A Division of Health Care Service Corporation, a Mutual Legal Reserve Company

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/bb/ind/bb-bh3a82baviilp-il-2023.pdf or by calling 1-800-892-2803. 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 www.healthcare.gov/sbc-glossary/ 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 \$7,500 Family: Participating \$15,000	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 <u>deductible</u> ?	Yes. Services from Indian Health Care <u>Providers</u> , In-Network Preventive Health Care services, services with a <u>copayment</u> , and some <u>prescription drugs</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 <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	Individual: Participating \$9,000 Family: Participating \$18,000	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> ?	Premiums, <u>balance billing</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 Participating <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'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> ?	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> .

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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
		Primary care visit to treat an injury or illness	No Charge	\$50/visit; <u>deductible</u> does not apply	Not Covered	None
	If you visit a health care provider's office or	<u>Specialist</u> visit	No Charge	\$100/visit; <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> .
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 have a test	<u>Diagnostic test</u> (x-ray, blood work)	No Charge	50% <u>coinsurance</u>	Not Covered	<u>Referral</u> required. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .	
	Imaging (CT/PET scans, MRIs)	No Charge	50% <u>coinsurance</u>	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
	Generic drugs	No Charge	Retail - \$25/prescription Mail - \$75/prescription; <u>deductible</u> does not apply	Not Covered	Limited to a 30-day supply at retail (or a 90- 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
If you need drugs to	Preferred brand drugs	No Charge	Retail - \$50/prescription Mail - \$150/prescription	Not Covered	supply. Payment of the difference between the cost of a brand name drug and a generic may also be required if a generic
treat your illness or condition More information about	Non-preferred brand drugs	No Charge	Retail - \$100/prescription Mail - \$300/prescription	Not Covered	drug is available. Any differences between the cost of the generic drug and the cost of the brand name drug will apply to the
prescription drug <u>coverage</u> is available at <u>www.bcbsil.com/rx23h/4T</u>	Specialty drugs	No Charge	\$500/prescription	Not Covered	<u>deductible</u> or out-of-pocket maximum. The applicable <u>cost sharing</u> (by tier) and the cost difference between the generic and brand will never exceed the overall cost of the drug. 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	50% <u>coinsurance</u>	Not Covered	<u>Referral</u> required. For Outpatient Infusion Therapy, see your
surgery	Physician/surgeon fees	No Charge	50% coinsurance	Not Covered	benefit booklet* for details. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Emergency room care	No Charge	50% <u>coinsurance</u>	50% <u>coinsurance</u>	Cost sharing waived at non-IHCP with IHCP referral.
If you need immediate	Emergency medical transportation	No Charge	50% <u>coinsurance</u>	50% <u>coinsurance</u>	Cost sharing waived at non-IHCP with IHCP referral.
medical attention	<u>Urgent care</u>	No Charge	\$75/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 <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
ŀ	lf you have a hospital stay	Facility fee (e.g., hospital room)	No Charge	50% <u>coinsurance</u>	Not Covered	<u>Referral</u> required. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
5		Physician/surgeon fees	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> .

			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	\$50/office visit; <u>deductible</u> does not apply 50% <u>coinsurance</u> for other outpatient services	Not Covered	<u>Referral</u> may be required. Telepsychiatry benefits are available; see your benefit booklet* for details. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Inpatient services	No Charge	50% <u>coinsurance</u>	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: \$50 <u>Specialist</u> : \$100; <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	50% <u>coinsurance</u>	Not Covered	<u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	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	\$50/visit; <u>deductible</u> does not apply	Not Covered	<u>Referral</u> required. Cost sharing waived at non-IHCP with
lf you need help	Habilitation services	No Charge	\$50/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	50% coinsurance	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% <u>coinsurance</u>	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
	If your child needs dental or eye care	Children's eye exam	No Charge	No Charge; <u>deductible</u> does not apply		One visit per year. See your benefit booklet* for details.
		Children's glasses	No Charge	No Charge	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	k your policy or <u>plan</u> document for more information and	a list of any other <u>excluded services</u> .)
AcupunctureDental care (Adult)	 Long-term care Non-emergency care when traveling outside the U.S. 	 Weight loss programs
Other Covered Services (Limitations may apply to the	se services. This isn't a complete list. Please see your <u>pl</u>	<u>an</u> document.)
 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 (when <u>medically</u> <u>necessary</u>)

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 1-877-527-9431 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.

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 <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 plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost-sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. 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 a hospital delivery)	and a	Managing Joe's Type 2 Diabe (a year of routine in-network care of a controlled condition)		Mia's Simple Fracture (in-network emergency room visit a up care)	
 The <u>plan's</u> overall <u>deductible</u> <u>Specialist</u> Hospital (facility) Other 	\$0 \$0 \$0 \$0	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist</u> Hospital (facility) Other 	\$0 \$0 \$0 \$0	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist</u> Hospital (facility) Other 	\$0 \$0 \$0 \$0
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 lik <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)		This EXAMPLE event includes servin Emergency room care (including medic Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therap	cal supplies)
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	

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

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

Cost Sharing	
Deductibles	\$0
Copayments	\$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 plan's wellness program. If you participate in the plan's 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 provider or with IHCP referral at a non-IHCP. If you receive care from a non-IHCP provider without a referral from an IHCP your costs may be higher.

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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 300 E. Randolph St. 35th Floor Chicago, Illinois 60601

Phone: TTY/TDD: Fax: 855-664-7270 (voicemail) 855-661-6965 855-661-6960

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 200 Independence Avenue SW Room 509F, HHH Building 1019 Washington, DC 20201 Phone:800-368-1019TTY/TDD:800-537-7697Complaint Portal:https://ocrportal.hhs.gov/ocr/portal/lobby.jsfComplaint Forms:http://www.hhs.gov/ocr/office/file/index.html



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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 Gujarati	જો તમને અથવા તમે મદદ કરી રહ્યા ફોચ એવી કોઈ બીજી વ્યક્તિને એસ.બી.એમ. કાચક્રમ બાબતે પ્રશ્નો ફોચ, તો તમને વિના ખચેર્, તમારી ભાષામાં મદદ અને માફતી મેળવવાનો ફક્ક છે. દુભાષિયા સાથે વાત કરવા માટે આ નંબર 855-710-6984 પર કૉલ કરો.
हिंदी Hindi	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। 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 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'į' hodíílnih kwe'é 855-710-6984.
فارسی Persian	اگر شما، يا كسى كه شما به او كمك مي كنيد، سؤالى داشته باشيد، حق اين را داريد كه به زبان خود، به طور رايگان كمك و اطلاعات دريافت نماييد جهت گفتگو با يك مترجم شهافى، با شماره تمسا حاصل نماييد 1984-710-855
Polski Polish	Jeśli Ty lub osoba, której pomagasz, macie jakiekolwiek pytania, macie prawo do uzyskania bezplatnej 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.
ار دو Urdu	اگر آپ کو، یا کسی ایسے فرد کو جس کی آپ مدد کررہے ہیں، کوئی مروال درپیش ہے تو، آپ کو اپنی زبان میں مفتحدد اور معلومات حاصل کرنے کا حق ہے۔ مترجم سے بات کرنے کے لیمے، 6984-710-855 پر کال کریں۔
Tiếng Việt Vietnamese	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 dịch viên, gọi 855-710-6984.