pregnant	Childbirth/delivery professional services	10% coinsurance	20% coinsurance	Cost sharing does not apply for preventive services. Depending on the type of services, a copayment, coinsurance, or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery facility services	10% coinsurance	20% coinsurance	None

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.bcbsil.com</u>.

	Marie Company of the	What Yo	u Will Pay	Limitations, Exceptions, & Other
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
	Home health care	10% coinsurance	20% coinsurance	None
	Rehabilitation services	10% coinsurance	20% coinsurance	Limited to 45 visits per calendar year for
If you need help	Habilitation services	10% coinsurance	20% coinsurance	occupational therapy, 30 visits per calendar year for speech therapy, and 40 visits per calendar year for physical therapy.
recovering or have	Skilled nursing care	10% coinsurance	20% coinsurance	None
other special health needs	Durable medical equipment	10% coinsurance	20% coinsurance	Benefits are limited to items used to serve a medical purpose. <u>DME</u> benefits are provided for both purchase and rental equipment (up to the purchase price).
	Hospice services	10% coinsurance	20% coinsurance	None
10 1111	Children's eye exam	Not Covered	Not Covered	None
If your child needs dental or eye care	Children's glasses	Not Covered	Not Covered	None
	Children's dental check-up	Not Covered	Not Covered	None

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)				
Acupuncture	 Dental Care (Adult) 	 Routine Eye Care (Adult) 		
 Bariatric Surgery 	 Hearing Aids 	 Routine Foot Care (with the exception of 		
 Cosmetic Surgery 	Long Term Care	person with diagnosis of diabetes)		
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)				
	 Most coverage outside the United States. 	 Private Duty Nursing (with the exception of 		
Chiropractic Care	See <u>www.bcbsil.com</u>	inpatient private duty nursing)		
 Infertility Treatment 	 Non-Emergency Care when traveling outside 	 Weight Loss Programs 		
	the U.S.			

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.bcbsil.com</u>.

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: the <u>plan</u> at 1-800-458-6024, U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform, or Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: Blue Cross and Blue Shield of Illinois at 1-800-458-6024 or visit www.bcbsil.com, or contact the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or visit www.dol.gov/ebsa/healthreform. Additionally, a consumer assistance program can help you file your appeal. Contact the Illinois Department of Insurance at (877) 527-9431 or visit http://insurance.illinois.gov.

Does this plan provide Minimum Essential Coverage? Yes

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet the Minimum Value Standards? Yes

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-458-6024.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-458-6024.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-458-6024.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-458-6024.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of <u>in-network</u> pre-natal care and a hospital delivery)

■ The plan's overall deductible	\$500
Specialist copayment	\$20
Hospital (facility) coinsurance	10%
Other coinsurance	10%

This EXAMPLE event includes services like:

Specialist office visits (prenatal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (ultrasounds and blood work)
Specialist visit (anesthesia)

Total Example Cost	\$12,800
In this example, Peg would pay:	
Cost Sharing	
<u>Deductibles</u>	\$500
Copayments	\$80
Coinsurance	\$1,300
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$1,940

Managing Joe's type 2 Diabetes

(a year of routine <u>in-network</u> care of a well-controlled condition)

The plan's overall deductible	\$500
Specialist copayment	\$20
Hospital (facility) coinsurance	10%
Other <u>coinsurance</u>	10%

This EXAMPLE event includes services like:

Primary care physician office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

Total Example Cost	\$7,400
In this example, Joe would pay:	
Cost Sharing	
Deductibles	\$500
Copayments	\$700
Coinsurance	\$100
What isn't covered	
Limits or exclusions	\$60
The total Joe would pay is	\$1,360

Mia's Simple Fracture

(<u>in-network</u> emergency room visit and follow up care)

■ The plan's overall deductible	\$500
Specialist copayment	\$20
Hospital (facility) coinsurance	10%
Other coinsurance	10%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

<u>Durable medical equipment</u> (crutches)

Rehabilitation services (physical therapy)

1	otal	Example	Cost	\$1,900
ln	thie	ovamnio	Mia would nav:	

in this example, interroute pays	
Cost Sharing	
Deductibles	\$500
Copayments	\$60
Coinsurance	\$100
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$660

if you, or someone you are helping, have questions, you have the right to get help and information in your language at no cost.

To speak to an interpreter, call the customer service number on the back of your member card. If you are not a member, or don't have a card, call 855-710-6984,

العربية Arabic	، كان لديك او لدى شخص استاه، فلدك الحق في الحصول على المساعدة والمطومات الضرورية بلغقك من دون فية تكلفة التحتث إلى مترجع فوري، انصل على رقع خدمة المملاء المنكور على ظهر بطاقة عسويتك فإن لم تكن عصوا، أو ت لا تملك بطاقة، هاتصل على 855-710-698
繁體中文 Chinese	如果您,或您正在協助的對象.對此有疑問,您有權利免費以您的母語獲得幫助和訊息。涂詢一位翻譯員.請致電印在您的會員卡背面的客戶服務電話號碼。如果您不是會員,或沒有會員卡,請致電855-710-6984。
Français French	Si vous, ou queiqu'un que vous êtes en train d'aider, avez des questions, vous avez le droit d'obtanir de l'aide et l'information dans votre langue à aucun coût. Pour parier à un interprête, composez le numéro du service client indiqué au verso de votre carte de membre. Si vous n'êtes pas membre ou si vous n'avez pas de carte, veuillez composer le 855-710-6984.
Deutsch German	Falls Sie oder jernand, dem Sie helfen. Fragen haben, haben Sie das Racht, kostantose Hilfe und Informationen in ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Kundenservicenummer auf der Rückseite Ihrer Mitgliedskarte an. Falls Sie kein Mitglied sind oder keine Mitgliedskarte besitzen, nufen Sie bitte 855-710-6984 an
Еліпунка Greak	Εάν εσείς ή κάποιος που βοηθάτε εχετε ερωπήσεις, έχετε το δικαίωμα να λάβετε βοήθεια και πληροφορίες στη γλώσσα σας χωρίς χρέωση. Για να μιλησετε σε έναν διερμηνέα, καλέστε τον αριθμό εξωτηρέτησης πελατών που αναγράφεται στο πίσω μέρος της κάρτας μέλους σας. Εάν δεν είστε μέλος ή δεν έχετε κάρτα, καλέστε τον αριθμό 855-710-6984.
ગુજરાતી Gujarati	જો તમને અથવા તમે મદદ કરી રહ્યા હોય એવી કોઈ બીજી વ્યક્તિને એસ.બી.એમ. દુભાષિયા સાથે વાત કરવા માટે, તમારા સભ્યપદના કાર્ડની પાછળ આપેલ ગ્રાહક સેવા નંબર પર કૉલ કરી. જો આપ સભ્યપદ ના ધરાવતા હોવ, અથવા આપની પાસે કાર્ડ નથી તો 855-710-6984 નંબર પર કૉલ કરો.
हिंदी Hindi	यदि आपके. या आप जिसकी सहायता कर रहे हैं उसके. प्रश्न हैं, तो आपको अपनी आषा में निःशुल्क सहायता और जानकारी प्राप्त करने का अधिकार है। किसी अनुवादक से बात करने के लिए, अपने सदस्य कार्ड के पीछे दिए गए ग्राहक सेवा नंबर पर कॉल करें। यदि आप सदस्य नहीं हैं, या आपके पास कार्ड नहीं हैं, तो 855-710-6984 पर कॉल करें।
Italiano Italian	Se tu o qualcuno che stai aiutando avete domande, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratutamente. Per parliare con un interprete, puoi chiamare il servizio clienti al numero riportato sul lato posteriore della tua tessera di socio. Se non sei socio o non possiedi una tessera, puoi chiamare il numero 855-710-6984.
한국 Of Korean	만약 귀하 또는 귀하가 들는 사람이 질문이 있다면 귀하는 무료로 그러한 도움과 정보를 귀하의 언어로 받을 수 있는 권리가 있습니다. 회원 카드 뒷면에 있는고객 서비스 변호로 전화하십시오. 회원이 아니시거나 카드가 없으시면 855-710-6984 으로 전화주십시오
Dine Navajo	T'au ni, či doodago ła'da bika anamlwo'igii, na'idikolgo, ts'idâ bec na aboóti'i' t'áa niik'e nika a'doolwol. Ata' halne'i bich'i' hadeesdzih ninizingo ĉi kwe'e da'minhgi aka andaalwo'igii bich'i' hodiflnih, bec nééhôzinii bine'déé' bikáá'. Koji atah naaltsoos ná hadit'éégéó éi doodago bec nééhôzinigii ádingo koji' hodiflnih 855-710-6984.
Polski Polish	Jeśli Ty lub osoba, której pomagasz, macie jakiekolwiek pytania, macie prawo do uzyskania bezplatnej informacji i pomocy we własnym języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer podany na odwrocie karty członkowskiej. Jeżeli nie jesteś członkiem lub nie masz przy sobie karty, zadzwoń pod numer 855-710-6984.
Русский Russian	Если у вас или человека, которому вы помогаете, возникли вопросы, у вас есть право на бесплатную помощь и информацию, предоставленную на вашем языка. Чтобы поговорить с переводчиком, позвоните в отдал обслуживания клиентов по твлефону, указанному на обратной стороне вашей карточки участника. Если вы не наплетесь участником или у вас нет карточки, позвоните по телефону 855-710-6984.
Espanol Spanish	Si usted o alguien a quien usted esta ayudando tiene preguntas, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete comuniquese con el número del Servicio al Cliente que figura en el reverso de su taneta de miembro. Si usted no es miembro o no posee una tarjeta, llame al 855-710-6984
Tagalog Tagalog	Kung ikaw, o ang isang taong iyong tinutulungan ay may mga tanong, may karapatan kang makakuha ng tulong at impormasyon sa iyong wika nang walang bayad. Upang makupag-usap sa isang tagasalin-wika, tumawag sa numero ng serbisyo para sa kustomer sa likod ng iyong kard ng miyembro. Kung ikaw ay hindi isang miyembro, o kaya ay walang kard, tumawag sa 855-710-6984
ارتو Urdu	ر آپ کو۔ یا کسی ایسے ہر۔ کر جس کی آپ مند کر رہے ہیں۔ کوئی سوال برپیش ہے تو، آپ کو اپنی زبان میں ست مند اور سطومات حاصل کرنے کا حق ہے۔ مترجم سے بات کرنے کے لیے، کسٹسر سروس نمیں پر کال کریں جو آپ نے کارڈ کی پشت پر درج ہے۔ اگر آپ معبر آپیں ہیں، یا آپ کے پاس کارڈ مپیں ہے تو، 8984-710-558 پر کال کریں۔
Tréng Việt Vietnamese	Néu quy vị hoặc người mà quy vị giúp đỡ có bắt kỳ câu hỗi nào, quý vị có quyển được hỗ trở và nhận thông tin bằng ngôn ngữ của mình miễn phi. Để nói chuyển với thông dịch viên, gọi số dịch vụ khách hàng nằm ở phía sau thẻ hội viên của quý vị. Nếu quy vị không phải là hội viên hoặc không có thể, gọi số 855-710-6984

Health care coverage is important for everyone.

We provide free communication aids and services for anyone with a disability or who needs language assistance. We do not discriminate on the basis of race, color, national origin, sex, gender identity, age or disability.

To receive language or communication assistance free of charge, please call us at 855-710-6984.

If you believe we have failed to provide a service, or think we have discriminated in another way, contact us to file a grievance.

Office of Civil Rights Coordinator

300 E. Randolph St.

35th Floor

Chicago, Illinois 60601

Phone:

855-664-7270 (voicemail)

TTY/TDD:

855-661-6965 855-661-6960

Fax: Email:

CivilRightsCoordinator@hcsc.net

You may file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, at:

U.S. Dept. of Health & Human Services

200 Independence Avenue SW Room 509F, HHH Building 1019

Washington, DC 20201

Phone:

800-368-1019

TTY/TDD: 800-537-7697

Complaint Portal: https://ocrportal.hhs.gov/ocr/portal/lobby.jsf Complaint Forms: https://www.hhs.gov/ocr/office/file/index.html