The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan 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 1-800-828-3116. or at www.bcbsil.com. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary/ or call 1-855-756-4448 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	For PPO: \$500 Individual / \$1,000 Family For Non-PPO: \$1,500 Individual / \$3,000 Family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> 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 <u>deductible</u> ?	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 <u>www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet deductibles for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	For PPO: \$1,800 Individual / \$3,600 Family For Non-PPO: \$5,400 Individual / \$10,800 Family <u>Prescription drug</u> expense limit: \$1,800 Individual / \$3,600 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 <u>out-of-pocket limit</u> ?	Premiums, balance-billing charges, and health care 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 <u>www.bcbsil.com</u> or call 1-800-828-3116 for a list of <u>network</u> <u>providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's</u> <u>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</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
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 <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after	your deductible has been met, if a deductible applies.

Common		What You Will Pay		Limitations Exactions & Other	
Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Primary care visit to treat an injury or illness	\$20 <u>copay</u> /visit; <u>deductible</u> does not apply	40% coinsurance	<u>Copay</u> applies to the office visit and all other services provided in office on the same day, except for mental health, emergency care,	
If you visit a health care <u>provider's</u> office or clinic	<u>Specialist</u> visit	\$40 <u>copay</u> /visit; <u>deductible</u> does not apply	40% <u>coinsurance</u>	physical, occupational, and speech therapies, chiropractic and osteopathic manipulations. Virtual visits: No Charge; <u>deductible</u> does not apply. See your benefit booklet* for details.	
	<u>Preventive care/screening</u> / immunization	No Charge; <u>deductible</u> does not apply	40% coinsurance	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.	
lf you have a test	<u>Diagnostic test</u> (x-ray, blood work)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Some lab services will incur the \$20 <u>copay</u> , then covered at 100% in a PPO office setting. <u>Preauthorization</u> may be required; see your benefit booklet* for details.	
	Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Preauthorization may be required; see your benefit booklet* for details.	

Common		What You	u Will Pay	Limitationa Exceptions 2 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)	Limitations, Exceptions, & Other Important Information	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.bcbsil.com	Generic drugs	\$10 Preferred/ \$20 Non-Preferred <u>copay</u> /retail prescription \$10 <u>copay</u> /mail prescription; <u>deductible</u> does not apply	\$20 Non-Preferred <u>copay</u> /retail prescription; <u>deductible</u> does not apply	Dispensing limit may apply to certain drugs. For maintenance medications under 90-Day My Way: 90-day supply at Retail or Mail Order. For all other medications:	
	Preferred brand drugs	\$30 Preferred/ \$50 Non-Preferred <u>copay</u> /retail prescription \$30 <u>copay</u> /mail prescription; <u>deductible</u> does not apply	\$50 Non-Preferred <u>copay</u> /retail prescription; <u>deductible</u> does not apply	30-day supply at Retail 90-day supply at Mail Order Rx Out-of-Pocket Expense Limit: \$1,800 Individual/\$3,600 Family Payment of the difference between the cost of a brand name drug and a generic may be	
	Non-preferred brand drugs	\$50 Preferred/ \$70 Non-Preferred <u>copay</u> /retail prescription \$50 <u>copay</u> /mail prescription; <u>deductible</u> does not apply	\$70 Non-Preferred <u>copay/</u> retail prescription; <u>deductible</u> does not apply	required if a generic drug is available. For Out-of-Network drug <u>provider</u> , you are responsible for 25% of the eligible amount after the <u>copayment</u> . Certain women's <u>preventive services</u> will be covered with no cost to the member. For a full list of these prescriptions and/or services, please contact Customer Service.	
	Specialty drugs	\$50 Preferred/ \$70 Non-Preferred <u>copay</u> /retail prescription; <u>deductible</u> does not apply	Not Covered	<u>Specialty drug</u> coverage based on group policy. Prior authorization may be required. <u>Specialty</u> retail limited to a 30-day supply.	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	40% coinsurance	Preauthorization may be required.	
surgery	Physician/surgeon fees	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None	
	Emergency room care	20% coinsurance	20% coinsurance	\$20 <u>copay</u> applies if office visit is billed with an emergency and/or accident diagnosis.	
If you need immediate medical attention	Emergency medical transportation	20% coinsurance	20% coinsurance	Preauthorization may be required for non-emergency transportation; see your benefit booklet* for details.	
	<u>Urgent care</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None	

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

Common		What You	ı Will Pay	Limitations Exceptions 9 Other	
Common Medical Event	Services You May Need	In-Network Provider Out-of-Network Provider (You will pay the least) (You will pay the most)		Limitations, Exceptions, & Other Important Information	
If you have a hospital	Facility fee (e.g., hospital room)	20% coinsurance	40% coinsurance	Preauthorization required; see your benefit booklet* for details.	
stay	Physician/surgeon fees	20% coinsurance	40% coinsurance	None	
If you need mental health, behavioral health, or substance	Outpatient services	\$20 <u>copay</u> /office visit <u>deductible</u> does not apply 20% <u>coinsurance</u> for other outpatient services	40% coinsurance	Virtual visits: No Charge; <u>deductible</u> does not apply. See your benefit booklet* for details. <u>Preauthorization</u> may be required; see your benefit booklet* for details	
abuse services	Inpatient services	20% coinsurance	40% coinsurance	Preauthorization required.	
	Office visits	\$20 <u>copay</u> /visit; <u>deductible</u> does not apply	40% <u>coinsurance</u>	<u>Copay</u> applies to first prenatal visit (per pregnancy). <u>Cost sharing</u> does not apply for <u>preventive</u>	
lf you are pregnant	Childbirth/delivery professional services	20% <u>coinsurance</u>	40% coinsurance	<u>services</u> . Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> , or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).	
	Childbirth/delivery facility services	20% coinsurance	40% coinsurance	None	
	Home health care	No Charge; <u>deductible</u> does not apply	No Charge; <u>deductible</u> does not apply	Limited to 40 visits per calendar year for Non-PPO <u>providers</u> . <u>Preauthorization</u> may be required.	
	Rehabilitation services	20% coinsurance	40% coinsurance	Droutharization may be required	
	Habilitation services	20% coinsurance	40% coinsurance	Preauthorization may be required.	
If you need help recovering or have other special health needs	Skilled nursing care	No Charge; <u>deductible</u> does not apply	40% coinsurance	Limited to 120 days per calendar year. <u>Preauthorization</u> may be required.	
	Durable medical equipment	20% coinsurance	40% <u>coinsurance</u>	Benefits are limited to items used to serve a medical purpose. <u>Durable Medical</u> <u>Equipment</u> benefits are provided for both purchase and rental equipment (up to the purchase price). <u>Preauthorization</u> may be required.	
	Hospice services	No Charge; <u>deductible</u> does not apply	40% coinsurance	Preauthorization may be required.	

Common Medical Event	Services You May Need	What You Will PayIn-Network ProviderOut-of-Network Provider(You will pay the least)(You will pay the most)		Limitations, Exceptions, & Other Important Information
	Children's eye exam	Not Covered	Not Covered	None
If your child needs	Children's glasses	Not Covered	Not Covered	None
dental or eye care	Children's dental check-up	Not Covered	Not Covered	May be covered under a separate Dental <u>Plan</u> .

Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally Does NOT Cover (Ch	eck your policy or <u>plan</u> document for more informat	ion and a list of any other <u>excluded services</u> .)
 Acupuncture Compound Drugs Dental care (Adult and Children) 	Long term careRoutine eye care (Adult and Children)	 Routine foot care (with the exception of person with diagnosis of diabetes) Weight loss programs
Other Covered Services (Limitations may apply to	these services. This isn't a complete list. Please see	e your <u>plan</u> document.)
 Bariatric surgery Chiropractic care (Chiropractic and Osteopathic manipulation limited to 25 visits per calendar year) Cosmetic surgery (only for correcting congenital deformities or conditions resulting from accidental injuries, scars, tumors, or diseases) 	 Hearing aids (for children 1 per ear, every 24 months, for adults up to \$2,500 per ear every 24 months) Infertility treatment (diagnosis of infertility covered) Most coverage provided outside the United States. See www.bcbsil.com 	 Non-emergency care when traveling outside the U.S. Private-duty nursing (with the exception of inpatient private duty nursing) (limited to 45 visits per calendar year)

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 1-800-828-3116, U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <u>www.dol.gov/ebsa/healthreform</u>, or Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or <u>www.cciio.cms.gov</u>. Other coverage options may be available to you too, including buying individual insurance coverage through the <u>Health Insurance</u> <u>Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> or call 1-800-318-2596.

Your <u>Grievance</u> and <u>Appeals</u> Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: Blue Cross and Blue Shield of Illinois at 1-800-828-3116 or visit <u>www.bcbsil.com</u>, or contact the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or visit <u>www.dol.gov/ebsa/healthreform</u>. Additionally, a consumer assistance program can help you file your <u>appeal</u>. Contact the Illinois Department of Insurance at (877) 527-9431 or visit <u>http://insurance.illinois.gov</u>.

Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

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 1-800-828-3116.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-828-3116.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-828-3116.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-828-3116.

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.



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 in-network pre-natal care hospital delivery)	and a	Managing Joe's Type 2 Diabe (a year of routine in-network care of a controlled condition)		Mia's Simple Fracture (in-network emergency room visit and up care)	d follow
The plan's overall deductible\$500Specialist copayment\$40Hospital (facility) coinsurance20%Other coinsurance20%		 The <u>plan's</u> overall <u>deductible</u> \$500 <u>Specialist copayment</u> \$40 Hospital (facility) <u>coinsurance</u> 20% Other <u>coinsurance</u> 20% 		 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$500 \$40 20% 20%
This EXAMPLE event includes services <u>Specialist</u> office visits (<i>prenatal care</i>) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (<i>ultrasounds and blood wo</i> <u>Specialist</u> visit (<i>anesthesia</i>)		This EXAMPLE event includes services <u>Primary care physician</u> office visits (included disease education) <u>Diagnostic tests</u> (blood work) <u>Prescription drugs</u> <u>Durable medical equipment</u> (glucose meter	ing	This EXAMPLE event includes servic <u>Emergency room care</u> (including medic supplies) <u>Diagnostic test</u> (x-ray) <u>Durable medical equipment</u> (crutches) <u>Rehabilitation services</u> (physical therap	al
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
n this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
Cost Sharing		<u>Cost Sharing</u>		<u>Cost Sharing</u>	
Deductibles	\$500	Deductibles	\$500	Deductibles	\$500
Copayments	\$20	Copayments	\$800	<u>Copayments</u>	\$100
<u>Coinsurance</u>	\$1,300	Coinsurance	\$80	<u>Coinsurance</u>	\$400
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	\$60	Limits or exclusions	\$20	Limits or exclusions	\$0
The total Peg would pay is	\$1,860	The total Joe would pay is	\$1,400	The total Mia would pay is	\$1,000

Health care cove We provide free communication aids and services for anyon on the basis of race, color, national origin, sex, g	erage is important for he with a disability or wh gender identity, age,sea	no needs language assistance. We do not discriminate
To receive language or communication a	assistance free of charc	ge, please call us at 855-710-6984.
If you believe we have failed to provide a service, or think	we have discriminated ir	n another way, contact us to file a grievance.
Office of Civil Rights Coordinator 300 E. Randolph St. 35th Floor Chicago, Illinois 60601	Phone: TTY/TDD: Fax:	855-664-7270 (voicemail) 855-661-6965 855-661-6960
You may file a civil rights complaint with the U.S. Depar	rtment of Health and Hι	Iman 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: TTY/TDD: Complaint Portal: Complaint Forms	



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 talk to an interpreter, call 855-710-6984.

Español Spanish	Si usted o alguien a quien usted está ayudando tiene preguntas, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 855-710-6984.
العربية Arabic	إن كان لديك أو لدى شخص تساعده أسئلة، فلديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة, للتحدث مع مترجم فوري، اتصل على الرقم 8984-710-855.
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。 洽詢一位翻譯員,請撥電話號碼 855-710-6984。
Français French	Si vous, ou quelqu'un que vous êtes en train d'aider, avez des questions, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 855-710-6984.
Deutsch German	Falls Sie oder jemand, dem Sie helfen, Fragen haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 855-710-6984 an.
ગુજરાતી Gujarati	જો તમને અથવા તમે મદદ કરી રહ્યા હોય એવી કોઈ બીજી વ્યક્તિને એસ.બી.એમ. કાયેક્રમ બાબતે પ્રશ્નો હોય, તો તમને વિના ખર્ચે, તમારી ભાષામાં મદદ અને માહિતી મેળવવાનો ઠ્ક્ક છે. દુભાષિયા સાથે વાત કરવા માટે આ નંબર 855-710-6984 પર કૉલ કરો.
हिंदी Hindi	यदि आपके, या आप जिसकी सहायता कर रहे हैं उसके, प्रश्न हैं, तो आपको अपनी भाषा में निःशुल्क सहायता और जानकारी प्राप्त करने का अधिकार है। किसी अनुवादक से बात करने के लिए 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 gratuitamente. Per parlare con un interprete, puoi chiamare il numero 855-710-6984.
한국어 Korean	만약 귀하 또는 귀하가 돕는 사람이 질문이 있다면 귀하는 무료로 그러한 도움과 정보를 귀하의 언어로 받을 수 있는 권리가 있습니다. 통역사가 필요하시면 855-710-6984 로 전화하십시오.
Diné Navajo	T'áá ni, éí doodago ła'da bíká anánílwo'ígií, na'ídíłkidgo, ts'ídá bee ná ahóóti'i' t'áá níík'e níká a'doolwoł dóó bína'ídíłkidígií bee nił h odoonih. Ata'dahalne'ígií bich'į' hodíílnih kwe'é 855-710-6984.
فارسی Persian	اگر شما، یا کسی که شما به او کمک می کنید، سؤالی داشته باشید، حق این را دارید که به زیان خود، به طور ر ایگان کمک و اطلاعات دریافت نمایید, جهت گفتگو با یک مترجم شفاهی، با شماره 6984-710-855 تماس حاصل نمایید.
Polski Polish	Jeśli Ty lub osoba, której pomagasz, macie jakiekolwiek pytania, macie prawo do uzyskania bezpłatnej informacji i pomocy we własnym języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer 855-710-6984.
Русский Russian	Если у вас или человека, которому вы помогаете, возникли вопросы, у вас есть право на бесплатнук помощь и информацию, предоставленную на вашем языке. Чтобы связаться с переводчиком, позвоните по телефону 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 makipag-usap sa isang tagasalin-wika, tumawag sa 855-710-6984.
ار دو Urdu	اگر آپ کو، یا کسی ایسے فرد کو جس کی آپ مدد کررہے ہیں، کوئی سوال درپیش ہے تو، آپ کو اپنی زبان میں مفت مدد اور مطومات حاصل کرنے کا حق ہے۔ مترجم سے بات کرنے کے لیے، 6984-710-855 پر کال کریں۔
Tiêng Việt Vietnamese	Nêu quý vị, hoặc người mà quý vị giúp đỡ, có câu hỏi, thì quý vị có quyền được giúp đỡ và nhận thông tin bằng ngôn ngữ của mình miễn phi. Đề nói chuyện với một thông dịch viên, gọi 855-710-6984.

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