Coverage for: Individual/Family | Plan Type: PPO



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 plan (called the premium) 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 1-800-995-0582 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 deductible?	For In-Network: \$300 Individual / \$600 Family For Out-of-Network: \$600 Individual / \$1,200 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 emergency room services 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 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: \$1,500 Individual / \$3,000 Family For Out-of-Network: \$3,000 Individual / \$6,000 Family Prescription drug limit: \$3,000 Individual / \$6,000 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 <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 <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See <u>www.bcbsil.com</u> or call 1-800-995-0582 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 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 might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider before you get services</u>.</u>
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the specialist you choose without a referral.

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 Important
Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information
	Primary care visit to treat an injury or illness	\$20 <u>copay</u> /visit; <u>deductible</u> does not apply	35% coinsurance	In-Network Virtual Visits: \$8/visit; deductible does not apply. See your benefit booklet* for details.
If you visit a health care provider's	Specialist visit	\$30 <u>copay</u> /visit; <u>deductible</u> does not apply	35% coinsurance	None
office or clinic	Preventive care/screening/ immunization	No Charge; <u>deductible</u> does not apply	Not Covered	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.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	15% coinsurance	35% coinsurance	Preauthorization may be required; see your
	Imaging (CT/PET scans, MRIs)	15% coinsurance	35% coinsurance	benefit booklet* for details.

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

Common		What Y	ou Will Pay	Limitations Evacutions 9 Other Important
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
	Generic drugs	10%	Member pays 100% of the costs and submits paper <u>claim</u> for reimbursement less the applicable <u>coinsurance</u> .	Your <u>plan</u> allows coverage for two 30- day fills of your long-term medications at any <u>network</u> pharmacy. After that, you will be required to fill your maintenance medications in 90-day
	Preferred brand drugs	Retail: 20% coinsurance (max \$60) prescription for up to a 30 day supply. Mail Order: 20% coinsurance (max \$120) prescription for up to a 90 day supply	Member pays 100% of the costs and submits paper claim for reimbursement less the applicable coinsurance.	supplies from Express-Scripts Home Delivery or by picking up a 90 day supply through a retail CVS Pharmay. If you order a Non-Preferred Brand drug, you must meet the calendar-year deductible before the maximum coinsurance amount applies. The
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.Express-Scripts.com.	Non-preferred brand drugs	Retail: 50% coinsurance (max \$60) prescription for up to a 30 day supply. Mail Order: 50% coinsurance (max \$120) prescription for up to a 90 day supply.	Member pays 100% of the costs and submits paper claim for reimbursement less the applicable coinsurance.	deductible (\$50 Individual/\$100 Family) is combined for retail pharmacy and mail delivery. Generic Drugs are free when you fill through the mail order program. Some drugs will be subject to Step Therapy where a generic alternative may be required to be tried prior to coverage of a brand; Prior Authorization for FDA approved uses; or Quantity Limitations based on manufacturer prescribing guidelines. Health Care Reform required preventive items and services are covered without any cost-sharing if prescribed by a licensed practitioner.
	Specialty drugs	Same as Retail for applicable formulary tier (Generic/Formulary/NonFormulary)	Not covered	Specialty drugs are limited to 30-day supplies and can only be filled through an Express-Scripts Specialty Pharmacy (Accredo). Your medication may be subject to utilization management including prior authorization to confirm diagnosis and adherence to nationally established clinical guidelines, step therapy wherein a therapeutic alternative may be required prior to coverage of the requested medication, and/or quantity limits to confirm appropriate dosing per FDA and/or nationally established clinical guidelines.

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

Common		What You Will Pay		Limitations, Exceptions, & Other Important
Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information
If you have	Facility fee (e.g., ambulatory surgery center)	15% <u>coinsurance</u>	35% coinsurance	Preauthorization may be required.
outpatient surgery	Physician/surgeon fees	15% coinsurance	35% coinsurance	None
	Emergency room care	\$75 <u>copay</u> /visit; <u>deductible</u> does not apply	\$75 <u>copay</u> /visit; <u>deductible</u> does not apply	Copay waived if admitted.
If you need immediate medical attention	Emergency medical transportation	15% coinsurance	15% <u>coinsurance</u>	<u>Preauthorization</u> may be required for non-emergency transportation; see your benefit booklet* for details.
	<u>Urgent care</u>	\$20 <u>copay</u> /visit; <u>deductible</u> does not apply	35% coinsurance	None
If you have a	Facility fee (e.g., hospital room)	15% <u>coinsurance</u>	35% coinsurance	Preauthorization required.
hospital stay	Physician/surgeon fees	15% <u>coinsurance</u>	35% coinsurance	None
If you need mental health, behavioral health, or substance abuse	Outpatient services	\$20 <u>copay</u> /office visit; <u>deductible</u> does not apply; 15% <u>coinsurance</u> for other outpatient services	35% coinsurance	PCP <u>copay</u> applies to psychotherapy office visit only. <u>Preauthorization</u> may be required; see your benefit booklet* for details. In-Network Virtual Visits: \$8/visit; <u>deductible</u> does not apply. See your benefit booklet* for details.
services	Inpatient services	15% coinsurance	35% coinsurance	Preauthorization required.
	Office visits	\$20 <u>copay</u> /visit; <u>deductible</u> does not apply	35% coinsurance	Copay applies to first prenatal visit (per pregnancy). Cost sharing does not apply for preventive
If you are pregnant	Childbirth/delivery professional services	15% coinsurance	35% coinsurance	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	15% coinsurance	35% coinsurance	None

^{*} For more information about limitations and exceptions, see the $\underline{\text{plan}}$ or policy document at $\underline{\text{www.bcbsil.com}}$.

Common		What Y	ou Will Pay	Limitations, Exceptions, & Other Important
Medical Event Services You May Need		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information
	Home health care	15% <u>coinsurance</u>	35% coinsurance	Preauthorization may be required.
	Rehabilitation services	15% coinsurance	35% coinsurance	Limited to 30 visits combined per calendar year
	Habilitation services	15% coinsurance	35% coinsurance	for occupational therapy, speech therapy and physical therapy. <u>Preauthorization</u> may be required.
If you need help recovering or have other special	Skilled nursing care	15% coinsurance	35% coinsurance	Limited to 100 days per benefit period. <u>Preauthorization</u> may be required.
health needs	Durable medical equipment	15% <u>coinsurance</u>	35% coinsurance	Benefits are limited to items used to serve a medical purpose. <u>Durable Medical Equipment</u> benefits are provided for both purchase and rental equipment (up to the purchase price). <u>Preauthorization</u> may be required.
	Hospice services	15% coinsurance	35% coinsurance	Preauthorization may be required.

^{*} For more information about limitations and exceptions, see the $\underline{\text{plan}}$ or policy document at $\underline{\text{www.bcbsil.com}}$.

Common		What Y	ou Will Pay	Limitations, Exceptions, & Other Important
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information
Marana dallal manda	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
dental of eye care	Children's dental check-up	Not Covered	Not Covered	None

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (C	heck	your policy or <u>plan</u> document for more informa	tion a	and a list of any other <u>excluded services</u> .)
Dental care	•	Routine eye care (Adult)	•	Weight loss programs
Long-term care	•	Routine foot care (with the exception of 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.)

- Acupuncture
- Bariatric surgery
- Chiropractic care (Chiropractic and Osteopathic manipulation limited to 30 visits per calendar year)
- Cosmetic surgery (only for correcting congenital deformities or conditions resulting from accidental injuries, scars, tumors, or diseases)
- Hearing aids (Limited to \$1,500 for each ear every 36 months, including repairs)
- Infertility treatment (limited to diagnosis only)
- 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 services) (unlimited visit per calendar year)

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

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 1-800-995-0582, 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 1-800-995-0582 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

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 1-800-995-0582.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-995-0582.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-995-0582.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-995-0582.

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

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 in-network pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$300
■ Specialist copayment	\$30
■ Hospital (facility) coinsurance	15%
Other coinsurance	15%

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

In this example, Peg would pay:				
Cost Sharing				
<u>Deductibles</u>	\$300			
Copayments	\$20			
Coinsurance	\$1,200			
What isn't covered				
Limits or exclusions	\$60			
The total Peg would pay is	\$1,560			

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The <u>plan's</u> overall <u>deductible</u>	\$300
Specialist copayment	\$30
■ Hospital (facility) coinsurance	15%
Other coinsurance	15%

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (*including disease education*)

Diagnostic tests (blood work)

Total Example Cost

Prescription drugs

\$12,700

<u>Durable medical equipment</u> (glucose meter)

In this example, Joe would pay:				
<u>Cost Sharing</u>				
<u>Deductibles</u>	\$300			
<u>Copayments</u>	\$200			
Coinsurance	\$800			
What isn't covered				
Limits or exclusions	\$20			
The total Joe would pay is	\$1,320			

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The <u>plan's</u> overall <u>deductible</u>	\$300
■ Specialist copayment	\$30
Hospital (facility) coinsurance	15%
Other coinsurance	15%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

Total Example Cost

\$5,600

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

Rehabilitation services (physical therapy)

In this example, Mia would pay:		
<u>Cost Sharing</u>		
<u>Deductibles</u>	\$300	
<u>Copayments</u>	\$200	
<u>Coinsurance</u>	\$200	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$700	

\$2.800



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, sexual orientation, health status 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 Fax: 855-661-6960

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: http://www.hhs.gov/ocr/office/file/index.html

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.
اٹعرییة 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 6984-855.
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, 請掇電話 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 interprête, 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	જી તમને અથવા તમે મદદ કરી રહ્યા હોય એવી કોઈ બીજી વ્યક્તિને એસ.બી.એમ. કાયેકમ બાબતે પૃશ્નો હોય, તો તમને વિના ખર્ચે, તમારી ભાષામાં મદદ અને માહિતી મેળવવાનો હક્ક 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 निःश्ल्क 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'ígíí, na'ídíłkidgo, ts'ídá bee ná ahóóti'i' t'áá níík'e níká a'doolwoł dóó bína'ídíłkidígíí bee nił h odoonih. Ata'dahalne'ígíí bich'i' 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 زبان خود، به طور رایگان 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 бесплатную 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.
اردو Urdu	اگر آپ کو، یا کسی ایسے فرد کو جس کی آپ مدد کر رہے ہیں، کوئی سوال درپیش ہے تو، آپ کو اپنی زبان میں مفت مدد اور معلومات 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 phí. Để nói chuyện với một thông dịch viên, gọi 855-710-6984.