

McDonald's Licensees and Ronald McDonald House Charities Health & Welfare Plan Trust: Health Plan 3

Coverage for: Individual + Family | Plan Type: PPO



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

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: \$3,000 Individual/\$5,000 Family For Out-of-Network: \$6,000 Individual/\$10,000 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</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 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: \$7,000 Individual/\$14,000 Family For Out-of-Network: \$14,000 Individual/\$28,000 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?	<u>Premiums</u> , <u>balanced-billing</u> charges, and healthcare this <u>plan</u> 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	

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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 visits: \$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	<u>Specialist</u> visit	\$30 /visit; deductible 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
, 5 4 1147 4 1001	Imaging (CT/PET scans, MRIs)	20% coinsurance	50% coinsurance	Pre-approval of high cost/high tech procedures is recommended.

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
	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 claim 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.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.express-	Preferred brand drugs	40% co-insurance with \$50 min & \$300 max at retail 40% co-insurance with \$125 min & \$750 max by mail order	Pay 100% at the retail pharmacy and submit a completed claim form to Express Scripts (ESI)	You pay the difference in cost if you request a brand name drug instead of its generic equivalent for all drugs. Non-participating provider at mail is not covered for all prescriptions. Certain specialty drugs used to treat complex conditions must be purchased through Accredo (a division of the ESI
scripts.com/mcdonalds or by calling 1-877-783- 2268 Prescription drug coverage is issued by Fidelity Security Life Insurance Company.	Non-preferred brand drugs	50% co-insurance with \$100 min & \$500 max at retail 50% co-insurance with \$250 min & \$1250 max by mail order	co-insurance with min & \$500 max at co-insurance with min & \$1250 max by order Pay 100% at the retail pharmacy and submit a completed claim form to Express Scripts (ESI) Pha you Any gen nam out- Cos diffe will	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.
	Specialty drugs	Same <u>cost</u> <u>sharing</u> as retail	Same <u>cost</u> <u>sharing</u> as retail	Certain <u>specialty drugs</u> used to treat complex conditions must be purchased through Accredo (a division of the ESI Pharmacy for <u>specialty drugs</u>) for all fills of your prescription, including your first fill.
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	50% coinsurance	None
surgery	Physician/surgeon fees	20% coinsurance	50% coinsurance	None

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* For more information about limitations and exceptions, see the plan or policy document at

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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 you need immediate medical attention	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.
mourour attornion	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 abuse services	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.
	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% coinsurance	50% coinsurance	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.

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Common	0 1 V H H H	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
	Home health care	20% coinsurance	50% coinsurance	60 visit limit combined with private duty nursing. Precertification is required.
	Rehabilitation services	20% coinsurance	50% coinsurance	60 visits for speech accumational and
	Habilitation services	20% coinsurance	50% coinsurance	60 visits for speech, occupational, and physical therapies.
If you need help recovering or have other special health needs	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% <u>coinsurance</u>	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).
	<u>Hospice services</u>	\$500 <u>deductible</u> per admission plus 20% <u>coinsurance</u>	\$500 <u>deductible</u> per admission plus 50% <u>coinsurance</u>	None

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

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

Cosmetic surgery

• Dental care (Adult)

- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult)
- Weight loss programs

Excluded services & Other Covered Services:

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 25 visits per calendar year)
- Hearing aids (1 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)

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: For group health coverage contact the <u>plan</u> Blue Cross and Blue Shield of Illinois at 1-800-730-8445 or visit www.bcbsil.com. For group health coverage subject to ERISA contact the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. For non-federal governmental group health plans, contact Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov. Church plans are not covered by the Federal COBRA continuation coverage rules. If the coverage is insured, individuals should contact their State insurance regulator regarding their possible rights to continuation coverage under State law. 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: For group health coverage subject to ERISA: Blue Cross and Blue Shield of Illinois at 1-800-730-8445 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 <u>appeal</u>. Contact the Illinois Department of Insurance at (877) 527-9431 or visit https://insurance.illinois.gov.

Does this <u>plan</u> 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.

Peg is Having a Baby

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

■ The plan's overall deductible

\$3,000

Specialist copayment

\$30

■ Hospital (facility) both

\$500+20%

Other coinsurance

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)

Total Example Cost \$12,700

In this example, Peg would pay:

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Cost Sharing		
Deductibles*	\$3,500	
Copayments	\$40	
Coinsurance	\$1,800	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$5,400	

Managing Joe's Type 2 Diabetes

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

■ The plan's overall deductible

\$3,000

Specialist copaymentHospital (facility) both

\$30 \$500+20%

Other coinsurance

20%

This EXAMPLE event includes services like:

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

Diagnostic tests (blood work)

Prescription drugs

<u>Durable medical equipment</u> (glucose meter)

Total Example Cost \$5,600

In this example, Joe would pay:

Cost Sharing	
Deductibles	\$900
Copayments	\$400
Coinsurance	\$1,200
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$2,520

Mia's Simple Fracture

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

■ The plan's overall deductible

\$3,000

Specialist copaymentHospital (facility) both

\$30 \$500+20%

Other coinsurance

20%

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	\$2,800
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In this example, Mia would pay:

Cost Sharing	
Deductibles	\$2,500
Copayments	\$100
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,600

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

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Non-Discrimination Notice

Health Care Coverage Is Important For Everyone

We do not discriminate on the basis of race, color, national origin (including limited English knowledge and first language), age, disability, or sex (as understood in the applicable regulation). We provide people with disabilities with reasonable modifications and free communication aids to allow for effective communication with us. We also provide free language assistance services to people whose first language is not English.

To receive reasonable modifications, communication aids or language 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, you can file a grievance with:

Office of Civil Rights Coordinator Phone: 855-664-7270 (voicemail)

Attn: Office of Civil Rights Coordinator TTY/TDD: 855-661-6965 300 E. Randolph St., 35th Floor Fax: 855-661-6960

Chicago, IL 60601 Email: civilrightscoordinator@bcbsil.com

You can file a grievance by mail, fax or email. If you need help filing a grievance, please call the toll-free phone number listed on the back of your ID card (TTY: 711).

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

US Dept of Health & Human Services Phone: 800-368-1019 200 Independence Avenue SW TTY/TDD: 800-537-7697 Room 509F, HHH Building Complaint Portal:

Washington, DC 20201 ocrportal.hhs.gov/ocr/smartscreen/main.jsf

Complaint Forms:

hhs.gov/civil-rights/filing-a-complaint/index.html

This notice is available on our website at bcbsil.com/legal-and-privacy/non-discrimination-notice

ATTENTION: If you speak another language, free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call 855-710-6984 (TTY: 711) or speak to your provider.

Español Spanish	ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También están disponibles de forma gratuita ayuda y servicios auxiliares apropiados para proporcionar información en formatos accesibles. Llame al 855-710-6984 (TTY: 711) o hable con su proveedor.
العربية	تنبيه: إذا كنت تتحدث اللغة العربية، فستتوفر لك خدمات المساعدة اللغوية المجانية. كما تتوفر وسائل مساعدة وخدمات مناسبة لتوفير المعلومات بتنسيقات يمكن الوصول إليها مجانًا. اتصل على الرقم
Arabic	1846-710-718 (711: 711) أو تحدث إلى مقدم الخدمة.

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