This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.bcbsil.com or by calling 1-800-318-4360.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	For In-Network: **$300** Individual/**$600** Family For Out-of-Network: $**600** Individual/**$1,200** Family Doesn't apply to certain preventive care, copayments, prescription drugs & emergency room services. Copays do not count toward the **deductible**.	You must pay all the costs up to the **deductible** amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the **deductible** starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the **deductible**.
Are there other deductibles for specific services?	No.	You don't have to meet **deductibles** for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an out–of–pocket limit on my expenses?	Yes. For In-Network: **$2,050** Individual/**$4,100** Family For Out-of-Network: **$4,100** Individual/**$8,200** Family Prescription drug expense limit: **$950** Individual/ **$9,100** Family	The **out-of-pocket** limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the out–of–pocket limit?	Pre-authorization penalties, charges over the eligible charge, premiums, balance-billed charges, and health care services this plan doesn't cover.	Even though you pay these expenses, they don't count toward the **out–of–pocket limit**.
Does this plan use a network of providers?	Yes. For a list of In-Network providers, visit www.bcbsil.com or call **1-800-318-4360**.	If you use an In-Network doctor or other health care **provider**, this plan will pay some or all of the costs of covered services. Be aware, your In-Network doctor or hospital may use an Out-of-Network **provider** for some services. Plans use the term In-Network, **preferred**, or participating for **providers** in their **network**. See the chart starting on page 2 for how this plan pays different kinds of **providers**.
Do I need a referral to see a specialist?	No. You don't need a referral to see a specialist.	You can see the **specialist** you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about **excluded services**.

Questions: Call 1-800-318-4360 or visit us at www.bcbsil.com.
If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.dol.gov/ebsa/pdf/SBCUniformGlossary.pdf or call 1-855-756-4448 to request a copy.
SBC IL Non-HMO LG-2016

- **Copayments** are fixed dollar amounts (for example, $15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is $1,000, your **coinsurance** payment of 20% would be $200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an Out-of-Network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an Out-of-Network hospital charges $1,500 for an overnight stay and the **allowed amount** is $1,000, you may have to pay the $500 difference. (This is called **balance billing**.)
- This plan may encourage you to use In-Network **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use a In-Network Provider	Your Cost If You Use a Out-of-Network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$25 copay/visit	35% coinsurance	Copay applies to the Office Visit only.
	Specialist visit	$25 copay/visit	35% coinsurance	Copay applies to the Office Visit only.
	Other practitioner office visit	50% coinsurance	Not Covered	Limited to 20 visits per benefit period for chiropractic and osteopathic manipulations.
	Preventive care/screening/immunization	No Charge	Not Covered	---none---
If you have a test	Diagnostic test (x-ray, blood work)	15% coinsurance	35% coinsurance	---none---
	Imaging (CT/PET scans, MRIs)	15% coinsurance	35% coinsurance	---none---

Common Medical Event	Services You May Need	Your Cost If You Use a In-Network Provider	Your Cost If You Use a Out-of-Network Provider	Limitations & Exceptions
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.bcbsil.com.	Generic drugs	10% coinsurance/ prescription for up to 30 day supply. 10% coinsurance / prescription for up to 90 day supply.	10% coinsurance, plus 25% of the excess drug cost / prescription for up to a 30 day supply.	RX Out-of-Pocket Expense Limit: $950 Individual/$9,100 Family Benefits at non-contracting pharmacy are covered at 75% of the amount that would have been paid at a contracting pharmacy minus the appropriate copayment/coinsurance amount. Formulary prescriptions: $7 minimum Non-Formulary prescriptions: $10 minimum Certain women's preventative services will be covered with no cost to the member. For a full list of these prescriptions and/or services, please contact Customer Service. Specialty Drugs may be subject to certain limitations Mandatory Specialty Pharmacy Program through Prime Specialty Pharmacy Member Pay the Difference applies if obtaining a brand name drug when a generic equivalent is available, unless the prescription indicates to dispense as written. Prescription drugs purchased in-network will be covered in compliance with the Affordable Care Act.
	Formulary brand drugs	20% coinsurance/ prescription for up to 30 day supply. 20% coinsurance / prescription for up to 90 day supply.	20% coinsurance, plus 25% of the excess drug cost / prescription for up to a 30 day supply.	
	Non-formulary brand drugs	35% coinsurance/ prescription for up to 30 day supply. 35% coinsurance / prescription for up to 90 day supply.	35% coinsurance, plus 25% of the excess drug cost / prescription for up to a 30 day supply.	
	Specialty drugs	Covered	Not covered	

Common Medical Event	Services You May Need	Your Cost If You Use a In-Network Provider	Your Cost If You Use a Out-of-Network Provider	Limitations & Exceptions
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	15% coinsurance	35% coinsurance	---none---
	Physician/surgeon fees	15% coinsurance	35% coinsurance	---none---
If you need immediate medical attention	Emergency room services	$125 copay/visit	$125 copay/visit	Copay waived if patient is admitted.
	Emergency medical transportation	15% coinsurance	15% coinsurance	Local ground or air transportation.
	Urgent care	15% coinsurance	35% coinsurance	---none---
If you have a hospital stay	Facility fee (e.g., hospital room)	15% coinsurance	35% coinsurance	---none---
	Physician/surgeon fee	15% coinsurance	35% coinsurance	---none---
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	15% coinsurance	35% coinsurance	$25 copay applies to psychotherapy office visit only. Mental health services rendered by Licensed Marriage and Family Therapists are not covered.
	Mental/Behavioral health inpatient services	15% coinsurance	35% coinsurance	Pre-Cert is required; if no pre-cert, patient will be assessed a 30% penalty up to $5,000 max per admission.
	Substance use disorder outpatient services	15% coinsurance	35% coinsurance	$25 copay applies to psychotherapy office visit only.
	Substance use disorder inpatient services	15% coinsurance	35% coinsurance	Pre-Cert is required; if no pre-cert, patient will be assessed a 30% penalty up to $5,000 max per admission.
If you are pregnant	Prenatal and postnatal care	$25 copay	35% coinsurance	Copay applies to first prenatal visit (per pregnancy). Dependent children's pregnancy is not covered.
	Delivery and all inpatient services	15% coinsurance	35% coinsurance	---none---

Common Medical Event	Services You May Need	Your Cost If You Use a In-Network Provider	Your Cost If You Use a Out-of-Network Provider	Limitations & Exceptions
If you need help recovering or have other special health needs	Home health care	15% coinsurance	15% coinsurance	Limited to 100 visits per benefit period.
	Rehabilitation services	15% coinsurance	35% coinsurance	---none---
	Habilitation services	15% coinsurance	35% coinsurance	Speech Therapy services may be subject to plan limitations.
	Skilled nursing care	15% coinsurance	15% coinsurance	Limited to 100 days per benefit period.
	Durable medical equipment	15% coinsurance	35% coinsurance	Benefits are limited to items used to serve a medical purpose. DME benefits are provided for both purchase and rental equipment (up to the purchase price).
	Hospice service	15% coinsurance	15% coinsurance	---none---
If your child needs dental or eye care	Eye exam	Not Covered	Not Covered	---none---
	Glasses	Not Covered	Not Covered	---none---
	Dental check-up	Not Covered	Not Covered	---none---

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover **(This isn't a complete list. Check your policy or plan document for other excluded services.)**

- Acupuncture
- Cosmetic Surgery
- Dental Care (Adult and Child)
- Infertility Treatment (except for diagnosis)
- Long-Term Care
- Routine Eye Care (Adult and Child)
- Routine Foot Care (with the exception of person with diagnosis of diabetes)
- Weight Loss Programs

Other Covered Services **(This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)**

- Bariatric Surgery
- Chiropractic Care
- Hearing Aids
- Most coverage provided outside the United States. See www.bcbsil.com
- Non-Emergency Care When Traveling Outside the U.S.
- Private-Duty Nursing (with the exception of inpatient private duty nursing)

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the **premium** you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-800-318-4360. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact Blue Cross and Blue Shield of Illinois at 1-800-318-4360 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 Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage." **This plan or policy does provide minimum essential coverage.**

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-318-4360.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-318-4360.

Chinese (中文): 如果需要中文的帮助，**请拨打这个号码**1-800-318-4360.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-318-4360.

To see examples of how this plan might cover costs for a sample medical situation, see the next page.

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.

This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby
(normal delivery)

- **Amount owed to providers:** $7,540
- **Plan pays** $6,040
- **Patient pays** $1,500

Sample care costs:

Hospital charges (mother)	$2,700
Routine obstetric care	$2,100
Hospital charges (baby)	$900
Anesthesia	$900
Laboratory tests	$500
Prescriptions	$200
Radiology	$200
Vaccines, other preventive	$40
Total	**$7,540**

Patient pays:

Deductibles	$300
Copays	$0
Coinsurance	$1,050
Limits or exclusions	$150
Total	**$1,500**

Managing type 2 diabetes
(routine maintenance of a well-controlled condition)

- **Amount owed to providers:** $5,400
- **Plan pays** $4,320
- **Patient pays** $1,080

Sample care costs:

Prescriptions	$2,900
Medical Equipment and Supplies	$1,300
Office Visits and Procedures	$700
Education	$300
Laboratory tests	$100
Vaccines, other preventive	$100
Total	**$5,400**

Patient pays:

Deductibles	$300
Copays	$250
Coinsurance	$450
Limits or exclusions	$80
Total	**$1,080**

Note: These examples are based on individual coverage only

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from In-Network **providers**. If the patient had received care from Out-of-Network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

✘ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

✘ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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