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 \$6,400 Non-Participating \$12,800 Family: Participating \$13,100 Non-Participating \$26,200	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 \$6,400 Non-Participating \$12,800 Family: Participating \$13,100 Non-Participating \$26,200	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.	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 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 Yo		
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
	Primary care visit to treat an injury or illness	No Charge	No Charge	Virtual visits may be available. *Please see your <u>plan</u> policy for more details.
If you visit a health care	<u>Specialist</u> visit	No Charge	No Charge	None
<u>provider's</u> office or clinic	Preventive care/screening/ immunization	No Charge; <u>deductible</u> does not apply	No Charge	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)	No Charge	No Charge	None
If you have a test	Imaging (CT/PET scans, MRIs)	No Charge	No Charge	<u>Preauthorization</u> is required for certain services. *See benefit booklet for more details.
	Preferred generic drugs	No Charge	No Charge	Limited to a 30-day supply at retail (or a
If you need drugs to	Non-preferred generic drugs	No Charge	No Charge	90-day supply at a network of select retail
treat your illness or	Preferred brand drugs	No Charge	No Charge	pharmacies). Up to a 90-day supply at mail
condition	Non-preferred brand drugs	No Charge	No Charge	order. <u>Specialty drugs</u> limited to a 30-day
	Preferred specialty drugs	No Charge	No Charge	supply. Payment of the difference between the cost of a brand name drug and a generic
More information about prescription drug coverage is available at https://www.myprime. com/content/dam/ prime/memberportal/ forms/AuthorForms/ HIM/2018/IL_6T_EX.pdf	Non-Preferred <u>specialty drugs</u>	No Charge	No Charge	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, *please see your benefit booklet for details.
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	No Charge	No Charge	Abortions not covered, except where a pregnancy is the result of rape or incest, or
surgery	Physician/surgeon fees	No Charge	No Charge	for a pregnancy which, as certified by a

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

	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	
				physician, places the woman in danger of death unless an abortion is performed.	
	Emergency room care	No Charge	No Charge	None	
If you need immediate medical attention	Emergency medical transportation	No Charge	No Charge	Ground and air transportation covered.	
	<u>Urgent care</u>	No Charge	No Charge	None	
If you have a hospital	Facility fee (e.g., hospital room)	No Charge	No Charge	<u>Preauthorization</u> required. Failure to preauthorize may result in <u>claim</u> denial.	
stay	Physician/surgeon fees	No Charge	No Charge	Please see your <u>plan</u> policy for more details. <u>Preauthorization</u> requirement is waived if admitted from the emergency room.	
	Outpatient services	No Charge	No Charge	Preauthorization is required for Psychological	
If you need mental health, behavioral health, or substance abuse services	Inpatient services	No Charge	No Charge	testing; Neuropsychological testing; Electroconvulsive therapy; Repetitive 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.	
lf you are pregnant	Office visits	No Charge	No Charge	<u>Cost sharing</u> does not apply to certain <u>preventive services</u> . Depending on the type of 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 professional services	No Charge	No Charge	<u>Cost sharing</u> does not apply to certain <u>preventive services</u> . Depending on the type of	
	Childbirth/delivery facility services	No Charge	No Charge	services, <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).	
If you need help	<u>Home health care</u>	No Charge	No Charge	Preauthorization required. Failure to	
recovering or have		preauthorize may result in <u>claim</u> denial. *Please see your <u>plan</u> policy for more 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>.

		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	
	Rehabilitation services	No Charge	No Charge		
	Habilitation services	No Charge	No Charge		
	Skilled nursing care	No Charge	No Charge		
other special health needs	Durable medical equipment	No Charge	No Charge	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	No Charge	No Charge	<u>Preauthorization</u> required. Failure to preauthorize may result in <u>claim</u> denial. *Please see your <u>plan</u> policy for more details.	
	Children's eye exam	No Charge	Not Covered	One visit per year. See benefit booklet for network details.	
If your child needs dental or eye care	Children's glasses	Covered	Not Covered	One pair of glasses per year. * See benefit booklet for network details.	
	Children's dental check-up	No Charge	No Charge	Two visits per year. *See benefit booklet for <u>network</u> details.	

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)
 Abortions (Except where a pregnancy is the result - Long-term care of rape or incest, or for a pregnancy which, as certified by a physician, places the woman in danger of death unless an abortion is performed)
 Long-term care of plan document for more information and a list of any other excluded services.)
 Routine eye care (Adult)
 Weight loss programs

• Acupuncture

• Dental Care (Adult)

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document)				
 Bariatric surgery Chiropractic care (Limited to 25 visits per calendar year.) 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 (4 per benefit period) 		 Private-duty nursing (With the exception of 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 plan meet the Minimum Value Standards? 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.

—To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.—

About These Coverage Examples:

The total Peg would pay is

\$6,460



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 (9 months of in-network pre-natal care and a hospital delivery)		Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
 The <u>plan's</u> overall <u>deductible</u> <u>Specialist coinsurance</u> Hospital (facility) Other <u>coinsurance</u> 	\$6,400 \$0 \$0 \$0	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist coinsurance</u> Hospital (facility) Other <u>coinsurance</u> 	\$6,400 \$0 \$0 \$0	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist coinsurance</u> Hospital (facility) Other <u>coinsurance</u> 	\$6,400 \$0 \$0 \$0 \$0
This EXAMPLE event includes service Specialist office visits (prenatal care Childbirth/Delivery Professional Serv Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blo Specialist visit (anesthesia)) ices	This EXAMPLE event includes servi Primary care physician office visits (<i>disease education</i>) Diagnostic tests (<i>blood work</i>) Prescription drugs Durable medical equipment (<i>glucose</i>)	including	This EXAMPLE event includes servic Emergency room care (<i>including medic</i> Diagnostic test (<i>x-ray</i>) Durable medical equipment (<i>crutches</i> Rehabilitation services (<i>physical ther</i>)	cal supplies) ;) apy)
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 pay:	
Cost Sharing		Cost Sharing		Cost Sharing	
Deductibles	\$6,400	Deductibles	\$2,900	Deductibles	\$1,900
Copayments	\$0	Copayments	\$0	Copayments	\$0
Coinsurance	\$0	Coinsurance	\$0	Coinsurance	\$0
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	\$60	Limits or exclusions	\$60	Limits or exclusions	\$0

The total Joe would pay is

\$1,900

The total Mia would pay is

\$2,960



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.



We provide free communication aids and servi	overage is important for everyone. ices for anyone with a disability or who needs language assistance. ce, color, national origin, sex, gender identity, age or disability.
To receive language or communication	n assistance free of charge, please call us at 855-710-6984.
If you believe we have failed to provide a service, or	think we have discriminated in another way, contact us to file a grievance.
Office of Civil Rights Coordinator 300 E. Randolph St. 35th Floor Chicago, Illinois 60601	Phone: 855-664-7270 (voicemail) TTY/TDD: 855-661-6965 Fax: 855-661-6960 Email: <u>CivilRightsCoordinator@hcsc.net</u>
You may file a civil rights complaint with the U.S. I	Department of Health and Human Services, Office for Civil Rights, at:
U.S. Dept. of Health & Human Services 200 Independence Avenue SW Room 509F, HHH Building 1019 Washington, DC 20201	Phone: 800-368-1019 TTY/TDD: 800-537-7697 Complaint Portal: https://ocrportal.hhs.gov/ocr/portal/lobby.jsf Complaint Forms: http://www.hhs.gov/ocr/office/file/index.html