Summary of Benefits and Coverage:

BlueCross BlueShield
of Illinois

McDonald

McDonald's Licensees and Ronald McDonald House Charities Health & Welfare Plan Trust: Health Plan 2

Coverage for: Individual + Family | Plan Type: PPO

Coverage Period: 01/01/2023 – 12/31/2023



The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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, call 1-800-730-8445 or at https://policy-srv.box.com/s/8vykrtmmvfdyturcxrukdram3yg1b8j4.

For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at <u>www.healthcare.gov/sbc-glossary/</u> or call 1-855-756-4448 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	For In-Network: \$4,000 Individual/\$8,000 Family For Out-of-Network: \$8,000 Individual/\$16,000 Family	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. Certain <u>preventive care</u> and services that charge a <u>copayment</u> are covered before you meet your <u>deductible</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 <u>deductibles</u> for specific services?	Yes. \$500 <u>deductible</u> for In-network and Out-of-Network hospital admission. There are no other specific <u>deductibles</u> .	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	For In-Network: \$6,500 Individual/\$13,000 Family For Out-of-Network: \$13,000 Individual/\$26,000 Family	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, balanced-billing charges, and healthcare this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a <u>network provider</u> ?	Yes. See www.bcbsil.com/licensees or call 1-800-730-8445 for a list of	

Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

SBC IL Non-HMO LG-HP2-2023

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

Common		What You Will Pay		Limitations, Exceptions, & Other
Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
	Primary care visit to treat an injury or illness	\$30 /visit; deductible does not apply	50% coinsurance	Virtual visit; \$10 copayment/visit, deductible does not apply. See your benefit booklet for details.
If you visit a health care <u>provider's</u> office or clinic	Specialist visit	\$30 /visit; <u>deductible</u> does not apply	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.
If you have a test	Diagnostic test (x-ray, blood work)	20% coinsurance	50% coinsurance	None
you have a tool	Imaging (CT/PET scans, MRIs)	20% coinsurance	50% coinsurance	Pre-approval of high cost/high tech procedures is recommended.

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at

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Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.express-scripts.com/mcdonald s or by calling 1-877-783-2268 Prescription drug coverage is issued by Fidelity Security Life Insurance Company.	Generic drugs	\$10 <u>copay</u> at retail/ \$25 <u>copay</u> by mail order	Pay 100% at the retail pharmacy and submit a completed <u>claim</u> form to Express Scripts (ESI)	Covers up to a 30-day supply (retail prescription); up to a 90-day supply by mail order (Express Script's or Walgreen's). Preventative drug Copays are "\$0.00". After 2 fills for maintenance drugs, the member must obtain the prescription for a 90 day supply at mail order. You have to pay the Prescription copays as shown until your out of pocket maximum and prescription deductible is met. After that the plan pays 100% of allowable prescription costs.
	Preferred brand drugs	40% coinsurance with \$50 min & \$300 max at retail 40% coinsurance with \$125 min & \$750 max by mail order	Pay 100% at the retail pharmacy and submit a completed claim form to Express Scripts (ESI)	
	Non-preferred brand drugs	50% coinsurance with \$100 min & \$500 max at retail 50% coinsurance with \$250 min & \$1250 max by mail order	Pay 100% at the retail pharmacy and submit a completed claim form to Express Scripts (ESI)	
	Specialty drugs	Same <u>cost</u> <u>sharing</u> as retail.	Same <u>cost</u> <u>sharing</u> as retail.	Certain specialty drugs used to treat complex conditions must be purchased through Accredo (a division of the ESI Pharmacy for specialty drugs) for all fills of your prescription, including your first fill. Any differences between the cost of the generic drug and the cost of the brand name drug will apply to the deductible or out-of-pocket maximum. The applicable cost-sharing (by tier) and the cost difference between the generic and brand will never exceed the overall cost of the drug.

 $^{^{\}star}$ For more information about limitations and exceptions, see the <u>plan</u> or policy document at

	Services You May Need	What You Will Pay		Limitations Fragutions 9 Other
Common Medical Event		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	50% coinsurance	None
outpatient surgery	Physician/surgeon fees	20% coinsurance	50% coinsurance	None
If you need immediate medical	Emergency room care	20% coinsurance	20% coinsurance	Non-Emergent use of the emergency room has a 30% coinsurance after deductible for both In-Network and Out-of-Network.
attention	Emergency medical transportation	20% coinsurance	20% coinsurance	None
	<u>Urgent care</u>	20% coinsurance	50% coinsurance	None
If you have a hospital stay	Facility fee (e.g., hospital room)	\$500 <u>deductible</u> per admission plus 20% <u>coinsurance</u>	\$500 <u>deductible</u> per admission plus 50% <u>coinsurance</u>	Precertification is required. Failure to precertify services is a 50% benefit reduction with a \$1,000 maximum penalty limit.
	Physician/surgeon fees	20% coinsurance	50% coinsurance	None
If you need mental health, behavioral health, or substance	Outpatient services	20% coinsurance	50% coinsurance	\$30 <u>copayment</u> applies to office visits only. Virtual visit; \$10 <u>copayment</u> /visit, <u>deductible</u> does not apply. See your benefit booklet for details.
abuse services	Inpatient services	\$500 <u>deductible</u> per admission plus 20% <u>coinsurance</u>	\$500 <u>deductible</u> per admission plus 50% <u>coinsurance</u>	Precertification is required. Residential treatment services covered.
	Office visits	\$30 /visit; deductible does not apply	50% coinsurance	Copayment applies to first prenatal visit (per pregnancy).
If you are pregnant	Childbirth/delivery professional services	20% <u>coinsurance</u>	50% <u>coinsurance</u>	Cost sharing does not apply for preventive services. Depending on the type of services, a copayment, coinsurance or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery facility services	\$500 <u>deductible</u> per admission plus 20% <u>coinsurance</u>	\$500 <u>deductible</u> per admission plus 50% <u>coinsurance</u>	Precertification is required.

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at

Common	What You Will Pay		Limitations Everytions 9 Other	
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Home health care	20% coinsurance	50% coinsurance	60 visit limit combined with private duty nursing. Precertification is required.
	Rehabilitation services	20% coinsurance	50% coinsurance	
If you need help recovering or have other special health needs	Habilitation services	20% coinsurance	50% coinsurance	60 combined visits for speech, occupational, and physical therapies.
	Skilled nursing care	\$500 <u>deductible</u> per admission plus 20% <u>coinsurance</u>	\$500 <u>deductible</u> per admission plus 50% <u>coinsurance</u>	Limited to a 120-day maximum. Precertification is required.
	Durable medical equipment	20% coinsurance	50% coinsurance	Benefits are limited to items used to serve a medical purpose. <u>Durable Medical Equipment</u> benefits are provided for both purchase and rental equipment (up to the purchase price).
	Hospice services	\$500 <u>deductible</u> per admission plus 20% <u>coinsurance</u>	\$500 <u>deductible</u> per admission plus 50% <u>coinsurance</u>	None

 $^{^{\}star}$ For more information about limitations and exceptions, see the <u>plan</u> or policy document at

Common		What You Will Pay		Limitations, Exceptions, & Other
Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
If your child needs dental or eye care	Children's eye exam	Not Covered	Not Covered	Benefits available through EyeMed.
	Children's glasses	Not Covered	Not Covered	Benefits available through EyeMed.
	Children's dental check-up	Not Covered	Not Covered	Benefits available through Delta Dental.

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.)

Acupuncture

Long term care

Routine eye care (Adult)

Cosmetic surgery

Dental care (Adult)

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

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

- Abortion
- Bariatric surgery
- Chiropractic care (Chiropractic and Osteopathic manipulation limited to 20 visits per calendar year)
- Hearing aids (for children 1 per ear, every 24 months, for adults up to \$2,500 per ear every 24 months)
- Infertility treatment (4 invitro attempt maximum with special approval up to 6 per benefit period)
- Private-duty nursing (with the exception of inpatient private duty nursing)
- Routine foot care (Only in connection with diabetes)

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at

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 <u>plan</u> at 1-800-730-8445, 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 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 claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: Blue Cross and Blue Shield of Texas at 1-800-730-8445 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

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

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): Para obtener asistencia en Español, llame al 1-800-730-8445.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-730-8445.

Chinese (中文): 如果需要中文的帮助,请拨打这个号码 1-800-730-8445.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-730-8445.

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 plans. Please note these coverage examples are based on self-only coverage.

\$4,000

\$500+20%

\$5,600

\$30

20%

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

The plan's overall deductil	ole
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■ Specialist copayment

■ Hospital (facility) both

Other coinsurance

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The plan's overall deductible

Specialist copayment

■ Hospital (facility) both

Other <u>coinsurance</u>

\$4,000

\$500+20%

\$30

20%

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The plan's overall deductible

Specialist copayment

■ Hospital (facility) both \$500+20%

■ Other <u>coinsurance</u> 20%

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)

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (*including disease education*)

<u>Diagnostic tests</u> (blood work)

Prescription drugs

Total Example Cost

Durable medical equipment (glucose meter)

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

Total Example Cost

Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

Total Example Cost \$12,700

In this example, Peg would pay:

Cost Sharing		
Deductibles*	\$4,500	
Copayments	\$40	
Coinsurance	\$1,600	
What isn't covered		
Limits or exclusions \$6		
The total Peg would pay is	\$6,200	

In this example, Joe would pay:

Cost Sharing		
Deductibles	\$900	
Copayments	\$500	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$1,420	

In this example. Mis would now

in this example, wha would pay.	
Cost Sharing	
Deductibles	\$2,600
Copayments	\$70
Coinsurance	\$0
What isn't covered	
Limits or exclusions \$0	
The total Mia would pay is	\$2,670

*Note: This plan has other deductibles for specific services included in this coverage example. See "Are there other deductibles for specific services?" row above.

\$4,000

\$2,800

\$30



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, sexual orientation, health status 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

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.jsfWashington, DC 20201

Complaint Forms: http://www.hhs.gov/ocr/office/file/index.html

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 talk to an interpreter, call 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, llame al 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 مع مترجم فوري، اتصل على الرقم 6984-710-855.
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, 請撥電話 號碼 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, appelez 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 Nummer 855-710-6984 an.
ગુજરાતી Gujarati	જો તમને અથવા તમે મદદ કરી રહ્યા હોય એવી કોઈ બીજી વ્યક્તિને એસ.બી.એમ. કાયેકમ બાબતે પૃક્ષો હોય, તો તમને વિના ખર્ચે, તમારી ભાષામાં મદદ અને માહિતી મેળવવાનો હ્રક્ક છે. દુભાષિયા સાથે વાત કરવા માટે આ નંબર 855-710-6984 પર કૉલ કરો.
हिंदी Hindi	यदि आपके, या आप जिसकी सहायता कर रहे हैं उसके, प्रश्न हैं, तो आपको अपनी भाषा में निःशुल्क सहायता और जानकारी प्राप्त करने का अधिकार है। किसी अनुवादक से बात करने के लिए 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 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. 통역사가 필요하시면 855-710-6984 로 전화하십시오.
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 dóó bína'ídíłkidígíí bee nił h odoonih. Ata'dahalne'ígíí bich'i' hodíílnih kwe'é 855-710-6984.
فارسی Persian	اگر شما، یا کسی که شما به او کمک می کنید، سؤالی داشته باشید، حق این را دارید که به زبان خود، به طور رایگان کمک و اطلاعات دریافت نمایید. جهت گفتگو با یک مترجم شفاهی، با شماره 6984-710-755 تماس حاصل نمایید.
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 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 связаться с переводчиком, позвоните по телефону 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 855-710-6984.
اردو Urdu	اگر 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، 6984-710-8558 پر کال کریں۔
Tiêng Việt Vietnamese	Nêu quý vị, hoặc người mà quý vị giúp đỡ, có câu hỏi, thì quý vị có quyền được giúp đỡ và nhận thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, gọi 855-710-6984.