



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 document at www.bcbsil.com/abbott or by calling 1-800-671-1210

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	\$0 for in-network providers For out-of-network providers \$500 per person / \$1,250 per family	You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the deductible starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the deductible .
Are there other <u>deductibles</u> for specific services?	Yes. \$100 per person/ \$200 per family for prescription drugs. There are no other specific deductibles .	You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.
Is there an <u>out-of-pocket limit</u> on my expenses?	Yes. For in-network providers: \$3,500 per person / \$8,000 per family For out-of-network providers: \$7,000 per person / \$16,000 per family For prescription drugs: \$1,500 per person / \$3,000 per family	The out-of-pocket limit 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 <u>out-of-pocket limit</u> ?	Premiums, co-payments, balance-billed 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 .
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.
Does this plan use a <u>network</u> of providers?	Yes. See www.bcbsil.com/abbott or call 1-800-671-1210 for a list of participating providers.	If you use an in-network doctor or other health care provider , 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 provider for some services. Plans use the term in-network, preferred , or participating for providers in their network . See the chart starting on page 2 for how this plan pays different kinds of providers .
Do I need a referral to see a <u>specialist</u> ?	No. You don't need a referral to see a specialist.	You can see the specialist 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 excluded services .

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- **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 participating **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	\$25 copay/visit	40% coinsurance	—————none—————
	Specialist visit	\$25 copay/visit	40% coinsurance	—————none—————
	Other practitioner office visit	\$25 copay/visit for acupuncture and chiropractor	40% coinsurance for acupuncture \$25 copay/visit for chiropractor	Coverage limited to 20 visits per person per calendar year for chiropractor (combined in and out-of-network)/20 visits per person per calendar year for acupuncture
	Preventive care/screening/immunization	No charge	40% coinsurance	—————none—————
If you have a test	Diagnostic test (x-ray, blood work)	20% coinsurance	40% coinsurance	—————none—————
	Imaging (CT/PET scans, MRIs)	20% coinsurance	40% coinsurance	—————none—————
If you need drugs to treat your illness or condition	Generic drugs	25% coinsurance retail/20% mail order	25% coinsurance retail/20% mail order	100% coverage for Abbott supplies.
	Preferred brand drugs	25% coinsurance retail/20% mail order	25% coinsurance retail/20% mail order	75% coverage for AbbVie prescription drugs (max copayment of \$125).
	Non-preferred brand drugs	25% coinsurance retail/20% mail order	25% coinsurance retail/20% mail order	Covers up to a 30-day supply (retail

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BCBS of Illinois: BCBS PPO Plus

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 01/01/2014 – 12/31/2014

Coverage for: Individual/Family | Plan Type: PPO

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
More information about <u>prescription drug coverage</u> is available at www.express-scripts.com	Specialty drugs	25% coinsurance retail/20% mail order	25% coinsurance retail/20% mail order	prescription); 31-90 day supply (mail order prescription). Minimum copayment: \$5 generic/\$15 brand per prescription for retail and \$15 generic/\$35 brand per prescription for mail order.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	40% coinsurance	—————none—————
	Physician/surgeon fees	20% coinsurance	40% coinsurance	—————none—————
If you need immediate medical attention	Emergency room services	20% coinsurance	20% coinsurance	For out-of-network service: if care approved as emergency, 20% coinsurance with deductible waived. If not, 40% coinsurance after deductible.
	Emergency medical transportation	20% coinsurance	20% coinsurance	—————none—————
	Urgent care	20% coinsurance	40% coinsurance	—————none—————
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	40% coinsurance	\$250 penalty if not preauthorized
	Physician/surgeon fee	20% coinsurance	40% coinsurance	—————none—————
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	\$25 copay/visit	40% coinsurance	—————none—————
	Mental/Behavioral health inpatient services	20% coinsurance	40% coinsurance	\$250 penalty if not preauthorized
	Substance use disorder outpatient services	\$25 copay/visit	40% coinsurance	—————none—————
	Substance use disorder inpatient services	20% coinsurance	40% coinsurance	\$250 penalty if not preauthorized
If you are pregnant	Prenatal and postnatal care	\$25 copayment first visit, then 20% coinsurance	40% coinsurance	—————none—————
	Delivery and all inpatient services	20% coinsurance	40% coinsurance	—————none—————

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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 need help recovering or have other special health needs	Home health care	20% coinsurance	40% coinsurance	Coverage limited to 60 visits per calendar year combined in and out-of-network
	Rehabilitation services	20% coinsurance	40% coinsurance	—————none—————
	Habilitation services	20% coinsurance	40% coinsurance	—————none—————
	Skilled nursing care	20% coinsurance	40% coinsurance	—————none—————
	Durable medical equipment	20% coinsurance	40% coinsurance	—————none—————
	Hospice service	20% coinsurance	40% coinsurance	—————none—————
If your child needs dental or eye care	Eye exam	\$25 copayment	\$25 copayment	Limited to one exam per year as part of the annual physical
	Glasses	Not covered	Not covered	
	Dental check-up	Not covered	Not covered	

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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 excluded services.)

- Cosmetic surgery
- Dental care (Adult)
- Hearing aids
- Long-term care
- Private-duty nursing
- Routine eye care (Adult)
- Weight loss programs

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.)

- Acupuncture up to 20 visits per person per calendar year
- Bariatric surgery
- Chiropractic care up to 20 visits per person per calendar year
- Infertility treatment when approved by RRS and provided in-network
- Non-emergency care when traveling outside the U.S. covered at out-of-network benefit level
- Routine foot care

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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 1-800-671-1210. 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, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or 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: myHRTeam at 1-877-228-4707. You can also contact the Employee Benefits Security Administration at (866) 444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

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 1-800-671-1210.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-671-1210.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-671-1210.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-671-1210.

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 \$5,910**
- **Patient pays \$1,630**

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
Total	\$7,540

Patient pays:

Deductibles	\$20
Copays	\$30
Coinsurance	\$1,430
Limits or exclusions	\$150
Total	\$1,630

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

- **Amount owed to providers: \$5,400**
- **Plan pays \$3,960**
- **Patient pays \$1,440**

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
Total	\$5,400

Patient pays:

Deductibles	\$100
Copays	\$250
Coinsurance	\$1,010
Limits or exclusions	\$80
Total	\$1,440

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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.
- Calculations do not assume use of Abbott supplies or AbbVie prescription drugs.

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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