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, call 1-312-738-2811. 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.dol.gov/ebsa/healthreform or call 1-312-738-2811 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	PPO provider and Non-PPO provider combined: **$400** per person/**$1,200** per family.	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your deductible?	Yes. PPO provider prescription drugs, PPO provider preventive care, PPO provider physician, mental health and specialist office visits, Department of Transportation Required Exams and Tests, and PPO provider vision care are covered before you meet your deductible.	This plan covers some items and services even if you have not yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/.
Are there other deductibles for specific services?	Yes. **$125** per person for dental. There are no other specific deductibles.	You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.
What is the out-of-pocket limit for this plan?	PPO provider: **$2,500** per person; **$4,800** per family; In-network prescription drugs: **$2,500** per person; **$5,000** per family.	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	Non-PPO provider expenses (except for emergency care), premiums, balance-billing charges, penalties for failure to obtain preauthorization, and health care this plan does not cover.	Even though you pay these expenses, they do not count toward the out-of-pocket limit.
Will you pay less if you use a network provider?	Yes. See www.bcbsil.com or call 1-800-810-2583 for a list of PPO network providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.

Do you need a referral to see a specialist?	No.	You can see the specialist you choose without a referral.

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
		PPO Provider (You will pay the least)	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	$20 copay per visit. Deductible does not apply.	35% coinsurance	None
	Specialist visit	$40 copay per visit. Deductible does not apply.	35% coinsurance	None
	Preventive care/screening/ immunization	No charge. Deductible does not apply.	Not covered	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check with what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	10% coinsurance	35% coinsurance	Check to see if preauthorization is required or possibly pay a penalty of 50% of eligible charges.
	Imaging (CT/PET scans, MRIs)	10% coinsurance	35% coinsurance	Preauthorization is required. Must call Utilization Management at 1-800-441-7705. Failure to preauthorize will result in a penalty of 50% of eligible charges.
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.caremark.com.	Generic drugs	$5 copay per fill retail (34 days), $12.50 copay per fill retail (90 days), $12.50 copay per fill mail order (90 days). Deductible does not apply.	Not covered	Covers up to a 34-day supply (retail); up to a 90-day supply (retail or mail order). If you choose a brand name drug when a generic is available, you will pay the higher copay plus the difference in cost between the generic and brand name medication. No charge for ACA-required generic preventive drugs such as FDA-approved contraceptives (or brand name drugs if a generic is medically inappropriate). Copays for diabetic drugs and testing supplies are reduced by 50% for those enrolled in the Plan's Diabetes Program. Effective 1/1/2023 - For specialty drugs, individuals who enroll with PrudentRx will pay $0 for specialty medications available through the program and covered by the Plan. Visit www.prudentrx.com/prudentexs/ for the PrudentRx Drug List. You may also contact PrudentRx at 1-800-578-4403. As long as you are enrolled with PrudentRx you will pay $0, otherwise a 30% coinsurance is applicable.
	Preferred brand drugs	$25 copay per fill retail (34 days), $60 copay per fill retail (90 days), $60 copay per fill mail order (90 days). Deductible does not apply.	Not covered	
	Non-preferred brand drugs	$50 copay per fill retail (34 days), $125 copay per fill retail (90 days), $125 copay per fill mail order (90 days). Deductible does not apply.	Not covered	
	Specialty drugs	30% coinsurance or $0 with enrollment in PrudentRx – limited to a 30-day supply.	Not covered	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		PPO Provider (You will pay the least)	Non-PPO Provider (You will pay the most)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% coinsurance	35% coinsurance	Preauthorization is required. Must call Utilization Management at 1-800-441-7705. Failure to preauthorize will result in a $600 penalty.
	Physician/surgeon fees	10% coinsurance	35% coinsurance	None
If you need immediate medical attention	Emergency room care	10% coinsurance	10% coinsurance	None
	Emergency medical transportation	20% coinsurance	20% coinsurance	None
	Urgent care	10% coinsurance	10% coinsurance	None
If you have a hospital stay	Facility fee (e.g., hospital room)	10% coinsurance	35% coinsurance	Preauthorization is required. Must call Utilization Management at 1-800-441-7705. Failure to preauthorize will result in a $600 penalty. Charges limited to semi-private room rates.
	Physician/surgeon fees	10% coinsurance	35% coinsurance	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$20 copay per office visit; deductible does not apply. 10% coinsurance for other outpatient services.	35% coinsurance	Copay applies only if ComPsych is used.
	Inpatient services	10% coinsurance	35% coinsurance	Preauthorization is required. Must call MAP at 1-866-532-8652. Failure to preauthorize will result in a $600 penalty. Charges limited to semi-private room rates.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		PPO Provider (You will pay the least)	Non-PPO Provider (You will pay the most)	
If you are pregnant	Office visits	No charge. Deductible does not apply.	35% coinsurance	Prenatal care (other than ACA-required preventive screenings) is not covered for dependent children. Maternity care may include tests and services described somewhere else in the SBC (i.e., ultrasound).
	Childbirth/delivery professional services	10% coinsurance	35% coinsurance	Failure to preauthorize stays exceeding 48 hours following a vaginal delivery and 96 hours following a cesarean section will result in a $600 penalty. Delivery expenses are not covered for dependent children. Charges limited to semi-private room rates.
	Childbirth/delivery facility services	10% coinsurance	35% coinsurance	
If you need help recovering or have other special health needs	Home health care	10% coinsurance	35% coinsurance	40 visits per calendar year. Preauthorization is required. Must call Utilization Management at 1-800-441-7705. Failure to preauthorize will result in a penalty of 50% of eligible charges.
	Rehabilitation services	10% coinsurance	35% coinsurance	Preauthorization is required. Must call Utilization Management at 1-800-441-7705. Failure to preauthorize will result in a penalty of 50% of eligible charges.
	Habilitation services	10% coinsurance	35% coinsurance	Coverage limited to speech therapy; plan does not cover habilitation services for physical or occupational therapy.
	Skilled nursing care	10% coinsurance	35% coinsurance	90 days per calendar year. Preauthorization is required. Must call Utilization Management at 1-800-441-7705. Failure to preauthorize will result in a $600 penalty.
	Durable medical equipment	20% coinsurance	20% coinsurance	Preauthorization is required. Must call Utilization Management at 1-800-441-7705. Failure to preauthorize will result in a penalty of 50% of eligible charges.
	Hospice services	10% coinsurance	35% coinsurance	Preauthorization is required. Must call Utilization Management at 1-800-441-7705. Failure to preauthorize will result in a $600 penalty.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		PPO Provider (You will pay the least)	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.	Not covered	One exam per calendar year. One pair of frames per calendar year (plan pays 100% of the discounted cost up to $300 per calendar year, and 50% of the discounted cost over $300, plus lenses); or annual supply contact lens or lenses. $300 annual maximum does not apply to individuals under age 19. Discounted rates available through the BlueCross BlueShield Vision Program.
	Children's glasses	No charge. Deductible does not apply.	Not covered	
	Children's dental check-up	No charge	No charge	Additional services are subject to a separate deductible of $125 per person. $2,000 annual maximum does not apply for individuals under age 19.

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 • Cosmetic surgery • Infertility treatment	• Long-term care • Non-emergency care when traveling outside the U.S.	• Private-duty nursing • Routine foot care • Weight loss programs (except as required by the ACA)
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
• Bariatric surgery (preauthorization is required) • Chiropractic care	• Dental care (Adult) ($2,000 per person per calendar year) • Hearing aids (every 5 calendar years up to $1,500)	• Routine eye care (Adult) (up to $300 per calendar year)

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.S. Department of Labor Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. 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 on how 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: the Fund Office at 1-312-738-2811. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

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 1-312-738-2811.

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 PPO provider pre-natal care and a hospital delivery)

The plan's overall deductible	$400
Specialist copayments	$40
Hospital (facility) coinsurance	10%
Other coinsurance	10%

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	**$12,700**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$400
Copayments	$30
Coinsurance	$1,110
What isn't covered	
Limits or exclusions	$20
The total Peg would pay is	**$1,560**

Managing Joe's Type 2 Diabetes
(a year of routine PPO provider care of a well-controlled condition)

The plan's overall deductible	$400
Specialist copayments	$40
Hospital (facility) coinsurance	10%
Other coinsurance	10%

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	**$5,600**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$120
Copayments	$1,040
Coinsurance	$0
What isn't covered	
Limits or exclusions	$60
The total Joe would pay is	**$1,220**

Mia's Simple Fracture
(PPO provider emergency room visit and follow up care)

The plan's overall deductible	$400
Specialist copayments	$40
Hospital (facility) coinsurance	10%
Other coinsurance	10%

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	**$2,800**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$400
Copayments	$170
Coinsurance	$260
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$830**

NOTE: These numbers assume the patient does not participate in the plan's Diabetes Program. If you participate in the plan's Diabetes Program, you may be able to reduce your cost. For more information about the Diabetes Program, please call 1-312-738-2811.

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