The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-855-418-9393 or at <a href="https://www.bcbsil.com">www.bcbsil.com</a>. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at <a href="https://www.healthcare.gov/sbc-glossary/">www.healthcare.gov/sbc-glossary/</a> or call 1-855-756-4448 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	For Tier 1: \$0 Individual/\$0 Family For In-Network: \$1,000 Individual/\$2,000 Family For Out-of-Network: No Coverage	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. Certain <u>preventive care</u> , services that charge a <u>copay</u> , <u>prescription drugs</u> and emergency room services 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 deductibles for specific services?	Yes. \$250 <u>deductible</u> for Blue Choice Options hospital admission. There are no other specific <u>deductibles</u> .	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	For Tier 1: \$1,500 Individual/\$3,000 Family For In-Network: \$3,000 Individual/\$6,000 Family For Out-of-Network: No Coverage	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 <u>out-of-pocket limit?</u>	Premiums, balance-billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> <u>limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See <a href="https://www.bcbsil.com">www.bcbsil.com</a> or call 1-855-418-9393 for a list of	

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

		What You Will Pay			
Common Medical Event	Services You May Need	Blue Choice Options Provider (You will pay the Least)	In-Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	\$25 <u>copay</u> /visit; <u>deductible</u> does not apply	20% coinsurance	Not Covered	MDLive: No Charge. Telehealth: See Office Visit for details. See your benefit booklet* for details.
If you visit a health care <u>provider's</u> office or clinic	Specialist visit	\$40 <u>copay</u> /visit; <u>deductible</u> does not apply	20% coinsurance	Not Covered	None
	Preventive care/screening/immunization	No Charge; deductible does not apply	No Charge; deductible does not apply	Not Covered	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	No Charge	20% coinsurance	Not Covered	Preauthorization may be required; see your
	Imaging (CT/PET scans, MRIs)	No Charge	20% coinsurance	Not Covered	benefit booklet* for details.

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.bcbsil.com</u>

			What You Will Pay		
Common Medical Event	Services You May Need	Blue Choice Options Provider (You will pay the Least)	In-Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Generic drugs	\$10 copay/prescription (retail) \$20 copay/prescription (mail order); deductible does not apply	\$10 copay/ prescription (retail) \$20 copay/ prescription (mail order); deductible does not apply	Not Covered	For maintenance medications under 90-Day My Way: 90-day supply at Retail or Mail Order.
If you need drugs to treat your illness or condition  More information about prescription drug coverage is	Preferred brand drugs	\$30 copay/prescription (retail) \$60 copay/prescription (mail order); deductible does not apply	\$30 copay/ prescription (retail) \$60 copay/ prescription (mail order); deductible does not apply	Not Covered	30-day supply at Retail 90-day supply at Mail Order  Certain women's <u>preventive services</u> will be covered with no cost to the member. For a full list of these prescriptions and/or services, please contact Customer Service.
available at www.bcbsil.com	Non-preferred brand drugs	\$50 copay/prescription (retail) \$100 copay/ prescription (mail order); deductible does not apply	\$50 copay/prescription (retail) \$100 copay/ prescription (mail order); deductible does not apply	Not Covered	Payment of the difference between the cost of a brand name drug and a generic may be required if a generic drug is available.
	Specialty drugs	\$10/\$30/\$50 copay/ prescription (retail); deductible does not apply	\$10/\$30/\$50 copay/ prescription (retail); deductible does not apply	Not Covered	Specialty drug coverage based on group policy. Prior authorization may be required. Specialty retail limited to a 30-day supply.
If you have	Facility fee (e.g., ambulatory surgery center)	\$100 <u>copay</u> /visit	20% coinsurance	Not Covered	Preauthorization may be required.
outpatient surgery	Physician/surgeon fees	No Charge	20% coinsurance	Not Covered	None

<sup>\*</sup> For more information about limitations and exceptions, see the  $\underline{\text{plan}}$  or policy document at  $\underline{\text{www.bcbsil.com}}$ 

			What You Will Pay		
Common Medical Event	Services You May Need	Blue Choice Options Provider (You will pay the Least)	In-Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need immedical	Emergency room care	Facility Charges: \$250 copay/visit; deductible does not apply ER Physician Charges: No Charge	Facility Charges: \$250 copay/visit; deductible does not apply ER Physician Charges: No Charge	Facility Charges: \$250 copay/visit; deductible does not apply ER Physician Charges: No Charge	Copay waived if admitted.
attention	Emergency medical transportation	No Charge	No Charge	No Charge	<u>Preauthorization</u> may be required for non-emergency transportation; see your benefit booklet* for details.
	Urgent care	\$75 <u>copay</u> /visit; <u>deductible</u> does not apply	\$75 <u>copay</u> /visit; <u>deductible</u> does not apply	\$75 <u>copay</u> /visit; <u>deductible</u> does not apply	None
If you have a hospital stay	Facility fee (e.g., hospital room)	No Charge	20% coinsurance	Not Covered	\$250 <u>deductible</u> per admission Blue Choice Options <u>providers</u> . <u>Preauthorization</u> required.
	Physician/surgeon fees	No Charge	20% coinsurance	Not Covered	None
If you need mental health, behavioral health, or	Outpatient services	\$25 copay/office visit; deductible does not apply; No Charge for other outpatient services	20% coinsurance	Not Covered	PCP <u>copay</u> applies to psychotherapy visit only. MDLive: No Charge. Telehealth: See Office Visit for details. <u>Preauthorization</u> may be required. See your benefit booklet* for details.
substance abuse services	Inpatient services	No Charge	20% coinsurance	Not Covered	\$250 <u>deductible</u> per admission Blue Choice Options <u>providers</u> . <u>Preauthorization</u> required.
If you are pregnant	Office visits	\$25 PCP/\$40 SPC <u>copay</u> /visit; <u>deductible</u> does not apply	20% coinsurance	Not Covered	Copay applies to first prenatal visit (per pregnancy). Cost sharing does not apply for preventive services. Depending on the type of services, a copayment, coinsurance, or deductible may apply.
	Childbirth/delivery professional services	No Charge	20% coinsurance	Not Covered	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).

<sup>\*</sup> For more information about limitations and exceptions, see the  $\underline{\text{plan}}$  or policy document at  $\underline{\text{www.bcbsil.com}}$ 

			What You Will Pay		
Common Medical Event	Services You May Need	Blue Choice Options Provider (You will pay the Least)	In-Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Childbirth/delivery facility services	No Charge	20% coinsurance	Not Covered	\$250 <u>deductible</u> per admission Blue Choice Options <u>providers</u> .
	Home health care	No Charge	20% coinsurance	Not Covered	Limited to 120 visits per benefit period. <u>Preauthorization</u> may be required.
If you need help recovering or have other special health needs	Rehabilitation services	\$25 <u>copay</u> /visit; <u>deductible</u> does not apply	20% coinsurance	Not Covered	
	Habilitation services	\$25 <u>copay</u> /visit; <u>deductible</u> does not apply	20% coinsurance	Not Covered	Preauthorization may be required.
	Skilled nursing care	No Charge	20% coinsurance	Not Covered	\$250 <u>deductible</u> per admission Blue Choice Options <u>providers</u> . Limited to 120 days per benefit period. <u>Preauthorization</u> may be required.
	Durable medical equipment	No Charge	20% coinsurance	Not Covered	Benefits are limited to items used to serve a medical purpose. <u>Durable Medical Equipment</u> benefits are provided for both purchase and rental equipment (up to the purchase price). <u>Preauthorization</u> may be required.
	Hospice services	No Charge	20% coinsurance	Not Covered	\$250 <u>deductible</u> per admission Blue Choice Options <u>providers</u> . <u>Preauthorization</u> may be required.

<sup>\*</sup> For more information about limitations and exceptions, see the  $\underline{\text{plan}}$  or policy document at  $\underline{\text{www.bcbsil.com}}$ 

		What You Will Pay			
Common Medical Event	Services You May Need	Blue Choice Options Provider (You will pay the Least)	In-Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If	Children's eye exam	Not Covered	Not Covered	Not Covered	None
If your child needs	Comoren's diasses	Not Covered	Not Covered	Not Covered	None
dental or eye care	Children's dental check-up	Not Covered	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.)

- Dental care (Adult)
- Hearing aids
- Long-term care

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

- Routine foot care (with the exception of person with diagnosis of diabetes)
- Weight loss programs

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

- Acupuncture (limited to 60 visits per benefit period)
- Bariatric surgery (no coverage for out of network)
- Chiropractic care (no limit on number of visits) (\$25 copay applies to BCO)
- Cosmetic surgery (only for correcting congenital deformities or conditions resulting from accidental injuries, scars, tumors, or diseases)
- Infertility treatment
- Private-duty nursing (except inpatient private duty nursing) (limited to 120 visits per calendar year)

<sup>\*</sup> For more information about limitations and exceptions, see the plan or policy document at www.bcbsil.com

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 1-855-418-9393, U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <a href="www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a>, or Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or <a href="www.cciio.cms.gov">www.cciio.cms.gov</a>. Other coverage options may be available to you too, including buying individual insurance coverage through the <a href="Health Insurance">Health Insurance</a> <a href="Marketplace">Marketplace</a>. For more information about the <a href="Marketplace">Marketplace</a>, visit <a href="www.HealthCare.gov">www.HealthCare.gov</a> 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 1-855-418-9393 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.

## 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? 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 1-855-418-9393.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-418-9393.

Chinese (中文): 如果需要中文的帮助,请拨打这个号码1-855-418-9393.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-855-418-9393.

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

## **About these Coverage Examples:**



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

# Peg is Having a Baby

(9 months of Blue Choice Options pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$0
■ Specialist copayment	\$40
■ Hospital (facility) copayment	\$250
Other coinsurance	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)

In this example. Peg would pay:

Total Example Cost	\$12,700
	Y .—,. V V

in this example, i og irotha payl			
<u>Cost Sharing</u>			
Deductibles*	\$250		
Copayments	\$40		
Coinsurance	\$0		
What isn't covered			
Limits or exclusions	\$60		
The total Peg would pay is	\$350		

# Managing Joe's Type 2 Diabetes

(a year of routine Blue Choice Options care of a well-controlled condition)

■ The plan's overall deductible	\$0
■ Specialist copayment	\$40
■ Hospital (facility) copayment	\$250
■ Other <u>coinsurance</u>	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** 

The total Joe would pay is

In this example, Joe would pay:		
Cost Sharing		
<u>Deductibles</u>	\$0	
<u>Copayments</u>	\$800	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$20	

# **Mia's Simple Fracture**

(Blue Choice Options emergency room visit and follow up care)

■ The <u>plan's</u> overall <u>deductible</u>	\$0
■ Specialist copayment	\$40
■ Hospital (facility) copayment	\$250
Other coinsurance	0%

#### This EXAMPLE event includes services like:

<u>Emergency room care</u> (including medical supplies)

Diagnostic test (x-ray)

\$5,600

\$820

<u>Durable medical equipment</u> (crutches) Rehabilitation services (physical therapy)

Total Example Cost	\$2,800
Total Example Cost	φ2,000

<u>Cost Sharing</u>	
Deductibles*	\$40
Copayments	\$500
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$540

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

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

## 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: 855-664-7270 (voicemail) 855-661-6965

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

800-368-1019 Phone: 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 A Division of Health Care Service Corporation, a Mutual Legal Reserve Company

# 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 على المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة. للتحدث مع مترجم فوري، اتصل على الرقم 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, 請掇電話 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 એવી કોઈ બીજી વ્યક્તિને એસ.બી.એમ. કાયેકમ બાબતે પુશ્નો હોય, તો તમને વિના ખર્ચે, તમારી ભાષામાં મદદ અને માહિતી મેળવવાનો હક્ક છે. દુભાષિયા સાથે વાત કરવા માટે આ નંબર 855-710-6984 પર કૉલ કરો.
हिंदी Hindi	यदि आपके, या आप जिसकी सहायता कर रहे हैं उसके, प्रश्न हैं, तो आपको अपनी भाषा में निःशुल्क सहायता और जानकारी प्राप्त करने का अधिकार है। किसी अनुवादक 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 855-710-6984 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'i' hodíílnih kwe'é 855-710-6984.
فارسى Persian	اگر شما، یا کسی که شما به او کمک می کنید، سؤالی 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 6984-710-855 تماس حاصل نمایید.
Polski Polish	Jeśli Ty lub osoba, której pomagasz, macie jakiekolwiek 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 саязаться 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 کی آپ مدد کر رہے ہیں، کوئی سوال درپیش ہے تو، آپ کو اپنی زبان میں مفت مدد اور معلومات حاصل کرنے کا حق ہے۔ مترجم سے بات کرنے کے لیے، 6984-710-855 پر کال کریں۔
Tiêng Việt Vietnamese	Nêu 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.