



**This is only a summary.** If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan by calling 1-888-775-6533 or at <https://policy-srv.box.com/s/1zgc0omywdas3zv6tdvmw94nqw4jw7tq>

Important Questions	Answers	Why this Matters:
What is the overall deductible?	For In-Network <b>\$6,550</b> Individual/ <b>\$13,100</b> Family For Out-of-Network <b>\$13,100</b> Individual/ <b>\$26,200</b> Family Doesn't apply to certain preventive care.	You must pay all the costs up to the <b>deductible</b> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <b>deductible</b> starts over (usually, but not always, January 1 <sup>st</sup> ). See the chart starting on page 2 for how much you pay for covered services after you meet the <b>deductible</b> .
Are there other deductibles for specific services?	No.	You don't have to meet <b>deductibles</b> for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an <b>out-of-pocket limit</b> on my expenses?	Yes. For In-Network <b>\$6,550</b> Individual/ <b>\$13,100</b> Family For Out-of-Network <b>\$13,100</b> Individual/ <b>\$26,200</b> Family	The <b>out-of-pocket limit</b> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the <b>out-of-pocket limit</b> ?	Premiums, balance-billed charges and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <b>out-of-pocket limit</b> .
Does this plan use a network of providers?	Yes. For a list of In-Network Providers, visit <a href="http://www.bcbsil.com">www.bcbsil.com</a> or call 1-888-775-6533.	If you use an in-network doctor or other health care <b>provider</b> , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network <b>provider</b> for some services. Plans use the term in-network, <b>preferred</b> , or participating for <b>providers</b> in their <b>network</b> . See the chart starting on page 2 for how this plan pays different kinds of <b>providers</b> .
Do I need a referral to see a <b>specialist</b> ?	No. You don't need a referral to see a specialist.	You can see the <b>specialist</b> you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about <b>excluded services</b> .

**Questions:** Call 1-888-775-6533 or visit us at [www.bcbsil.com](http://www.bcbsil.com).

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at [www.dol.gov/ebsa/pdf/SBCUniformGlossary.pdf](http://www.dol.gov/ebsa/pdf/SBCUniformGlossary.pdf) or call 1-855-756-4448 to request a copy.



- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use In-Network **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-of-Network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	No Charge after deductible	No Charge after deductible	---none---
	Specialist visit	No Charge after deductible	No Charge after deductible	---none---
	Other practitioner office visit	No Charge after deductible	No Charge after deductible	Visit limit of 30. This applies to all Chiropractor visits regardless of the service.
	Preventive care/screening/immunization	No Charge	No Charge after deductible	---none---
If you have a test	Diagnostic test (x-ray, blood work)	No Charge after deductible	No Charge after deductible	---none---
	Imaging (CT/PET scans, MRIs)	No Charge after deductible	No Charge after deductible	---none---

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-of-Network Provider	Limitations & Exceptions
<p><b>If you need drugs to treat your illness or condition</b></p> <p>More information about <b>prescription drug coverage</b> is available at <a href="http://www.express-scripts.com/troncinc">www.express-scripts.com/troncinc</a> or 1-800-334-8134</p>	Generic drugs	No Charge after deductible for retail or mail order	No Charge after deductible for retail	Retail covers a 30 day supply. Mail covers a 90 day supply.
	Formulary brand drugs	No Charge after deductible for retail or mail order	No Charge after deductible for retail	<p>Specialty drugs limited to 30 day supply and 2 refills limited at retail.</p> <p>Certain preventive services will be covered with no cost to the member. For a full list of these prescriptions and/or services, please contact Customer Service.</p> <p>Mail order is not covered out of network.</p>
	Non-Formulary brand drugs	No Charge after deductible for retail or mail order	No Charge after deductible for retail	
	Specialty drugs	No Charge after deductible for retail or mail order	Not Covered	
<p><b>If you have outpatient surgery</b></p>	Facility fee (e.g., ambulatory surgery center)	No Charge after deductible	No Charge after deductible	
	Physician/surgeon fees	No Charge after deductible	No Charge after deductible	---none---
<p><b>If you need immediate medical attention</b></p>	Emergency room services	No Charge after deductible	No Charge after deductible	---none---
	Emergency medical transportation	No Charge after deductible	No Charge after deductible	---none---
	Urgent care	No Charge after deductible	No Charge after deductible	---none---
<p><b>If you have a hospital stay</b></p>	Facility fee (e.g., hospital room)	No Charge after deductible	No Charge after deductible	---none---
	Physician/surgeon fee	No Charge after deductible	No Charge after deductible	---none---

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-of-Network Provider	Limitations & Exceptions
<b>If you have mental health, behavioral health, or substance abuse needs</b>	Mental/Behavioral health outpatient services	No Charge after deductible	No Charge after deductible	---none---
	Mental/Behavioral health inpatient services	No Charge after deductible	No Charge after deductible	---none---
	Substance use disorder outpatient services	No Charge after deductible	No Charge after deductible	---none---
	Substance use disorder inpatient services	No Charge after deductible	No Charge after deductible	---none---
<b>If you are pregnant</b>	Prenatal and postnatal care	No Charge after deductible	No Charge after deductible	---none---
	Delivery and all inpatient services	No Charge after deductible	No Charge after deductible	---none---
<b>If you need help recovering or have other special health needs</b>	Home health care	No Charge after deductible	No Charge after deductible	Limited to 120 visits per benefit period.
	Rehabilitation services	No Charge after deductible	No Charge after deductible	60 treatments combined for all therapies
	Habilitation services	No Charge after deductible	No Charge after deductible	
	Skilled nursing care	No Charge after deductible	No Charge after deductible	Limited to 120 visits per benefit period.
	Durable medical equipment	No Charge after deductible	No Charge after deductible	Benefits are limited to items used to serve a medical purpose. DME benefits are provided for both purchase and rental equipment (up to the purchase price). DME is covered at the general payment level after deductible. This includes prosthetics and orthotics.
Hospice service	No Charge after deductible	No Charge after deductible	---none---	

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-of-Network Provider	Limitations & Exceptions
If your child needs dental or eye care	Eye exam	Not Covered	Not Covered	---none---
	Glasses	Not Covered	Not Covered	---none---
	Dental check-up	Not Covered	Not Covered	---none---

### Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other <u>excluded services</u> .)		
<ul style="list-style-type: none"> <li>• Cosmetic Surgery</li> <li>• Custodial Care</li> </ul>	<ul style="list-style-type: none"> <li>• Dental Care (Adult and Children)</li> <li>• Long Term Care</li> <li>• Routine Eye Care (Adult and Children)</li> </ul>	<ul style="list-style-type: none"> <li>• Routine Foot Care (with the exception of person with diagnosis of diabetes)</li> <li>• Weight Loss Programs (except when non-medically supervised)</li> </ul>

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)		
<ul style="list-style-type: none"> <li>• Acupuncture</li> <li>• Bariatric Surgery</li> <li>• Chiropractic Care</li> </ul>	<ul style="list-style-type: none"> <li>• Hearing Aids</li> <li>• Infertility Treatment</li> <li>• Most coverage provided outside the United States. See <a href="http://www.bcbsil.com">www.bcbsil.com</a></li> </ul>	<ul style="list-style-type: none"> <li>• Non-Emergency Care When Traveling Outside the U.S.</li> <li>• Private Duty Nursing (with the exception of inpatient private duty nursing)</li> </ul>

### Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the **premium** you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply. For more information on your rights to continue coverage, contact the plan at 1-888-775-6533. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa](http://www.dol.gov/ebsa) or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov).

## Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact Blue Cross and Blue Shield of Illinois at 1-888-775-6533 or visit [www.bcbsil.com](http://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](http://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 Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as “minimum essential coverage.” **This plan or policy does provide minimum essential coverage.**

## Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

## Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al at 1-888-775-6533.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa at 1-888-775-6533.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 at 1-888-775-6533.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiiijigo holne' at 1-888-775-6533.

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

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## About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



**This is not a cost estimator.**

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

### Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$740
- Patient pays \$6,800

#### Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
<b>Total</b>	<b>\$7,540</b>

#### Patient pays:

Deductibles	\$6,600
Copays	\$0
Coinsurance	\$0
Limits or exclusions	\$200
<b>Total</b>	<b>\$6,800</b>

### Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$20
- Patient pays \$5,380

#### Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
<b>Total</b>	<b>\$5,400</b>

#### Patient pays:

Deductibles	\$5,300
Copays	\$0
Coinsurance	\$0
Limits or exclusions	\$80
<b>Total</b>	<b>\$5,380</b>

Note: These examples are based on individual coverage only.



## Questions and answers about the Coverage Examples:

### What are some of the assumptions behind the Coverage Examples?

- Costs don't include premiums.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network providers. If the patient had received care from out-of-network providers, costs would have been higher.

### What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how deductibles, copayments, and coinsurance can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

### Does the Coverage Example predict my own care needs?

✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

### Does the Coverage Example predict my future expenses?

✗ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your providers charge, and the reimbursement your health plan allows.

### Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

### Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the premium you pay. Generally, the lower your premium, the more you'll pay in out-of-pocket costs, such as copayments, deductibles, and coinsurance. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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