Coverage for: Individual + Family | Plan Type: PPO

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, visit <u>www.bcbsil.com</u> or by calling 1-855-705-7279. 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 https://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?	Blue Choice Option: \$750 Individual/\$1,500 Family In-Network: \$750 Individual/\$1,500 Family Out-of-Network: \$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 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 <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> ?	Blue Choice Option: \$3,800 Individual/\$7,600 Family In-Network: \$4,200 Individual/\$8,000 Family Out-of-Network: \$6,800 Individual/\$13,600 Family Prescription drug limit: \$2,750 Individual / \$5,500 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, 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 1-855-705-7279 for a list of <u>network 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</u>

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

Important Questions	Answers	Why This Matters:
		<u>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 <u>deductible</u> has been met, if a <u>deductible</u> applies.

		What You Will Pay			
Common Medical Event	Services You May Need	Blue Choice Option (You will pay the least)	In-Network Providers (You will pay the more)	Out-of-Network Providers (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	\$30 <u>copay</u> /visit; <u>deductible</u> does not apply	\$30 <u>copay</u> /visit; <u>deductible</u> does not apply	40% <u>coinsurance</u>	Copay applies to office visit only.
lf	<u>Specialist</u> visit	\$50 <u>copay</u> /visit; <u>deductible</u> does not apply	\$50 <u>copay</u> /visit; <u>deductible</u> does not apply	40% <u>coinsurance</u>	Virtual visits, \$10 <u>copay</u> applies.
If you visit a health care provider's office or clinic	Preventive care/screening/ immunization	No Charge; deductible does not apply	No Charge; deductible does not apply	40% <u>coinsurance</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. You may have to pay for services that aren't preventive. Ask your <u>Provider</u> if the services needed are preventive. Then check what your <u>Plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)				<u>Preauthorization</u> may be required; see your benefit booklet* for details.
	Imaging (CT/PET scans, MRIs)	20% coinsurance	30% coinsurance	40% coinsurance	23

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

Common Medical Event	Services You May Need	Blue Choice Option	What You Will Pay In-Network <u>Providers</u> (You will pay the more)	Out-of-Network Providers	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.Express-scripts. com or 1-800-627-9799.	Generic drugs	\$10 copay/prescription (retail) \$20 copay/prescription (mail order); Deductible does not apply	\$10 copay/prescription (retail) \$20 copay/prescription (mail order); Deductible does not apply	40% coinsurance	Donald of control of c
		(retail) \$50	(retail) \$50 copay/prescription (mail order);		Rx out-of-pocket expense limit: \$2,750 Individual / \$5,500 Family 30-day supply at retail 90-day supply at mail order If a generic equivalent is available you will pay the cost difference between the brand and generic plus the copay. A penalty will apply for applicable
	Non-preferred brand drugs	(retail) \$80 copay/prescription (mail order); Deductible does not apply	(retail) \$80 <u>copay</u> /prescription (mail order); <u>Deductible</u> does not apply		maintenance medication after the 3rd fill at a retail location.
	Specialty drugs	Applicable copay applies	Applicable copay applies	40% <u>coinsurance</u>	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	30% <u>coinsurance</u>	40% <u>coinsurance</u>	Preauthorization may be required.
surgery	Physician/surgeon fees	20% coinsurance	30% coinsurance	40% coinsurance	None

	What You Will Pay				
Common Medical Event	Services You May Need	Blue Choice Option (You will pay the least)	In-Network Providers (You will pay the more)	Out-of-Network Providers (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need immediate medical attention	Emergency room care	services:	Emergency room: \$150 copay Emergency room services: 10% coinsurance	Emergency room: \$150 copay Emergency room services: 10% coinsurance	Inpatient <u>copay</u> applies if admitted.
	Emergency medical transportation	20% coinsurance	20% coinsurance	20% coinsurance	<u>Preauthorization</u> may be required for non-emergency transportation; see your benefit booklet* for details.
	Urgent care	20% coinsurance	30% coinsurance	40% coinsurance	None
If you have a hospital stay	Facility fee (e.g., hospital room)	\$150 <u>copay</u> per admission plus 20% <u>coinsurance</u>	\$150 <u>copay</u> per admission plus 30% <u>coinsurance</u>	\$150 <u>copay</u> per admission plus 40% <u>coinsurance</u>	The admission <u>copay</u> applies to the first 5 Inpatient admissions. <u>Preauthorization</u> required.
	Physician/surgeon fees	20% coinsurance	30% coinsurance	40% coinsurance	None
If you need mental health, behavioral health, or substance	Outpatient services	20% <u>coinsurance</u>	30% <u>coinsurance</u>	40% <u>coinsurance</u>	\$30 PCP <u>copay</u> applies to psychotherapy office visit only. Virtual visits, \$10 <u>copay</u> applies. <u>Preauthorization</u> may be required; see your benefit booklet* for details.
abuse services	Inpatient services	\$150 <u>copay</u> per admission plus 20% <u>coinsurance</u>	\$150 <u>copay</u> per admission plus 30% <u>coinsurance</u>	\$150 <u>copay</u> per admission plus 40% <u>coinsurance</u>	The admission <u>copay</u> applies to the first 5 Inpatient admissions. <u>Preauthorization</u> required.

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

			What You Will Pay	/	
Common Medical Event	Services You May Need	Blue Choice Option	<u>In-Network</u> <u>Providers</u>	Out-of-Network Providers	Limitations, Exceptions, & Other Important Information
Medical Event		(You will pay the least)	(You will pay the more)	(You will pay the most)	information
	Office visits	\$30 <u>copay</u> /visit; <u>deductible</u> does not apply	\$30 <u>copay</u> /visit; <u>deductible</u> does not apply	40% coinsurance	Copay applies to first prenatal visit (per pregnancy). Cost Sharing does not apply for preventive
If you are pregnant	Childbirth/delivery professional services	20% coinsurance	30% <u>coinsurance</u>	40% 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	\$150 <u>copay</u> per admission plus 20% <u>coinsurance</u>	\$150 <u>copay</u> per admission plus 30% <u>coinsurance</u>	\$150 <u>copay</u> per admission plus 40% <u>coinsurance</u>	The admission <u>copay</u> applies to the first 5 Inpatient admissions.
	Home health care	20% <u>coinsurance</u>	30% <u>coinsurance</u>	40% <u>coinsurance</u>	Limited to 60 visits per benefit period. <u>Preauthorization</u> is required.
	Rehabilitation services	20% coinsurance	30% coinsurance	40% coinsurance	Limited to 60 visits combined per benefit
	Habilitation services	20% coinsurance	30% <u>coinsurance</u>	40% coinsurance	period for occupational therapy, speech therapy and physical therapy. <u>Preauthorization</u> may be required.
If you need help recovering or have other special health needs	Skilled nursing care	\$150 <u>copay</u> per admission plus 20% <u>coinsurance</u>	\$150 <u>copay</u> per admission plus 30% <u>coinsurance</u>	\$150 <u>copay</u> per admission plus 40% <u>coinsurance</u>	Limited to 60 days per benefit period. The admission <u>copay</u> applies to the first 5 Inpatient admissions. <u>Preauthorization</u> may be required.
	Durable medical equipment		30% <u>coinsurance</u>		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).
	Hospice services	20% coinsurance	30% <u>coinsurance</u>	40% coinsurance	Limited to a 180 day maximum per lifetime. <u>Preauthorization</u> may be required.

			What You Will Pay			
	Common Medical Event	Services You May Need	Blue Choice Option (You will pay the least)	In-Network Providers (You will pay the more)	Out-of-Network Providers (You will pay the most)	Information Information
16 .	vour abild paada	Children's eye exam	Not Covered	Not Covered	Not Covered	
	If your child needs dental or eye care	Children's glasses	Not Covered	Not Covered	Not Covered	None
dental or eye care	Children's dental check-up	Not Covered	Not Covered	Not Covered		

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.)

Cosmetic surgery

Long-term care

Dental care (Adult and children)

- Routine eye care (Adult and children)
- Routine foot care (with the exception of those with 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 (Limited to 35 visits per benefit Infertility treatment period)
- Hearing aids (Adults and Children Based on benefit)

 - Most coverage provided outside the United States. See www.bcbsil.com
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing (excluding inpatient private duty nursing)
- Weight loss programs (except when non-medically supervised)

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 plan at 1-888-979-4516, 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 <u>Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> 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 <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 on how 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 1-888-979-4516 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 1-888-979-4516.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-979-4516.

Chinese (中文): 如果需要中文的帮助,请拨打这个号码 1-888-979-4516.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-888-979-4516.

To see examples of how this <u>plan</u> 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>	\$750
Specialist copayment	\$50
■ Hospital (facility) coinsurance	20%
Other coinsurance	20%

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	\$12,700			
In this example, Peg would pay:				
Cost Sharing				
<u>Deductibles</u>	\$750			
<u>Copayments</u>	\$200			
<u>Coinsurance</u>	\$2,300			
What isn't covered				
Limits or exclusions	\$60			
The total Peg would pay is	\$3,310			

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>	\$750
Specialist copayment	\$50
■ Hospital (facility) coinsurance	20%
Other coinsurance	20%

This EXAMPLE event includes services like:

Primary care physician office visits (including disease education)

<u>Diagnostic tests</u> (blood work)

Prescription drugs

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

\$5,600

Total Example Cost

In this example, Joe would pay:				
Cost Sharing				
<u>Deductibles</u>	\$750			
<u>Copayments</u>	\$800			
<u>Coinsurance</u>	\$30			
What isn't covered				
Limits or exclusions \$20				
The total Joe would pay is \$1,60				

Mia's Simple Fracture (in-network emergency room visit and follow up care)

■ The <u>plan's</u> overall <u>deductible</u>	\$750
Specialist copayment	\$50
■ Hospital (facility) coinsurance	20%
Other coinsurance	20%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)
Diagnostic test (x-ray)
Durable medical equipment (crutches)
Rehabilitation services (physical therapy)

Total Example Cost	\$2,800	
In this example, Mia would pay:		
Cost Sharing		
<u>Deductibles</u>	\$750	
<u>Copayments</u>	\$300	
<u>Coinsurance</u>	\$300	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$1,350	



A Division of Health Care Service Corporation, a Mutual Legal Reserve Company

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

Phone:

855-664-7270 (voicemail)

300 E. Randolph St.

TTY/TDD:

855-661-6965

35th Floor

Fax:

855-661-6960

Chicago, Illinois 60601

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

Phone:

800-368-1019

200 Independence Avenue SW

TTY/TDD:

800-537-7697

Room 509F, HHH Building 1019

Complaint Portal: https://ocrportal.hhs.gov/ocr/portal/lobby.jsf

Washington, DC 20201

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



A Division of Health Care Service Corporation, a Mutual Legal Reserve Company

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.

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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 ىلع المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة المتحدث مع مترجم فوري، اتصل ىلع الرم 6984-710-855.
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 ફોચ એવી કોઈ બીજી વ્યક્તિને એસ.બી.એમ. કાચક્રમ બાબતે પૃશ્નો ફોચ, તો તમને વિના ખચેર્, તમારી ભાષામાં મદદ અને માફિતી મેળવવાનો ફક્ક છે. દુભાષિયા સાથે વાત કરવા માટે આ નંબર 855-710-6984 પર કૉલ કરો.
हिंदी Hindi	यिद आपके, या आप जिसकी सहायता कर रहे हैं उैसके, प्रश्न हैं, तो आपके अपनी भाषा म निःशुल्क सहायता और जानकारी प्राप्त करन का अधिकार है। किसी अनवादक स बात करन क 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'į' hodíílnih kwe'é 855-710-6984.
فارس <i>ی</i> 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 شهافی، با شماره تمسا حاصل نمایید 6984-710-858
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.
ار دو Urdu	اگر آپ کو، یا کسی ایسے فرد کو جس کسی آپ مدد کررہے ہیں، کوئی سروال درپیش ہے تو، آپ کس اپنی زبان میں مغتصدد اور معلومات حاصل کرنے کا حق ہے۔ مترجم سے بات کرنے کے لھے، 8984-710-858 پر کال کریں۔
Tiếng Việt Vietnamese	Nếu 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.