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 1-888-979-4516 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 https://www.cms.gov/CCIIO/Resources/Forms-Reports-and-Other-Resources/Downloads/UG-Glossary-508-MM.pdf or call 1-855-756-4448 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$1,000 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>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other <u>deductibles</u> 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 <u>In-Network</u> : \$2,000 Individual/\$6,000 Family For <u>Out-of-Network</u> : \$4,000 Individual/\$12,000 Family <u>Prescription drug</u> expense limit: \$4,850 Individual/\$7,700 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> ?	<u>Premiums</u> , <u>balanced-billed charges</u> , and healthcare this <u>plan</u> 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 1-888-979-4516 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 <u>deductible</u> has been met, if a <u>deductible</u> applies.

Common Medical Event	Services You May Need	In-Network Provider	u Will Pay Out-of-Network Provider	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	(You will pay the least) \$20 <u>copay</u> /visit; deductible does not apply	(You will pay the most) 30% <u>coinsurance</u>	Virtual visits may be available, please refer to you plan policy for more details.
If you visit a health	<u>Specialist</u> visit	\$40 <u>copay</u> /visit; <u>deductible</u> does not apply	30% coinsurance	None
care <u>provider's</u> 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 <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.
If you have a test	Diagnostic test (x-ray, blood work)	10% coinsurance	30% coinsurance	Preauthorization may be required; see your benefit booklet* for details.
	Imaging (CT/PET scans, MRIs)	10% coinsurance	30% <u>coinsurance</u>	Preauthorization may be required; see your benefit booklet* for details.

Common	Services You May Need	What You Will Pay		Limitations Exceptions 8 Other
Medical Event		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 <u>copay</u> /prescription (retail) \$20 <u>copay</u> /prescription (mail order) <u>deductible</u> does not apply	\$10 <u>copay</u> /prescription (retail) <u>deductible</u> does not apply	34-day supply at Retail 90-day supply at Mail Order Rx Out-of-Pocket Expense Limit: \$4,850 Individual/\$7,700 Family
If you need drugs to treat your illness or condition	Preferred brand drugs	\$50 <u>copay</u> /prescription (retail) \$100 <u>copay</u> /prescription (mail order) <u>deductible</u> does not apply	\$50 <u>copav</u> /prescription (retail) <u>deductible</u> 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>copayment</u> .
More information about prescription drug <u>coverage</u> is available at <u>www.bcbsil.com</u> .	Non-preferred brand drugs	\$80 <u>copay</u> /prescription (retail) \$160 <u>copay</u> /prescription (mail order) <u>deductible</u> does not apply	\$80 <u>copay</u> /prescription (retail) <u>deductible</u> does not apply	If a brand named drug is obtained when a generic is available, member will be responsible for the brand copay plus the difference in cost. Certain women's 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.
	Specialty drugs	\$125 <u>copay</u> /prescription (retail) <u>deductible</u> does not apply	\$125 <u>copay</u> /prescription (retail) <u>deductible</u> does not apply	Coverage based on group policy. Prior <u>authorization</u> may be required.
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	10% coinsurance	30% coinsurance	Preauthorization may be required.
surgery	Physician/surgeon fees	10% coinsurance	30% coinsurance	None

Common		What You Will Pay		Limitations, Exceptions, & Other
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
Maria and	Emergency room care	\$150 <u>copay</u> /visit plus 10% <u>coinsurance</u>	\$150 <u>copay</u> /visit plus 10% <u>coinsurance</u>	Copay waived if admitted.
If you need immediate medical attention	Emergency medical transportation	10% coinsurance	10% <u>coinsurance</u>	<u>Preauthorization</u> may be required for non-emergency transportation; see your benefit booklet* for details.
	<u>Urgent care</u>	10% <u>coinsurance</u>	30% coinsurance	None
If you have a hospital	Facility fee (e.g., hospital room)	10% coinsurance	30% coinsurance	Preauthorization may be required.
stay	Physician/surgeon fees	10% coinsurance	30% coinsurance	None
If you need mental health, behavioral	Outpatient services	10% coinsurance	30% coinsurance	Preauthorization may be required; see your benefit booklet* for details.
health, or substance abuse services	Inpatient services	10% <u>coinsurance</u>	30% <u>coinsurance</u>	Preauthorization may be required.
	Office visits	\$20 <u>copay</u> /visit; <u>deductible</u> does not apply	30% coinsurance	<u>Copay</u> applies to first prenatal visit (per pregnancy).
lf you are pregnant	Childbirth/delivery professional services	10% <u>coinsurance</u>	30% <u>coinsurance</u>	<u>Cost sharing</u> does not apply for <u>preventive</u> <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	10% <u>coinsurance</u>	30% <u>coinsurance</u>	Preauthorization may be required.

Common		What You Will Pay		Limitations Exceptions 8 Other
Common Medical Event	Services You May Need	<u>In-Network Provider</u> (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Home health care	10% coinsurance	30% coinsurance	Limited to 40 visits per benefit period.
	Rehabilitation services	10% coinsurance	30% coinsurance	Produtherization may be required
	Habilitation services	10% coinsurance	30% coinsurance	Preauthorization may be required.
If you need help recovering or have	Skilled nursing care	10% coinsurance	30% coinsurance	Limited to 60 days per benefit period. <u>Preauthorization</u> may be required.
other special health needs	Durable medical equipment	10% <u>coinsurance</u>	30% <u>coinsurance</u>	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). <u>Preauthorization</u> may be required.
	Hospice services	10% coinsurance	30% coinsurance	Preauthorization may be required.
lf	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 cale	Children's dental check-up	Not Covered	Not Covered	None

Excluded Services & Other Covered Services:

 Services Your <u>Plan</u> Generally Does NOT Cover (Ch Acupuncture Cosmetic surgery Hearing aids Infertility treatment 	 heck your policy or plan document for more information Long term care Private-duty nursing Routine eye care (Adult) 	 ation and a list of any other <u>excluded services</u>.) Routine foot care (with the exception of person diagnosed with diabetes) Weight loss programs
Other Covered Services (Limitations may apply to	these services. This isn't a complete list. Please se	ee your <u>plan</u> document.)
Bariatric surgeryChiropractic care	 Dental care (Adult) Most coverage provided outside the United States. See <u>www.bcbsi.com</u> 	 Non-emergency care when traveling outside the U.S.

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 1-888-979-4516, 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 1-888-979-4516 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

If you don't have <u>Minimum Essential Coverage</u> 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 <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

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.—



The total Peg would pay is

\$2,080

This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. 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 ca hospital delivery)	re and a	Managing Joe's type 2 Diak (a year of routine <u>in-network</u> care or controlled condition)		Mia's Simple Fr <u>(in-network</u> emergency room up care)	
 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$1,000 \$40 10% 10%	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$1,000 \$40 10% 10%	 The <u>plan's</u> overall <u>deducti</u> <u>Specialist</u> <u>copayment</u> Hospital (facility) <u>coinsura</u> Other <u>coinsurance</u> 	\$40
This EXAMPLE event includes service <u>Specialist</u> office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (ultrasounds and blood with <u>Specialist</u> visit (anesthesia)	vork)	This EXAMPLE event includes service <u>Primary care physician</u> office visits (inclu- disease education) <u>Diagnostic tests</u> (blood work) <u>Prescription drugs</u> <u>Durable medical equipment</u> (glucose me	iding eter)	This EXAMPLE event include <u>Emergency room care</u> (includie supplies) <u>Diagnostic test</u> (x-ray) <u>Durable medical equipment</u> (car <u>Rehabilitation services</u> (physic	ng medical rutches) cal therapy)
Total Example Cost	\$12,800	Total Example Cost	\$7,400	Total Example Cost	\$1,900
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would p	ay:
<u>Cost Sharing</u>		Cost Sharing		Cost Sharin	
		<u> </u>		COSt Shann	<u>ig</u>
<u>Deductibles</u>	\$1,000	<u>Deductibles</u>	\$1,000	<u>Deductibles</u>	<u>ng</u> \$1,000
<u>Copayments</u>	\$1,000 \$20		\$1,000 \$900		
		Deductibles		Deductibles	\$1,000
Copayments	\$20	Deductibles Copayments	\$900	Deductibles Copayments	\$1,000 \$300 \$20

The total Joe would pay is

\$1,320

The total Mia would pay is

\$2,010



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	إن كان لديك أو لدى شخص تساعده أسئلة، فلديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة. للتحدث إلى مترجم فوري، اتصل على رقم خدمة العملاء المذكور على ظهر بطاقة عضويتك. فإن لم تكن عضوًا، أو كنت لا تملك بطاقة، فتصل على 6984-710.
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 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, 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 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 Kundenservicenummer auf der Rückseite Ihrer Mitgliedskarte an. Falls Sie kein Mitglied sind oder keine Mitgliedskarte besitzen, rufen Sie bitte 855-710-6984 an.
Ελληνικά Greek	Εάν εσείς ή κάποιος που βοηθάτε έχετε ερωτήσεις, έχετε το δικαίωμα να λάβετε βοήθεια και πληροφορίες στη γλώσσα σας χωρίς χρέωση. Για να μιλήσετε σε έναν διερμηνέα, καλέστε τον αριθμό εξυπηρέτησης 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 કરો. 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 भाषा 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 है, 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 gratuitamente. Per parlare 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.
한국어 Korean	만약 귀하 또는 귀하가 돕는 사람이 질문이 있다면 귀하는 무료로 그러한 도움과 정보를 귀하의 언어로 받을 수 있는 권리가 있습니다. 회원 카드 뒷면에 있는고객 서비스 번호로 전화하십시오. 회원이 아니시거나 카드가 없으시면 855-710-6984 으로 전화주십시오.
Diné Navajo	T'áá ni, éí doodago ła'da bíká anánilwo'ígíí, na'idíłkidgo, ts'ídá bee ná ahóóti'i' t'áá níík'e níká a'doolwoł. Ata' halne'í bich'į' hadeesdzih nínízingo éí kwe'é da'íníishgi áká anídaalwo'ígíí bich'į' hodíilnih, bee nééhózinii bine'déé' bikáá'. Kojí atah naaltsoos ná hadít'éégőó éí doodago bee nééhózinígíí ádingo kojį' hodíilnih 855-710-6984.
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 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 языке. Чтобы поговорить с переводчиком, позвоните в отдел обслуживания клиентов по телефону, указанному на обратной стороне вашей карточки участника. Если вы не являетесь участником или у вас нет карточки, позвоните по телефону 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 comuniquese con el número del Servicio al Cliente que figura en el reverso de su tarjeta 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 makipag-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.
ار دو Urdu	گر 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 معلومات حاصل کرنے کا حق ہے۔ مترجم سے بات کرنے کے لیے، کسٹمر سروس نمبر پر کال کریں جو آپ کے کارڈ کی پشت پر درج ہے۔ اگر آپ ممبر نہیں ہیں، یا آپ کے پاس کارڈ نہیں ہے تو، 1066-710 ہر کال کریں۔
Tiếng Việt Vietnamese	Nếu quỷ vị hoặc người mà quỷ vị giúp đỡ có bất kỳ câu hỏi nào, quý vị có quyền được hỗ trợ và nhận thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với thông dịch viên, gọi số dịch vụ khách hàng nằm ở phía sau thẻ hội viên của quý vị. Nếu quý vị không phải là hội viên hoặc không có thẻ, gọi số 855-710-6984.

	everyone. ability or who needs language assistance. sex, gender identity, age or disability.
on assistance free of charg	e, please call us at 855-710-6984.
ink we have discriminated in	another way, contact us to file a grievance.
	855-664-7270 (voicemail)
	855-661-6965 855-661-6960
Email:	CivilRightsCoordinator@hcsc.net
epartment of Health and Hu	man Services, Office for Civil Rights, at:
Phone:	800-368-1019
	800-537-7697 <u>https://ocrportal.hhs.gov/</u> ocr/portal/lobby.jsf
Complaint Forma	http://www.hhs.gov/ocr/office/file/index.html
	vices for anyone with a dist ace, color, national origin, s on assistance free of charg ink we have discriminated in Phone: TTY/TDD: Fax: Email: epartment of Health and Hu Phone: TTY/TDD: Complaint Portal:

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