BlueCross BlueShield of Illinois

S523PPO Blue PPO Silver[SM] 003

Coverage Period: 01/01/2015 - 12/31/2015

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

Coverage for: Individual/Family | **Plan Type:** PPO

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/member/policy-forms/ or by calling 1-800-541-2768.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	Individual: Participating **$6,000** Non-Participating **$12,000** Family: Participating **$12,700** Non-Participating **$25,400** Does not apply to in-network preventive care and in-network prescription copay. Copays and per occurrence deductibles don't count toward the deductible.	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 3 for how much you pay for covered services after you meet the **deductible**.
Are there other deductibles for specific services?	Yes. Per Occurrence: **$250** Participating/ **$350** Non-Particiapting Inpatient Admission and **$200** Participating/ **$300** Non-Participating Outpatient Surgery.	You must pay all the costs for these services up to the specific **deductible** amount before this plan begins to pay for these services.
Is there an out-of-pocket limit on my expenses?	Yes. Individual: Participating **$6,000** Non-Participating **$12,000** Family: Participating **$12,700** Non-Participating **$25,400**	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 out-of-pocket limit?	Premiums, 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**.
Does this plan use a network of providers?	Yes. See www.bcbsil.com/coverage or call **1-800-541-2768** 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 3 for how this plan pays different kinds of **providers**.

Questions: Call **1-800-541-2768** or visit us at **www.bcbsil.com/coverage**

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** or call 1-855-756-4448 to request a copy.

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Important Questions	Answers	Why this Matters:
Do I need a referral to see a specialist?	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 6. See your policy or plan document for additional information about **excluded services**.

- **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 health 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**.)
- The 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 a Participating Provider	Your cost if you use a Non-Participating Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$30 copay/visit	No Charge	No benefits will be provided for services which are not, in the reasonable judgment of Blue Cross and Blue Shield, medically necessary
	Specialist visit	$50 copay/visit	No Charge	---none---
	Other practitioner office visit	$50 copay/visit	No Charge	Acupuncture not covered. Chiropractic services are limited to 25 visits per calendar year. Muscle Manipulations are subject to the general payment level.
	Preventive care/screening/immunization	No Charge	No Charge	---none---
If you have a test	Diagnostic test (x-ray, blood work)	No Charge	No Charge	---none---
	Imaging (CT/PET scans, MRIs)	No Charge	No Charge	

Common Medical Event	Services You May Need	Your cost if you use a Participating Provider	Your cost if you use a Non-Participating Provider	Limitations & Exceptions
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at http://www.bcbsil.com/member/rx_drugs.html	Formulary generic drugs	No Charge	No Charge	Up to 30 day retail/90 day mail. Certain women's preventative 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 retail limited to a 30 day supply. For Non-Participating drug provider, you are responsible for 50% of the eligible amount after the copay or coinsurance. Non-Participating mail order is not covered. Prescription drugs do not apply to the deductible. Payment of the difference between the cost of a brand name drug and a generic may also be required if a generic drug is available.
	Non-formulary generic drugs	$10/$20 copay/ prescription	$10 copay/ prescription	
	Formulary brand drugs	$50/$100 copay/ prescription	$50 copay/ prescription	
	Non-formulary brand drugs	$100/$200 copay/ prescription	$100 copay/ prescription	
	Specialty drugs	$150 copay/ prescription	$150 copay/ prescription	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No Charge	No Charge	$200 Participating/$300 Non-Participating Outpatient Surgery Per Occurrence Deductible. Elective abortion is not covered.
	Physician/surgeon fees	No Charge	No Charge	---none---
If you need immediate medical attention	Emergency room services	$500 copay/visit	$500 copay/visit	Copay waived if the member is admitted to the hospital. If admitted, Inpatient Hospital deductible will apply.
	Emergency medical transportation	No Charge	No Charge	---none---
	Urgent care	$75 copay/visit	$75 copay/visit	Any services not billed by the urgent care facility will be subject to general payment levels indicated in the Certificate.

Common Medical Event	Services You May Need	Your cost if you use a Participating Provider	Your cost if you use a Non-Participating Provider	Limitations & Exceptions
If you have a hospital stay	Facility fee (e.g., hospital room)	No Charge	No Charge	$250 Participating /$350 Non-Participating Inpatient Per Occurrence Deductible
	Physician/surgeon fee	No Charge	No Charge	---none---
If you have mental health, behavioral health, or substance abuse needs	Mental/behavioral health outpatient services	$30 copay/visit	No Charge	$200 Participating/$300 Non-Participating Outpatient Surgery Per Occurrence Deductible may apply. Pre-authorization is required for Psychological testing; Neuropsychological testing; Electroconvulsive therapy; Repetitive Transcranial magnetic Stimulation; and Intensive Outpatient Treatment.
	Mental/behavioral health inpatient services	No Charge	No Charge	$250 Participating /$350 Non-Participating Inpatient Per Occurrence Deductible
	Substance use disorder outpatient services	$30 copay/visit	No Charge	$200 Participating/$300 Non-Participating Outpatient Surgery Per Occurrence Deductible may apply.
	Substance use disorder inpatient services	No Charge	No Charge	$250 Participating /$350 Non-Participating Inpatient Per Occurrence Deductible
If you are pregnant	Prenatal and postnatal care	$30 copay	No Charge	Copay applies to first prenatal visit (per pregnancy).
	Delivery and all inpatient services	No Charge	No Charge	$250 Participating /$350 Non-Participating Inpatient Per Occurrence Deductible

Common Medical Event	Services You May Need	Your cost if you use a Participating Provider	Your cost if you use a Non-Participating Provider	Limitations & Exceptions
If you need help recovering or have other special health needs	Home health care	No Charge	No Charge	---none---
	Rehabilitation services	No Charge	No Charge	
	Habilitation services	No Charge	No Charge	
	Skilled nursing care	No Charge	No Charge	
	Durable medical equipment	No Charge	No Charge	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).
	Hospice service	No Charge	No Charge	---none---
If your child needs dental or eye care	Eye exam	No Charge	Reimbursed up to $30	Limited to one visit per calendar year.
	Glasses	No Charge	Reimbursed up to $30 frames/ $25 single vision lenes	Frames limited to one pair per calendar year.
	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 excluded services.)

- Acupuncture
- Dental care (Adult)
- Long term care
- Routine eye care (Adult)
- Termination of pregnancy (Except in limited circumstances)
- 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.)

- Bariatric surgery
- Chiropractic care
- Cosmetic surgery (only for the correction of congenital deformities or conditions resulting from accidental injuries, scars, tumors, or diseases)
- Hearing aids (two covered every 36 months for children or bone anchored)
- Infertility treatment (benefits for treatments that include oocyte retrievals are limited to four completed oocyte retrievals per benefit period.)
- Non-emergency care when traveling outside the U.S.
- Private duty nursing
- Routine foot care (only in connection with diabetes)

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 1-800-541-2768. 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 Blue Cross and Blue Shield of Illinois at 1-800-541-2768 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 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 1-800-541-2768.
Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-541-2768.
Chinese (中文): 如果需要中文的帮助，请拨打这个号码 1-800-541-2768.
Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-541-2768.

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

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 the plan. The actual care you receive will be different from these examples, and the cost of that care also will 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** $4,330
- **Patient pays** $3,210

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	$3,060
Copays	$0
Coinsurance	$0
Limits or exclusions	$150
Total	**$3,210**

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

- **Amount owed to providers:** $5,400
- **Plan pays** $50
- **Patient pays** $5,350

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	$5,270
Copays	$0
Coinsurance	$0
Limits or exclusions	$80
Total	**$5,350**

Questions and answers about 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.