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, visit <u>www.bcbsil.com/bb/ind/bbbh3a01bhdiilp-il-2022.pdf</u> or by calling 1-800-892-2803. 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>, provider, 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 <u>deductible</u> ?	\$0 at Indian Health Care <u>Provider</u> or with IHCP <u>referral</u> at non-IHCP; or Individual: Participating \$7,400 Family: Participating \$17,400	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> ?	Yes. Services from Indian Health Care <u>Providers</u> , In-Network Preventive Health Care services, and services with 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 <u>www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet deductibles for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	Individual: Participating \$8,700 Family: Participating \$17,400	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> must be met.
What is not included in the <u>out-of-pocket limit</u> ?	<u>Premiums</u> , <u>balance-billed</u> charges, and health care 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 <u>www.bcbsil.com</u> or call 1-800- 892-2803 for a list of <u>Participating</u> <u>Providers</u> .	You pay the least if you use a <u>provider</u> in IHCP <u>Network</u> . You pay more if you use a <u>provider</u> in Non-IHCP <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</u> 's 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> ?	Yes.	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> .



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

			What You Will Pay			
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	No Charge	\$65/visit; <u>deductible</u> does not apply	Not Covered	None	
	<u>Specialist</u> visit	No Charge	\$105/visit; <u>deductible</u> does not apply	Not Covered	<u>Referral</u> required. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.	
	clinic	Preventive care/screening/ immunization	No Charge	No Charge; <u>deductible</u> does not apply	Not Covered	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.
lf you h		<u>Diagnostic test</u> (x-ray, blood work)	No Charge	\$100/lab, \$150/X-Ray; <u>deductible</u> does not apply	Not Covered	<u>Referral</u> required. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
		Imaging (CT/PET scans, MRIs)		\$300/test; <u>deductible</u> does not apply	Not Covered	<u>Referral</u> required. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .

		What You Will Pay			
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Preferred generic drugs	No Charge	10% <u>coinsurance</u>	Not Covered	Limited to a 30-day supply at retail (or a 90-
If you need drugs to	Non-preferred generic drugs	No Charge	15% <u>coinsurance</u>	Not Covered	day supply at a <u>network</u> of select retail pharmacies). Up to a 90-day supply at mail order. <u>Specialty drugs</u> limited to a 30-day
treat your illness or condition	Preferred brand drugs	No Charge	20% <u>coinsurance</u>	Not Covered	supply.
	Non-preferred brand drugs	No Charge	30% <u>coinsurance</u>	Not Covered	Payment of the difference between the cost of a brand name drug and generic may also
More information about prescription drug	Preferred specialty drugs	No Charge	40% <u>coinsurance</u>	Not Covered	be required if a generic drug is available.
coverage is available at www.bcbsil.com/rx22h	Non-preferred <u>specialty</u> <u>drugs</u>	No Charge	50% <u>coinsurance</u>	Not Covered	The amount you may pay per 30-day supply of a covered insulin drug, regardless of quantity or type, shall not exceed \$100, when obtained from a Participating Pharmacy.
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	No Charge	\$300/visit plus 50% <u>coinsurance</u>	Not Covered	<u>Referral</u> required. For Outpatient Infusion Therapy, see your
surgery	Physician/surgeon fees	No Charge	\$150/visit; <u>deductible</u> does not apply	Not Covered	benefit booklet* for details. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Emergency room care	No Charge	\$1,000/visit plus 50% <u>coinsurance</u>	\$1,000/visit plus 50% <u>coinsurance</u>	Per occurrence <u>copayment</u> waived upon inpatient admission. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
If you need immediate medical attention	Emergency medical transportation	No Charge	50% <u>coinsurance</u>	50% <u>coinsurance</u>	Cost sharing waived at non-IHCP with IHCP referral.
	<u>Urgent care</u>	No Charge	\$105/visit; <u>deductible</u> does not apply	Not Covered	Must be affiliated with member's chosen medical group or <u>referral</u> required. <u>Cost</u> <u>sharing</u> waived at non-IHCP with IHCP referral.
If you have a hospital	Facility fee (e.g., hospital room)	No Charge	\$850/day; <u>deductible</u> does not apply	Not Covered	Referral required. Cost sharing waived at non-IHCP with IHCP referral.
stay	Physician/surgeon fees	No Charge	No Charge; <u>deductible</u> does not apply	Not Covered	Referral required. Cost sharing waived at non-IHCP with IHCP <u>referral</u> .

		What You Will Pay			
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No Charge	\$65/office visits; <u>deductible</u> does not apply 50% <u>coinsurance</u> for other outpatient services	Not Covered	<u>Referral</u> required. Telepsychiatry benefits are available; see your benefit booklet* for details. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
abuse services	Inpatient services	No Charge	\$850/day; <u>deductible</u> does not apply	Not Covered	<u>Referral</u> required. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Office visits	No Charge	Primary Care: \$65 <u>Specialist</u> : \$105; <u>deductible</u> does not apply	Not Covered	<u>Copayment</u> applies to first prenatal visit (per pregnancy). <u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, <u>deductible</u> or
If you are pregnant	Childbirth/delivery professional services	No Charge	No Charge; <u>deductible</u> does not apply	Not Covered	<u>coinsurance</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Childbirth/delivery facility services	No Charge	\$850/day; <u>deductible</u> does not apply	Not Covered	Cost sharing waived at non-IHCP with IHCP referral.
	Home health care	No Charge	No Charge; <u>deductible</u> does not apply	Not Covered	<u>Referral</u> required. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Rehabilitation services	No Charge	\$70/visit; <u>deductible</u> does not apply	Not Covered	<u>Referral</u> required. <u>Cost sharing</u> waived at non-IHCP with
If you need help	Habilitation services	No Charge	\$70/visit; <u>deductible</u> does not apply	Not Covered	IHCP <u>referral</u> .
recovering or have other special health needs	Skilled nursing care	No Charge	\$500/day; <u>deductible</u> does not apply	Not Covered	<u>Referral</u> required. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Durable medical equipment	No Charge	No Charge; <u>deductible</u> does not apply	Not Covered	<u>Referral</u> required. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Hospice services	No Charge	50% coinsurance	Not Covered	<u>Referral</u> required. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
If your child needs dental or eye care	Children's eye exam	No Charge	No Charge; <u>deductible</u> does not apply	Not Covered	One visit per year. See your benefit booklet* for details.

*For more information about limitations and exceptions, see the plan or policy document at www.bcbsil.com/bb/ind/bb-bh3a01bhdiilp-il-2022.pdf

		What You Will Pay			
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Children's glasses		No Charge; <u>deductible</u> does not apply after <u>deductible</u>	Not Covered	One pair of glasses per year up to age 19. See your benefit booklet* for details.
	Children's dental check-up	No Charge	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.)					
Acupuncture Deptal core (Adult)	Long-term care	Weight loss programs			
Dental care (Adult) Other Covered Services (Limitations may early to the	Non-emergency care when traveling outside the U.S.	nlan dagumant)			
· · · · · · · · · · · · · · · · · · ·	se services. This isn't a complete list. Please see your				
 Abortion care Bariatric surgery Chiropractic care (Chiropractic and Osteopathic manipulation 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 (for children 1 per ear every 24 months, for adults up to \$2,500 per ear every 24 months) Infertility treatment (covered for 4 procedures per benefit period) 	 Private-duty nursing (with the exception of inpatient private duty nursing) Routine eye care (Adult, 1 visit per benefit period) Routine foot care (due to systemic disease and 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 1-800-892-2803. 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 <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 on how 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 1-800-892-2803 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 <u>http://insurance.illinois.gov</u>.

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? Not Applicable

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.

*For more information about limitations and exceptions, see the plan or policy document at www.bcbsil.com/bb/ind/bb-bh3a01bhdiilp-il-2022.pdf

Language Access Services: Spanish (Español): Para obtener asistencia en Español, llame al 1-800-892-2803. Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-892-2803. Chinese (中文): 如果需要中文的帮助,请拨打这个号码 1-800-892-2803. Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-892-2803.

To see examples of how this plan 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.

\$0

\$0

\$0

\$0

Peg is Having a Baby			
(9 months of in-network pre-natal care and a			
hospital delivery)			

\$0 \$0

\$0

\$0

The <u>plan's</u> overall <u>deductible</u>	
Specialist	
Hospital (facility)	
Other	

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:

Cost Sharing	
Deductibles	\$0
<u>Copayments</u>	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$60

Managing Joe's Type 2 Diabetes (a year of routine in-network care of a wellcontrolled condition)

The plan's overall <u>deductible</u>
Specialist
Hospital (facility)
Other

This EXAMPLE event includes services like:

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

Total Example Cost\$5,600

In this example, Joe would pay:

Cost Sharing	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$20

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

The plan's overall deductible	\$0
Specialist	\$0
Hospital (facility)	\$0
Other	\$0

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	\$0	
<u>Copayments</u>	\$0	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$0	

Note: These numbers assume the patient does not participate in the <u>plan's</u> wellness program. If you participate in the <u>plan's</u> wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: 1-866-236-1702. Note: These numbers assume the patient received care from an IHCP <u>provider</u> or with IHCP <u>referral</u> at a non-IHCP. If you receive care from a non-IHCP <u>provider</u> without a <u>referral</u> from an IHCP your costs may be higher.

The plan would be responsible for the other costs of these EXAMPLE covered services.



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	Email:	CivilRightsCoordinator@hcsc.net
You may file a civil rights complaint with the U.S. Departmer	nt of Health and Hu	man 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
Washington, DC 20201	Complaint Forms	: http://www.hhs.gov/ocr/office/file/index.html



BlueCross BlueShield of Illinois

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 أسئلة، فلديك الحق في الحصول ىلع المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة المتحدث مع مترجم فوري، اتصل ىلع الرم 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	જો તમને અથવા તમે મદદ કરી રહ્યા હોય એવી કોઈ બીજી વ્યક્તિને એસ.બી.એમ. કાયક્રમ બાબતે પ્રશ્નો હોય, તો તમને વિના ખચેર, તમારી ભાષામાં મદદ અને
Gujarati	માઢતિ મેળવવાનો ફક્ક છે. દુભાષિયા સાથે વાત કરવા માટે આ નંબર 855-710-6984 પર કૉલ કરો.
हिंदी	यिद आपके, या आप जिसकी सहायता कर रहे हैं उैसके, प्रश्न हैं, तो आपके अपनी भाषा म निःशुल्क सहायता और जानकारी प्राप्त करन का अधिकार है।
Hindi	किसी अनवादक स बात करन क 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	만약 귀하 또는 귀하가 돕는 사람이 질문이 있다면 귀하는 무료로 그러한 도움과 정보를 귀하의 언어로 받을 수 있는 권리가 있습니다. 통역사가
Korean	필요하시면 855-710-6984 로 전화하십시오.
Diné	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.
Navajo	Ata'dahalne'ígíí bich'į' hodíílnih kwe'é 855-710-6984.
فارسی	اگر شما، يا كسى كه شما به او كمك مي كنيد، سؤالى داشته باشيد، حق اين را داريد كه به زيان خود، به طور رايگان كمك و اطلاعات دريافت نماييد جهت گفتگو با يك مترجم شهافى، با شماره
Persian	تمسا حاصل نماييد 6984-710-855
Polski	Jeśli Ty lub osoba, której pomagasz, macie jakiekolwiek pytania, macie prawo do uzyskania bezplatnej informacji i pomocy we własnym języku. Aby porozmawiać z
Polish	tłumaczem, zadzwoń pod numer 855-710-6984.
Русский	Если у вас или человека, которому вы помогаете, возникли вопросы, у вас есть право на бесплатную помощь и информацию, предоставленную на вашем языке.
Russian	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 کتی آپ مدد کررہے ہیں، کوئی سروال درپیش ہے تو، آپ کو اپنی زبان میں مفتحدد اور معلومات حاصل کرنے کا حق ہے۔ مترجم سے بات کرنے کے لوے، 6984-710-855 پر کال کریں۔
Tiếng Việt	Nếu 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
Vietnamese	dịch viên, gọi 855-710-6984.