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\_so3d81blfiilp\_il\_2025.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 \$3,850; Non- Participating \$15,000 Family: Participating \$7,700; 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 <u>deductible</u> ?	Yes. Services from Indian Health Care <u>Providers</u> and In-Network Preventive Health Care services and certain 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 <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	Individual: Participating \$9,200; Non- Participating Unlimited Family: Participating \$18,400; 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?	<u>Premiums</u> , <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/myblueplus</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</u> <u>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</u> <u>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.

	Common Medical Event Services You May Need		What You Will Pay			
			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	\$30/visit; <u>deductible</u> does not apply	50% <u>coinsurance</u>	Virtual Visits: \$30/visit. See your benefit booklet* for details.
	lf you visit a health care <u>provider's</u> office	<u>Specialist</u> visit		\$45/visit; <u>deductible</u> does not apply	50% <u>coinsurance</u>	Referral required. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
	or clinic	Proventive	No Charge	No Charge; <u>deductible</u> does not apply	50% <u>coinsurance</u>	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)	No Charge	40% <u>coinsurance</u>	50% <u>coinsurance</u>	Referral may be required. <u>Preauthorization</u> may also be required; see your benefit booklet* for details. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
		Imaging (CT/PET scans, MRIs)	No Charge	40% <u>coinsurance</u>	50% <u>coinsurance</u>	Referral required. <u>Preauthorization</u> may also be required; see your benefit booklet* for details. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .

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		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 (Preferred)	No Charge	No Charge after <u>deductible</u>	No Charge after <u>deductible</u>	Limited to a 30-day supply at retail (or a 90-day supply at a <u>network</u> of select
	Generic drugs (Non- Preferred)	No Charge	10% <u>coinsurance</u>	10% <u>coinsurance</u>	retail pharmacies). Up to a 90-day supply at mail order. <u>Specialty drugs</u>
	Brand drugs (Preferred)	No Charge	20% <u>coinsurance</u>	20% <u>coinsurance</u>	are limited to a 30-day supply except for certain FDA-designated dosing
	Brand drugs (Non-Preferred)	No Charge	30% <u>coinsurance</u>	30% <u>coinsurance</u>	regimens. Payment of the difference
If you need drugs to	Specialty drugs (Preferred)	No Charge	40% <u>coinsurance</u>	40% <u>coinsurance</u>	between the cost of a brand name drug
treat your illness or condition More information about <u>prescription drug</u> <u>coverage</u> is available at <u>www.bcbsil.com/rx25h</u> /6T	<u>Specialty drugs</u> (Non- Preferred)	No Charge	50% <u>coinsurance</u>	50% <u>coinsurance</u>	and a generic may also be required if a generic drug is available. Any differences between the cost of the generic drug and the cost of the brand name drug will apply to the <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. All Out-of-Network prescriptions are subject to a 50% additional charge after the applicable <u>copayment/coinsurance</u> . 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.
lf you have	Facility fee (e.g., ambulatory surgery center)	No Charge	40% <u>coinsurance</u>	\$2,000/visit plus 50% coinsurance	<u>Referral</u> required. <u>Preauthorization</u> may also be required; see your benefit
outpatient surgery	Physician/surgeon fees	No Charge	40% <u>coinsurance</u>	50% <u>coinsurance</u>	booklet* for details. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
If you need	Emergency room care	No Charge	40% <u>coinsurance</u>	40% <u>coinsurance</u>	Cost sharing waived at non-IHCP with IHCP referral.
immediate medical attention	Emergency medical transportation	No Charge	40% <u>coinsurance</u>	40% <u>coinsurance</u>	Preauthorization may be required for non-emergency transportation; see your

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		What You Will Pay			
Common Medical Event	Medical Event Services You May Need Provider (IHCP) (You will pay the (You will pay more) Network Provider (You will pay more)		Network Provider	Limitations, Exceptions, & Other Important Information	
					benefit booklet* for details. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	<u>Urgent care</u>	No Charge	\$45/visit; <u>deductible</u> does not apply	50% <u>coinsurance</u>	Cost sharing waived at non-IHCP with IHCP referral.
lf you have a hospital stay	Facility fee (e.g., hospital room)	No Charge	40% <u>coinsurance</u>	\$2,000/visit plus 50% <u>coinsurance</u>	Referral required. Preauthorization may also be required, see your benefit booklet* for details. Cost sharing waived at non-IHCP with IHCP referral.
	Physician/surgeon fees	No Charge	40% <u>coinsurance</u>	50% <u>coinsurance</u>	Referral required. Cost sharing waived at non-IHCP with IHCP referral.
health, behavioral health, or substance	Outpatient services	No Charge	\$30/office visit; <u>deductible</u> does not apply 40% <u>coinsurance</u> for other outpatient services	50% <u>coinsurance</u>	<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> .
abuse services	Inpatient services	No Charge	40% <u>coinsurance</u>	\$2,000/visit plus 50% <u>coinsurance</u>	<u>Referral</u> required. <u>Preauthorization</u> may also be required; see your benefit booklet* for details. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Office visits	No Charge	Primary Care: \$30 <u>Specialist</u> : \$45; <u>deductible</u> does not apply	50% <u>coinsurance</u>	<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, a
If you are pregnant	Childbirth/delivery professional services	No Charge	40% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>copayment</u> , <u>coinsurance</u> , or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere
	Childbirth/delivery facility services	No Charge	40% <u>coinsurance</u>	\$2,000/visit plus 50% <u>coinsurance</u>	in the SBC (i.e., ultrasound). <u>Cost</u> <u>sharing</u> waived at non-IHCP with IHCP <u>referral</u> .

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			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
	<u>Home health care</u>	No Charge	40% <u>coinsurance</u>	50% <u>coinsurance</u>	Referral required. <u>Preauthorization</u> may also be required, see your benefit booklet* for details. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Rehabilitation services	No Charge	\$30/visit; <u>deductible</u> does not apply	50% <u>coinsurance</u>	<u>Referral</u> required. <u>Preauthorization</u> may also be required, see your benefit
	Habilitation services	No Charge	\$30/visit; <u>deductible</u> does not apply	50% <u>coinsurance</u>	booklet* for details. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
If you need help recovering or have other special health needs	Skilled nursing care	No Charge	40% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Referral</u> required. <u>Preauthorization</u> may also be required, see your benefit booklet* for details. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Durable medical equipment	No Charge	40% <u>coinsurance</u>	50% <u>coinsurance</u>	Referral required. <u>Preauthorization</u> may also be required, see your benefit booklet* for details. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Hospice services	No Charge	40% <u>coinsurance</u>	50% <u>coinsurance</u>	Referral required. <u>Preauthorization</u> may also be required, see your benefit booklet* for details. <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. Out-of-Network reimbursement will not exceed the retail cost. See your benefit booklet* (Pediatric Vision Care Benefits) for details.

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		What You Will Pay				
Common Medical Event			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	No Charge; <u>deductible</u> does not apply		One pair of glasses per year up to age 19. Reimbursement for frames, lenses and lens options purchased Out-of- Network is available (not to exceed the retail cost). See your benefit booklet* (Pediatric Vision Care Benefits) for details.	
	Children's dental check-up	Not Covered	Not Covered	Not Covered	None	

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 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
 • Weight loss programs

 • Dental care (Adult)
 • Non-emergency care when traveling outside the

U.S.

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)					
Abortion care	<ul> <li>Cosmetic surgery (when <u>medically necessary</u>)</li> </ul>	<ul> <li>Private-duty nursing (with the exception of inpatient</li> </ul>			
Bariatric surgery	<ul> <li>Hearing aids (1 per ear every 24 months)</li> </ul>	private-duty nursing)			
Chiropractic care (Chiropractic and Osteopathic	• Infertility treatment (covered for 4 procedures per	<ul> <li>Routine eye care (Adult)</li> </ul>			
manipulation limited to 25 visits per calendar year)	benefit period)	<ul> <li>Routine foot care (when <u>medically necessary</u>)</li> </ul>			

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 1-800-892-2803. 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 <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> 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.

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## 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.

<b>Peg is Having a B</b> (9 months of in-network pre-na hospital delivery)	tal care and a	Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well- controlled condition)		<b>Mia's Simple Fracture</b> (in-network emergency room visit and follow up care)	
<ul> <li>The <u>plan's</u> overall <u>deductible</u></li> <li><u>Specialist copayment</u></li> <li>Hospital (facility) <u>copayment</u></li> <li>Other <u>coinsurance</u></li> </ul>	\$0 \$0 \$0 \$0	Specialist copayment \$0 Hospital (facility) <u>copayment</u> \$0		<ul> <li>The <u>plan's</u> overall <u>deductible</u></li> <li><u>Specialist copayment</u></li> <li>Hospital (facility) <u>copayment</u></li> <li>Other <u>coinsurance</u></li> </ul>	
This EXAMPLE event includes services like: <u>Specialist</u> office visits ( <i>prenatal care</i> ) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> ( <i>ultrasounds and blood work</i> ) <u>Specialist</u> visit ( <i>anesthesia</i> )		This EXAMPLE event includes services like:Primary care physicianoffice visits (includingdisease education)Diagnostic tests (blood work)Prescription drugsDurable medical equipment (glucose meter)		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	\$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		Cost Sharing		Cost Sharing	
Deductibles	\$0	Deductibles	Deductibles \$0		\$0
<u>Copayments</u>	\$0	<u>Copayments</u>	\$0	<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$0	Coinsurance \$0		<u>Coinsurance</u>	\$0
What isn't covered	What isn't covered		What isn't covered		1
Limits or exclusions	\$60	Limits or exclusions	Limits or exclusions \$20 L		\$0
The total Peg would pay is	\$60	The total Joe would pay is	\$20	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 <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.

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#### Health care coverage is important for everyone.

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. 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. 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., 35th Floor	TTY/TDD:	855-661-6965
Chicago, IL 60601	Fax:	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

of Health and Huma	an Se
Phone:	800
TTY/TDD:	800
Complaint Portal:	http
Complaint Forms:	http
1. ES	CC

800-368-1019 800-537-7697 https://ocrportal.hhs.gov/ocr/smartscreen/main.jsf https://www.hhs.gov/civil-rights/filing-acomplaint/complaint-process/index.html

	To receive language or communication assistance free of charge, please call us at 855-710-6984.				
Español	Llámenos al 855-710-6984 para recibir asistencia lingüística o comunicación en otros formatos sin costo.				
العربية	لتلقى المساعدة اللغوية أو التواصل مجانًا، يرجى الاتصال بنا على الرقم 6984-710-855.				
繁體中文	如欲獲得免費語言或溝通協助, 請撥打855-710-6984與我們聯絡。				
Français	Pour bénéficier gratuitement d'une assistance linguistique ou d'une aide à la communication, veuillez nous appeler au 855-710-6984.				
Deutsch	Um kostenlose Sprach- oder Kommunikationshilfe zu erhalten, rufen Sie uns bitte unter 855-710-6984 an.				
ગુજરાતી	ભાષા અથવા સંચાર સહાય મફતમાં મેળવવા માટે, કૃપા કરીને અમને 855-710-6984 પર કૉલ કરો.				
हिंदी	निःशुल्क भाषा या संचार सहायता प्राप्त करने के लिए, कृपया हमें 855-710-6984 पर कॉल करें।				
Italiano	Per assistenza gratuita alla lingua o alla comunicazione, chiami il numero 855-710-6984.				
한국어	언어 또는 의사소통 지원을 무료로 받으려면 855-710-6984번으로 전화해 주세요.				
Navajo	Niná: Doo bilagáana bizaad dinits'á'góó, shá ata' hodooni nínízingo, t'áájíík'eh bee náhaz'á. 1-866-560-4042 jj' hodíilni.				
فارس <mark>ی</mark>	بر ای دریافت کمک زبانی یا ار تباطی ر ایگان، لطفاً با شمار ه 6984-710-855 تماس بگیرید.				
Polski	Aby uzyskać bezpłatną pomoc językową lub komunikacyjną, prosimy o kontakt pod numerem 855-710-6984.				
Русский	Чтобы бесплатно воспользоваться услугами перевода или получить помощь при общении, звоните нам по телефону 855-710-6984.				
Tagalog	Para makatanggap ng tulong sa wika o komunikasyon nang walang bayad, pakitawagan kami sa 855-710-6984.				
ار دو	مفت میں زبان یا مواصلت کی مدد موصول کرنے کے لیے، بر اہ کرم ہمیں 6984-710-855 پر کال کریں۔				
Tiếng Việt	Để được hỗ trợ ngôn ngữ hoặc giao tiếp miễn phí, vui lòng gọi cho chúng tôi theo số 855-710-6984				

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