



⚠ 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/member/policy-forms/2020 or by calling 1-800-541-2768. 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 <https://www.cms.gov/CCIIO/Resources/Forms-Reports-and-Other-Resources/Downloads/UG-Glossary-508-MM.pdf> or call 1-855-756-4448 to request a copy.

| Important Questions | Answers | Why This Matters: |
|--|--|---|
| What is the overall deductible? | Individual: Blue Choice \$4,000; PPO \$4,750; Out-of-Network \$9,500 Family: Blue Choice \$12,000; PPO \$13,500; Out-of-Network \$27,000 | 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 deductible? | Yes. In-Network Preventive Health is 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 www.healthcare.gov/coverage/preventive-care-benefits/ . |
| Are there other deductibles for specific services? | No. | You don't have to meet <u>deductibles</u> for specific services. |
| What is the out-of-pocket limit for this plan? | Individual: Blue Choice \$4,000; PPO \$6,550; Out-of-Network Unlimited Family: Blue Choice \$12,000; PPO \$13,500; Out-of-Network 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? | Premiums, <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 <u>out-of-pocket limit</u> . |
| Will you pay less if you use a network provider? | Yes. See www.bcbsil.com or call 1-800-541-2768 for a list of <u>Participating Providers</u> . | You pay the least if you use a <u>provider</u> in Blue Choice Network. You pay more if you use a <u>provider</u> in PPO Network. 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 referral to see a specialist? | No. | You can see the <u>specialist</u> you choose without a <u>referral</u> . |

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

| Common Medical Event | Services You May Need | What You Will Pay | | | Limitations, Exceptions, & Other Important Information |
|--|--|---|--------------------------------------|--|---|
| | | Blue Choice Provider (You will pay the least) | PPO Provider (You will pay more) | Non-PPO Provider (You will pay the most) | |
| If you visit a health care provider's office or clinic | Primary care visit to treat an injury or illness | No Charge after deductible | 20% coinsurance | 50% coinsurance | Virtual Visits: No Charge. See your benefit booklet* for details. |
| | Specialist visit | No Charge after deductible | 20% coinsurance | 50% coinsurance | None |
| If you have a test | Preventive care/screening/immunization | No Charge; deductible does not apply | No Charge; deductible does not apply | 50% coinsurance | You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for. |
| | Diagnostic test (x-ray, blood work) | No Charge after deductible | 20% coinsurance | 50% coinsurance | Preauthorization may be required; see your benefit booklet* for details. |
| | Imaging (CT/PET scans, MRIs) | No Charge after deductible | 20% coinsurance | 50% coinsurance | |
| If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.bcbsil.com/rx1.pdf | Preferred generic drugs | No Charge after deductible | No Charge after deductible | Retail - No Charge after deductible | Limited to a 30-day supply at retail (or a 90-day supply at a network of select retail pharmacies). Up to a 90-day supply at mail order. <u>Specialty drugs</u> limited to a 30-day supply. Payment of the difference between the cost of a brand name drug and a generic may also be required if a generic drug is available. All Out-of-Network prescriptions are subject to a 50% additional charge after the applicable copay/coinsurance. Additional charge will not apply to any deductible or out-of-pocket amounts. You may be eligible to synchronize your prescription refills, please see your benefit booklet* for details. |
| | Non-preferred generic drugs | No Charge after deductible | No Charge after deductible | No Charge after deductible | |
| | Preferred brand drugs | No Charge after deductible | No Charge after deductible | No Charge after deductible | |
| | Non-preferred brand drugs | No Charge after deductible | No Charge after deductible | No Charge after deductible | |
| | Preferred specialty drugs | No Charge after deductible | No Charge after deductible | No Charge after deductible | |
| | Non-preferred specialty drugs | No Charge after deductible | No Charge after deductible | No Charge after deductible | |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | No Charge after deductible | No Charge after deductible | 50% coinsurance | Preauthorization may be required. For Outpatient Infusion Therapy, see your benefit booklet* for details. |
| | Physician/surgeon fees | No Charge after deductible | 20% coinsurance | 50% coinsurance | |

*For more information about limitations and exceptions, see the plan or policy document at www.bcbsil.com/member/policy-forms/2020.

| Common Medical Event | Services You May Need | What You Will Pay | | | Limitations, Exceptions, & Other Important Information |
|--|---|---|----------------------------------|--|--|
| | | Blue Choice Provider (You will pay the least) | PPO Provider (You will pay more) | Non-PPO Provider (You will pay the most) | |
| If you need immediate medical attention | <u>Emergency room care</u> | No Charge after deductible | No Charge after deductible | No Charge after deductible | None |
| | <u>Emergency medical transportation</u> | No Charge after deductible | No Charge after deductible | No Charge after deductible | Preauthorization may be required for non-emergency transportation; see your benefit booklet* for details. |
| | <u>Urgent care</u> | No Charge after deductible | 20% coinsurance | 50% coinsurance | None |
| If you have a hospital stay | Facility fee (e.g., hospital room) | No Charge after deductible | 20% coinsurance | 50% coinsurance | Preauthorization required. Preauthorization penalty: \$1,000 or 50% of the eligible charge |
| | Physician/surgeon fees | No Charge after deductible | 20% coinsurance | 50% coinsurance | In-Network, \$500 Out-of-Network. See your benefit booklet* for details. |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | No Charge after deductible | 20% coinsurance | 50% coinsurance | Outpatient: Preauthorization may be required; see your benefit booklet* for details. Inpatient: Preauthorization required. |
| | Inpatient services | No Charge after deductible | 20% coinsurance | 50% coinsurance | |
| If you are pregnant | Office visits | No Charge after deductible | 20% coinsurance | 50% coinsurance | |
| | Childbirth/delivery professional services | No Charge after deductible | 20% coinsurance | 50% coinsurance | Cost sharing does not apply for certain preventive services. Depending on the type of services, coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). |
| | Childbirth/delivery facility services | No Charge after deductible | 20% coinsurance | 50% coinsurance | |
| | <u>Home health care</u> | No Charge after deductible | 20% coinsurance | 50% coinsurance | |
| If you need help recovering or have other special health needs | <u>Rehabilitation services</u> | No Charge after deductible | 20% coinsurance | 50% coinsurance | |
| | <u>Habilitation services</u> | No Charge after deductible | 20% coinsurance | 50% coinsurance | |
| | <u>Skilled nursing care</u> | No Charge after deductible | 20% coinsurance | 50% coinsurance | Preauthorization may be required. |
| | <u>Durable medical equipment</u> | No Charge after deductible | 20% coinsurance | 50% coinsurance | |
| | <u>Hospice services</u> | No Charge after deductible | 20% coinsurance | 50% coinsurance | |
| | | | | | |

*For more information about limitations and exceptions, see the [plan](#) or policy document at www.bcbsil.com/member/policy-forms/2020.

| Common Medical Event | Services You May Need | What You Will Pay | | | Limitations, Exceptions, & Other Important Information |
|---|----------------------------|---|--------------------------------------|--|--|
| | | Blue Choice Provider (You will pay the least) | PPO Provider (You will pay more) | Non-PPO Provider (You will pay the most) | |
| If your child needs dental or eye care | Children's eye exam | No Charge; deductible does not apply | No Charge; deductible does not apply | Not Covered | One visit per year. See your benefit booklet* for details. |
| | Children's glasses | No Charge after deductible | No Charge after deductible | Not Covered | One pair of glasses per year. See your benefit booklet* for details. |
| | Children's dental check-up | 30% coinsurance | 30% coinsurance | 50% coinsurance | 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
- Dental care (Adult)
 - Long-term care
 - Non-emergency care when traveling outside the U.S.
 - Routine eye care (Adult)
 - Weight loss programs

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

- Bariatric surgery
- Chiropractic care (Limited to 25 visits per calendar year.)
 - Hearing aids (Two covered every 36 months for inpatient private duty nursing)
 - Infertility treatment (4 per benefit period)
 - Routine foot care (Only in connection with diabetes)
- Cosmetic surgery (Only for the correction of congenital deformities or conditions resulting from accidental injuries, scars, tumors, or diseases)

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 1-800-541-2768, 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 Illinois at 1-800-541-2768 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>.

*For more information about limitations and exceptions, see the plan or policy document at www.bcbsil.com/member/policy-forms/2020.

Does this plan provide [Minimum Essential Coverage](#)? **Yes**

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

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 1-800-541-2768.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-541-2768.

Chinese (中文): 如果需要中文的帮助，请拨打这个号码 1-800-541-2768.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-541-2768.

————— *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 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 and a hospital delivery)

| | |
|--|---------|
| ■ The plan's overall deductible | \$4,000 |
| ■ Specialist | \$0 |
| ■ Hospital (facility) | \$0 |
| ■ Other | \$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*)

| | |
|--|-----------------|
| Total Example Cost | \$12,800 |
| In this example, Peg would pay: | |
| <i>Cost Sharing</i> | |
| Deductibles | \$4,000 |
| Copayments | \$0 |
| Coinsurance | \$0 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$60 |
| The total Peg would pay is | \$4,060 |

Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)

| | |
|--|---------|
| ■ The plan's overall deductible | \$4,000 |
| ■ Specialist | \$0 |
| ■ Hospital (facility) | \$0 |
| ■ Other | \$0 |

This EXAMPLE event includes services like:

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

| | |
|--|----------------|
| Total Example Cost | \$7,400 |
| In this example, Joe would pay: | |
| <i>Cost Sharing</i> | |
| Deductibles | \$4,000 |
| Copayments | \$0 |
| Coinsurance | \$0 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$60 |
| The total Joe would pay is | \$4,060 |

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

| | |
|--|---------|
| ■ The plan's overall deductible | \$4,000 |
| ■ 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 | \$1,900 |
| In this example, Mia would pay: | |
| <i>Cost Sharing</i> | |
| Deductibles | \$1,900 |
| Copayments | \$0 |
| Coinsurance | \$0 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$0 |
| The total Mia would pay is | \$1,900 |

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

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، فلدتك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم فوري، اتصل برقم 855-710-6984. |
| 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 એવો કોઈ બંધુ વ્યક્તિને એસ.બી.એમ. કાયદા મ બાબતે પ્રશ્નો હોય, તો તમને વિના ખર્ચે, તમારી ભાષામાં મદદ અને માહિતી મેળવવાનો હક્ક છે. દુભાષિયા સાથે વાત કરવા માટે આ નંબર 855-710-6984 પર કોલ કરો. |
| हिंदी Hindi | यदि आपके, या आप जिसकी सहायता कर रहे हैं उसके, प्रश्न हैं, तो आपके अपनी भाषा में नि:शुल्क सहायता और जानकारी प्राप्त करने का अधिकार है। किसी अनवादक 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 855-710-6984로 전화하십시오. |
| Diné Navajo | T'áá ni, éí doodagó la' da biká anánílwo'ígíí, na'ídiłkíidgo, ts'ída bee ná ahóótí'í' t'áá níik'e níká a' doolwoł dóó bina'ídiłkíidgíí bee níł h odoonih. Ata' dahalne'ígíí bich'í' hodííłnih kwe' é 855-710-6984. |
| فارسی Persian | اگر شما، یا کسی که شما به او کمک می کنید، سوالی 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: 855-710-6984 |
| Polski Polish | Jeśli Ty lub osoba, której pomagasz, macie jakiegokolwiek 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 سے اردو میں کوئی سوال درپیش ہے تو، آپ کو اپنی زبان میں مفت مدد اور معلومات حاصل کرنے کا حق ہے۔ مزید سے بات کرنے کے لیے، 855-710-6984 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. |



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: 855-664-7270 (voicemail)
TTY/TDD: 855-661-6965
Fax: 855-661-6960
Email: CivilRightsCoordinator@hssc.net

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: 800-368-1019
TTY/TDD: 800-537-7697
Complaint Portal: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>
Complaint Forms: <http://www.hhs.gov/ocr/office/file/index.html>