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, visit www.bcbsil.com/member/policy-forms/2018 or by calling 1-800-541-2768. 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> ?	Individual: Participating \$1,800 Non-Participating \$3,600 Family: Participating \$5,400 Non-Participating \$10,800	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> ?	Doesn't apply to certain <u>preventive care</u> & <u>copayments</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</u> <u>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> ?	Yes. Individual: Participating \$4,000 Non-Participating \$8,000 Family: Participating \$12,000 Non-Participating \$24,000	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?	<u>Premiums</u> , balance-billed charges, and health care this <u>plan</u> 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> ?	1-800-541-2768 for a list of Participating <u>Provider</u> s.	This <u>plan</u> uses a <u>provider</u> <u>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</u> <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 don't need a <u>referral</u> to see a <u>specialist</u> .	You can see the <u>specialist</u> you choose without a <u>referral</u> .

All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

		What You	ı Will Pay	
Common Medical Event	Services You May Need	Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you visit a health care	Primary care visit to treat an injury or illness <u>Specialist</u> visit	\$20/visit; <u>deductible</u> does not apply \$40/visit; <u>deductible</u> does not apply		Virtual visits may be available. *Please see your <u>plan</u> policy for more details. None
<u>provider's</u> office or clinic	Preventive care/screening/ immunization	No Charge; <u>deductible</u> does not apply	40% <u>coinsurance</u>	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services you need are preventive. *Then check what your <u>plan</u> will pay for.
	<u>Diagnostic test</u> (x-ray, blood work)	10% <u>coinsurance</u>	40% <u>coinsurance</u>	None
If you have a test	Imaging (CT/PET scans, MRIs)	10% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Preauthorization</u> is required for certain services. *See benefit booklet for more details.
If you need drugs to treat your illness or condition More information about prescription drug	Preferred generic drugs	Retail Preferred - No Charge Non-Preferred - \$10/prescription Mail - No Charge <u>deductible</u> does not apply	Retail - \$10/prescription <u>deductible</u> does not apply	Limited to a 30-day supply at retail (or a 90-day supply at a network of select retail pharmacies). Up to a 90-day supply at mail order. <u>Specialty drugs</u> limited to a 30-day supply. Payment of the difference between the cost of a brand name drug and a generic
coverage is available at https://www.myprime. com/content/dam/ prime/memberportal/ forms/AuthorForms/ HIM/2018/IL_6T_EX.pdf	Non-preferred generic drugs	Retail Preferred \$10/prescription Non-Preferred - \$20/prescription Mail - \$30/prescription <u>deductible</u> does not apply	Retail - \$20/prescription <u>deductible</u> does not apply	may also be required if a generic drug is available. All Out-of-Network prescriptions are subject to a 50% additional charge after the applicable <u>copay/coinsurance</u> . Additional charge will not apply to any <u>deductible</u> or out-of-pocket amounts. You may be eligible to synchronize your prescription refills,

	What You Will Pay			
Common Medical Event	Services You May Need	Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Preferred brand drugs	Retail Preferred - \$35/prescription Non-Preferred - \$55/prescription Mail - \$105/prescription <u>deductible</u> does not apply	Retail: \$55/prescription <u>deductible</u> does not apply	
	Non-preferred brand drugs	Retail Preferred - \$75/prescription Non-Preferred \$95/prescription Mail - \$225/prescription <u>deductible</u> does not apply		*please see your benefit booklet for details.
	Preferred <u>specialty drugs</u> Non-Preferred <u>specialty drugs</u>	\$150/prescription <u>deductible</u> does not apply \$250/prescription <u>deductible</u> does not apply	\$150/prescription <u>deductible</u> does not apply \$250/prescription <u>deductible</u> does not apply	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center) Physician/surgeon fees	\$150/visit plus 10% <u>coinsurance</u> 10% <u>coinsurance</u>	\$250/visit plus 40% coinsurance 40% coinsurance	Abortions not covered, except where a pregnancy is the result of rape or incest, or for a pregnancy which, as certified by a physician, places the woman in danger of
	Emergency room care	\$400/visit plus 10% coinsurance	\$400/visit plus 10% coinsurance	death unless an abortion is performed. <u>Copayment</u> waived if admitted.
If you need immediate medical attention	Emergency medical transportation	10% <u>coinsurance</u>	10% <u>coinsurance</u>	Ground and air transportation covered.
	<u>Urgent care</u>	\$75/visit; <u>deductible</u> does not apply	40% <u>coinsurance</u>	None
If you have a hospital stay	Facility fee (e.g., hospital room) Physician/surgeon fees	\$200/visit plus 10% <u>coinsurance</u> 10% <u>coinsurance</u>	\$300/visit plus 40% <u>coinsurance</u> 40% <u>coinsurance</u>	<u>Preauthorization</u> required. Failure to preauthorize may result in <u>claim</u> denial. Please see your <u>plan</u> policy for more details. <u>Preauthorization</u> requirement is waived if admitted from the emergency room.

*For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.bcbsil.com/member/policy-forms/2018</u>.

	What You Will Pay			
Common Medical Event	Services You May Need	Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$20/visit or 10% <u>coinsurance</u> for outpatient services	40% <u>coinsurance</u>	<u>Preauthorization</u> is required for Psychological testing; Neuropsychological testing; Electroconvulsive therapy; Repetitive
	Inpatient services	\$200/visit plus 10% coinsurance	\$300/visit plus 40% coinsurance	Transcranial magnetic Stimulation; Autism Spectrum Disorder; and Intensive Outpatient Treatment. Virtual visits may be available, please see your <u>plan</u> policy for more details.
	Office visits	Primary Care - \$20/visit Specialist - \$40/visit	40% coinsurance	<u>Cost sharing</u> does not apply to certain <u>preventive services</u> . Depending on the type of
If you are pregnant	Childbirth/delivery professional services	10% <u>coinsurance</u>	40% <u>coinsurance</u>	services, <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	\$200/visit plus 10% coinsurance	\$300/visit plus 40% coinsurance	
If you need help	Home health care	10% coinsurance	40% coinsurance	<u>Preauthorization</u> required. Failure to preauthorize may result in <u>claim</u> denial. *Please see your <u>plan</u> policy for more details.
	Rehabilitation services	10% <u>coinsurance</u>	40% coinsurance	
	Habilitation services	10% <u>coinsurance</u>	40% coinsurance	
	Skilled nursing care	10% coinsurance	40% coinsurance	r leade dee your <u>pran</u> pondy for more detaile.
recovering or have other special health needs	Durable medical equipment	10% <u>coinsurance</u>	40% <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).
	Hospice services	10% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Preauthorization</u> required. Failure to preauthorize may result in <u>claim</u> denial. *Please see your <u>plan</u> policy for more details.
If your child needs dental or eye care	Children's eye exam	No Charge	Not Covered	One visit per year. See benefit booklet for network details.
	Children's glasses	Covered	Not Covered	One pair of glasses per year. * See benefit booklet for network details.
	Children's dental check-up	30% <u>coinsurance</u>	50% <u>coinsurance</u>	Two visits per year. *See benefit booklet for <u>network</u> details.

*For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.bcbsil.com/member/policy-forms/2018</u>.

 Routine eye care (Adult) Weight loss programs your <u>plan</u> document)
e vour plan document)
 Private-duty nursing (With the exception o inpatient private duty nursing) Routine foot care (Only in connection with diabetes)

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 1-800-541-2768, 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 Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals 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 1-800-541-2768 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 appeal. 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 <u>plan</u> meet the <u>Minimum Value Standards</u>? 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): 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.

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		Managing Joe
(9 months of in-network pre-natal care and a		(a year of routine
hospital delivery)		well-contro
 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) copay/coins Other <u>coinsurance</u> 	\$1,800 \$40 \$200 + 10% 10%	 The <u>plan's</u> overall <u>de</u> <u>Specialist copayment</u> Hospital (facility) constrained Other <u>coinsurance</u>

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	\$12,800
In this example, Peg would pay:	
Cost Sharing	
	61 000

The total Peg would pay is	\$3,160
Limits or exclusions	\$60
What isn't covered	
Coinsurance	\$1,000
Copayments	\$300
Deductibles	\$1,800

The <u>plan's</u> overall <u>deductible</u>	\$1,800
Specialist copayment	\$40
Hospital (facility) copay/coins	\$200 + 10%
Other <u>coinsurance</u>	10%

This EXAMPLE event includes services like:

Primary care physician office visits (including disease education) Diagnostic tests (blood work) Prescription drugs Durable medical equipment (glucose meter)

Total Example Cost\$7,400

In this example, Joe would pay:

Cost Sharing			
Deductibles	\$1,800		
Copayments	\$700		
Coinsurance	\$10		
What isn't covered			
Limits or exclusions	\$60		
The total Joe would pay is	\$2,570		

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

The <u>plan's</u> overall <u>deductible</u>	\$1,800
Specialist copayment	\$40
Hospital (facility) copay/coins	\$200 + 10%
Other <u>coinsurance</u>	10%

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	\$1,900
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In this example, Mia would pay:

Cost Sharing		
Deductibles	\$1,600	
Copayments	\$100	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$1,700	



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	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
Arabic	كنت لا تملك بطاقة، فاتصل على 6984-710-855.
繁體中文	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
Chinese	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	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
Greek	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	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.
Gujarati	જો આપ સભ્યપદ ના ધરાવતા હોવ, અથવા આપની પાસે કાર્ડ નથી તો 855-710-6984 નંબર પર કૉલ કરો.
हिंदी	यदि आपके, या आप जिसकी सहायता कर रहे हैं उसके, प्रश्न हैं, तो आपको अपनी भाषा में निःशूल्क सहायता और जानकारी प्राप्त करने का अधिकार है। किसी अनुवादक से बात करने के लिए, अपने सदस्य कार्ड के
Hindi	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	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
Korean	전화하십시오. 회원이 아니시거나 카드가 없으시면 855-710-6984 으로 전화주십시오.
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. Ata' halne'í bich'i hadeesdzih nínízingo éí kwe'é da'íníishgi áká anídaalwo'ígíí bich'i hodíílnih, bee nééhózinii bine'déé' bikáá'. Kojí atah naaltsoos ná hadít'éégóó éí doodago bee nééhózinígíí ádingo koji hodíílnih 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 comuníquese 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.
اردو	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 🗴 کال کریں جو آپ
Urdu	کے کارڈ کی پشت پر درج ہے۔ اگر آپ ممبر نہیں ہیں، یا آپ کے پاس کارڈ نہیں ہے تو، 6984-710-855 پر کال کریں۔
Tiếng Việt	Nếu quý vị hoặc người mà quý 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
Vietnamese	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.



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