Coverage for: Individual/Family | Plan Type: PPO



: Blue Choice Preferred Silver™ 203

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 http://www.bcbsil.com/policy-forms/2018/IL0990123-01.pdf or by calling 1-800-538-8833. 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.

reports and other resources/ bownioads/ od olossary 500 mm.pdr of can 1 035 750 4440 to request a copy.				
Important Questions	Answers	Why This Matters:		
What is the overall deductible?	Individual: Participating \$1,450 Non-Participating \$15,000 Family: Participating \$4,350 Non-Participating \$45,000	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 deductible?	Yes. <u>Deductibles</u> don't apply to certain preventive care & certain <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 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 https://www.healthcare.gov/coverage/preventive-care-benefits/ .		
Are there other deductibles 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> ?	Individual: Participating \$7,350 Non-Participating Unlimited Family: Participating \$14,700 Non-Participating Unlimited	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?	Premiums, balance-billed charges, and health care this plan 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> ?	1-800-538-8833 for a list of Participating providers.	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider in the plan's 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 for the difference between the provider's charge and what your <u>plan pays (balance billing)</u>. Be aware your <u>network provider might use an out-of-network provider for some services (such as lab work)</u>. Check with your <u>provider before you get services</u>.</u>		
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 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
		Primary care visit to treat an injury or illness	\$10/visit, <u>deductible</u> does not apply		Virtual visits may be available, please refer to your <u>plan</u> policy for more details. No benefits will be provided for services which are not, in the reasonable judgment of Blue Cross and Blue Shield, <u>medically necessary</u> .
	clinic	<u>Specialist</u> visit	50% coinsurance	50% coinsurance	None.
	-	Preventive care/screening/ immunization	No Charge, <u>deductible</u> does not apply	50% coinsurance	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. * Then check what your <u>plan</u> will pay for.
		<u>Diagnostic test</u> (x-ray, blood work)	Hospital - 50% coinsurance Non-Hospital - 30% coinsurance	50% coinsurance	None.
	i you have a test	Imaging (CT/PET scans, MRIs)	Hospital - 50% coinsurance Non-Hospital - 30% coinsurance	50% coinsurance	<u>Preauthorization</u> is required for certain services. *See benefit booklet for more details.
1	reat your illness or condition	Preferred generic drugs	Retail Preferred - \$5/prescription Non-Preferred \$10/prescription	Retail – \$10/prescription deductible 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. Specialty drugs limited to a 30-day
	More information about prescription drug		Mail - \$15/prescription deductible does not apply		supply. Payment of the difference between the cost of a brand name drug and a generic
<u> </u>	coverage is available at attes://www.myprime.com/content/dam/orime/memberportal/corms/AuthorForms/	Non-preferred generic drugs	Retail Preferred - \$15/prescription Non-Preferred \$25/prescription Mail - \$45/prescription deductible does not apply	Retail - \$25/prescription deductible 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 copay/coinsurance. Additional charge will not apply to any deductible or out-of-pocket amounts. You may be eligible

^{*}For more information about limitations and exceptions, see the <u>plan</u> or policy document at http://www.bcbsil.com/policy-forms/2018/IL0990123-01.pdf.

	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	Preferred - 30% coinsurance/ Non-Preferred - 35% coinsurance	35% <u>coinsurance</u>	4
	Non-preferred brand drugs	Preferred - 35% coinsurance / Non-Preferred - 40% coinsurance	40% coinsurance	to synchronize your prescription refills, *please see your benefit booklet for details.
	Preferred specialty drugs Non-Preferred specialty drugs	45% <u>coinsurance</u> 50% <u>coinsurance</u>	45% <u>coinsurance</u> 50% <u>coinsurance</u>	
If you have outpatie surgery	Facility fee (e.g., ambulatory surgery center)	Hospital - \$600/visit plus 50% <u>coinsurance</u> Non-Hospital - \$600/visit plus 30% <u>coinsurance</u>	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 death unless an abortion is performed.
	Physician/surgeon fees	\$200/visit plus 50% coinsurance	50% coinsurance	
	Emergency room care	\$1,000/visit plus 50% coinsurance	\$1,000/visit plus 50% coinsurance	Copayment waived if admitted.
If you need immedia medical attention	transportation	50% coinsurance	50% coinsurance	Ground and air transportation covered.
	<u>Urgent care</u>	\$15/visit, <u>deductible</u> does not apply	50% coinsurance	None.
If you have a hospit stay	Facility fee (e.g., hospital room)	\$850/visit plus 50% coinsurance	\$1,500/visit plus 50% coinsurance	<u>Preauthorization</u> required. Failure to preauthorize may result in <u>claim</u> denial.
Stuy	Physician/surgeon fees	50% coinsurance	50% coinsurance	•
If you need mental health, behavioral health, or substance abuse services	Outpatient services Inpatient services	\$850/visit plus 50% coinsurance	\$1,500/visit plus 50% coinsurance	Preauthorization is required for Psychological testing; Neuropsychological testing; Electroconvulsive therapy; Repetitive Transcranial magnetic Stimulation; Autism Spectrum Disorder; and Intensive Outpatient Treatment.

^{*}For more information about limitations and exceptions, see the <u>plan</u> or policy document at http://www.bcbsil.com/policy-forms/2018/IL0990123-01.pdf.

		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 are pregnant	Office visits Childbirth/delivery professional services	Primary Care - \$10/visit Specialist - 50% coinsurance 50% coinsurance	50% coinsurance 50% coinsurance	Cost sharing does not apply for <u>preventive</u> services. Depending on the type of services, a <u>coinsurance</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery facility services	\$850/visit plus 50% coinsurance	\$1,500/visit plus 50% coinsurance	Inpatient <u>copayment</u> is charged in addition to the overall <u>deductible</u> .
	Home health care	50% coinsurance	50% coinsurance	
	Rehabilitation services	50% coinsurance	50% coinsurance	<u>Preauthorization</u> required. Failure to preauthorize may result in <u>claim</u> denial.
	Habilitation services	50% coinsurance	50% coinsurance	
If you need help	Skilled nursing care	50% coinsurance	50% coinsurance	
recovering or have other special health needs	Durable medical equipment	50% coinsurance	50% coinsurance	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 services	50% coinsurance	50% coinsurance	<u>Preauthorization</u> required. Failure to preauthorize may result in claim denial.
If your shild needs	networ	One visit per year. *See benefit booklet for network details.		
If your child needs dental or eye care	Children's glasses	No Charge	Not Covered	One pair of glasses per year. *See benefit booklet for <u>network</u> details.
	Children's dental check-up	Not Covered	Not Covered	None

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)
 - Non-emergency care when traveling outside the Weight loss programs U.S.

Routine eye care

- Acupuncture
- Dental Care (Adult)

^{*}For more information about limitations and exceptions, see the plan or policy document at http://www.bcbsil.com/policy-forms/2018/IL0990123-01.pdf.

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document)

- Bariatric surgery
- Chiropractic care (Limited to 25 visits per calendar vear.)
- · 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 Private-duty nursing (With the exception of children or bone anchored)
- Infertility treatment (Covered for 4 procedures per Routine foot care (Only in connection with benefit period)
- inpatient private duty nursing)
- 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 1-800-538-8833. You may also contact your state insurance department at 1-877-527-9431. 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 plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan 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 1-800-538-8833 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 plan provide Minimum Essential Coverage? Yes

If you don't have Minimum Essential Coverage 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): Spanish (Español): Para obtener asistencia en Español, llame al 1-800-538-8833.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-538-8833.

Chinese (中文): 如果需要中文的帮助,请拨打这个号码 1-800-538-8833.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-538-8833.

-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:



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)

■ The <u>plan's</u> overall <u>deductible</u>	\$1,450
Specialist coinsurance	50%
■ Hospital (facility) both	\$850 + 50%
Other coinsurance	50%

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	
Deductibles	\$1,450
Copayments	\$900
Coinsurance	\$4,900
What isn't covered	
Limits or exclusions \$60	
The total Peg would pay is	\$7,310

Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)

■ The <u>plan's</u> overall <u>deductible</u>	\$1,450
Specialist coinsurance	50%
Hospital (facility) both	\$850 + 50%
Other coinsurance	50%

This EXAMPLE event includes services like:

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

T-4-1 F------1- O--4

\$7,400
\$1,450
\$200
\$1,500
\$60
\$3,210

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

■ The <u>plan's</u> overall <u>deductible</u>	\$1,450
Specialist coinsurance	50%
■ Hospital (facility) both	\$850 + 50%
Other coinsurance	50%

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
In this example, Mia would pay:	
Cost Sharing	
Deductibles	\$1,450
Copayments	\$0
Coinsurance	\$200
What isn't covered	
Limits or exclusions \$	
The total Mia would pay is	\$1,650

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 أسنلة، 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، فاتصل على 894-710-858.
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 निःशूल्क 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 anánílwo'ígií, 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'ígií bich'i' hodíílnih, bee nééhózinii bine'déę' 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.
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، 898-710-858 پر کال کریں۔
Tiếng Việt Vietnamese	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 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.

Health care coverage is important for everyone.

We provide free communication aids and services for anyone with a disability or who needs language assistance. We do not discriminate on the basis of race, color, national origin, sex, gender identity, age or disability.

To receive language or communication 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 Phone: 855-664-7270 (voicemail)

300 E. Randolph St. TTY/TDD: 855-661-6965 35th Floor Fax: 855-661-6960

Chicago, Illinois 60601 Email: <u>CivilRightsCoordinator@hcsc.net</u>

You may file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, at:

U.S. Dept. of Health & Human Services Phone: 800-368-1019 200 Independence Avenue SW TTY/TDD: 800-537-7697

Room 509F, HHH Building 1019 Complaint Portal: https://ocrportal.hhs.gov/ocr/portal/lobby.jsf Complaint Forms: http://www.hhs.gov/ocr/office/file/index.html