



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](http://www.dol.gov/ebsa/healthreform) or call 1-312-738-2811 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall <u>deductible</u>?</b>	PPO <u>provider</u> and Non-PPO <u>provider</u> combined: <b>\$240</b> per person/ <b>\$720</b> per family.	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> .
<b>Are there services covered before you meet your <u>deductible</u>?</b>	Yes. PPO <u>provider</u> <u>Prescription Drugs</u> , PPO <u>provider</u> <u>Preventive Care</u> , PPO <u>provider</u> physician, ComPsych, <u>specialist</u> office visits, Department of Transportation Required Exams and Tests, and vision care from a PPO <u>provider</u> are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you have not 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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>
<b>Are there other <u>deductibles</u> for specific services?</b>	Yes. <b>\$125</b> per person for dental. 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.
<b>What is the <u>out-of-pocket limit</u> for this <u>plan</u>?</b>	PPO <u>provider</u> : <b>\$1,000</b> per person; <b>\$3,000</b> per family; <u>In-network</u> <u>prescription drugs</u> : <b>\$2,500</b> per person; <b>\$5,000</b> per family.	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.
<b>What is not included in the <u>out-of-pocket limit</u>?</b>	Non-PPO <u>provider</u> expenses (except for emergency care), <u>premiums</u> , <u>balance-billing</u> charges, <u>coinsurance</u> for <u>specialty drugs</u> , and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they do not count toward the <u>out-of-pocket limit</u> .
<b>Will you pay less if you use a <u>network provider</u>?</b>	Yes. See <a href="http://www.bcbsil.com">www.bcbsil.com</a> or call 1-800-810-2583 for a list of PPO <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . 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.
<b>Do you need a <u>referral</u> to see a <u>specialist</u>?</b>	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
		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 <u>copay</u> per visit. <u>Deductible</u> does not apply.	35% <u>coinsurance</u>	None
	<u>Specialist</u> visit	\$40 <u>copay</u> per visit. <u>Deductible</u> does not apply.	35% <u>coinsurance</u>	None
	<u>Preventive care/screening/</u> Immunization	No charge. <u>Deductible</u> does not apply.	Not covered	You may have to pay for services that are not preventive. Ask your <u>provider</u> if the services needed are preventive. Then check with what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	10% <u>coinsurance</u>	35% <u>coinsurance</u>	None
	Imaging (CT/PET scans, MRIs)	10% <u>coinsurance</u>	35% <u>coinsurance</u>	<u>None</u>
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at <a href="http://www.caremark.com">www.caremark.com</a> .	Generic drugs	\$5 <u>copay</u> per fill retail (34 days), \$12.50 <u>copay</u> per fill retail (90 days), \$12.50 <u>copay</u> per fill mail order (90 days). <u>Deductible</u> 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 <u>copay</u> 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). <u>Copays</u> for diabetic drugs and testing supplies are reduced by 50% for those enrolled in the <u>Plan's</u> Diabetes Program. For <u>specialty drugs</u> , individuals who enroll with PrudentRx will pay \$0 for specialty medications available through the program and covered by the <u>Plan</u> . Visit <a href="http://www.prudentrx.com/prudentrx/">www.prudentrx.com/prudentrx/</a> 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% <u>coinsurance</u> is applicable. <u>Deductible</u> does not apply.
	Preferred brand drugs	\$25 <u>copay</u> per fill retail (34 days), \$60 <u>copay</u> per fill retail (90 days), \$60 <u>copay</u> per fill mail order (90 days). <u>Deductible</u> does not apply.	Not covered	
	Non-preferred brand drugs	\$50 <u>copay</u> per fill retail (34 days), \$125 <u>copay</u> per fill retail (90 days), \$125 <u>copay</u> per fill mail order (90 days). <u>Deductible</u> does not apply.	Not covered	
	<u>Specialty drugs</u>	30% <u>coinsurance</u> or \$0 with enrollment in PrudentRx – limited to a 30-day supply. <u>Deductible</u> does not apply.	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% <u>coinsurance</u>	35% <u>coinsurance</u>	<u>Preauthorization</u> is required for certain procedures. Check by calling Utilization Management at 1-800-572-3089.
	Physician/surgeon fees	10% <u>coinsurance</u>	35% <u>coinsurance</u>	None
If you need immediate medical attention	<u>Emergency room care</u>	10% <u>coinsurance</u>	10% <u>coinsurance</u>	You must notify the <u>network</u> within 48 hours after an emergency hospital admission.
	<u>Emergency medical transportation</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	Non-emergency air ambulance services require <u>preauthorization</u> .
	<u>Urgent care</u>	10% <u>coinsurance</u>	10% <u>coinsurance</u>	None
If you have a hospital stay	Facility fee (e.g., hospital room)	10% <u>coinsurance</u>	35% <u>coinsurance</u>	<u>Preauthorization</u> is required. Must call Utilization Management at 1-800-572-3089. Charges limited to semi-private room rates.
	Physician/surgeon fees	10% <u>coinsurance</u>	35% <u>coinsurance</u>	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office visits: \$20 <u>copay</u> per visit. <u>Deductible</u> does not apply. All other outpatient: 10% <u>coinsurance</u>	35% <u>coinsurance</u>	No charge for up to 8 sessions through ComPsych.
	Inpatient services	10% <u>coinsurance</u>	35% <u>coinsurance</u>	<u>Preauthorization</u> is required. Must call Utilization Management at 1-800-572-3089. 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. <u>Deductible</u> does not apply.	35% <u>coinsurance</u>	Prenatal care (other than ACA-required preventive <u>screenings</u> ) 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% <u>coinsurance</u>	35% <u>coinsurance</u>	Delivery expenses are not covered for dependent children. Charges limited to semi-private room rates.
	Childbirth/delivery facility services	10% <u>coinsurance</u>	35% <u>coinsurance</u>	
If you need help recovering or have other special health needs	<u>Home health care</u>	10% <u>coinsurance</u>	35% <u>coinsurance</u>	40 visits per calendar year. <u>Preauthorization</u> is required. Must call Utilization Management at 1-800-572-3089.
	<u>Rehabilitation services</u>	10% <u>coinsurance</u>	35% <u>coinsurance</u>	<u>Preauthorization</u> is required for inpatient services. Must call Utilization Management at 1-800-572-3089.
	<u>Habilitation services</u>	10% <u>coinsurance</u>	35% <u>coinsurance</u>	Coverage limited to speech therapy; <u>plan</u> does not cover <u>habilitation services</u> for physical or occupational therapy.
	<u>Skilled nursing care</u>	10% <u>coinsurance</u>	35% <u>coinsurance</u>	90 days per calendar year. <u>Preauthorization</u> is required. Must call Utilization Management at 1-800-572-3089.
	<u>Durable medical equipment</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	<u>None</u>
	<u>Hospice services</u>	10% <u>coinsurance</u>	35% <u>coinsurance</u>	<u>Preauthorization</u> is required for inpatient hospice admission. Must call Utilization Management at 1-800-572-3089.

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)	
<b>If your child needs dental or eye care</b>	Children's eye exam	No charge. <u>Deductible</u> does not apply.	Not covered	<p>One exam per calendar year.</p> <p>Individuals under age 19: One pair of frames per calendar year (<u>plan</u> 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.</p> <p>Discounted rates available through the BlueCross BlueShield Vision Program.</p> <p>Vision benefit is optional.</p>
	Children's glasses	No charge. <u>Deductible</u> does not apply.	Not covered	
	Children's dental check-up	No charge	No charge	Additional services are subject to a separate <u>deductible</u> of \$125 per person. \$2,700 annual maximum does not apply for individuals under age 19. Dental benefit is optional.

## Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other excluded services.)		
<ul style="list-style-type: none"><li>• Acupuncture</li><li>• Cosmetic surgery</li><li>• Infertility treatment</li></ul>	<ul style="list-style-type: none"><li>• Long-term care</li><li>• Non-emergency care when traveling outside the U.S.</li></ul>	<ul style="list-style-type: none"><li>• Private-duty nursing</li><li>• Routine foot care</li><li>• Weight loss programs (except as required by the ACA)</li></ul>
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)		
<ul style="list-style-type: none"><li>• Bariatric surgery (<u>preauthorization</u> is required)</li><li>• Chiropractic care (Employee and Dependent spouse only; limited to 25 visits per calendar year)</li><li>• Dental care (Adult) (\$2,700 per person per calendar year; dental benefit is optional)</li></ul>	<ul style="list-style-type: none"><li>• Hearing aids (every 5 calendar years up to \$1,500)</li></ul>	<ul style="list-style-type: none"><li>• Routine eye care (Adult) (up to \$400 per calendar year; vision benefit is optional)</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.S. Department of Labor Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://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](http://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](http://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 <u>plan's</u> overall <u>deductible</u>	\$240
■ <u>Specialist copayments</u>	\$40
■ <u>Hospital (facility) coinsurance</u>	10%
■ <u>Other coinsurance</u>	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*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$240
Copayments	\$30
Coinsurance	\$760
<i>What isn't covered</i>	
Limits or exclusions	\$20
<b>The total Peg would pay is</b>	<b>\$1,050</b>

### Managing Joe's Type 2 Diabetes

(a year of routine PPO provider care of a well-controlled condition)

■ The <u>plan's</u> overall <u>deductible</u>	\$240
■ <u>Specialist copayments</u>	\$40
■ <u>Hospital (facility) coinsurance</u>	10%
■ <u>Other coinsurance</u>	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*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$120
Copayments	\$1,040
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Joe would pay is</b>	<b>\$1,220</b>

### Mia's Simple Fracture

(PPO provider emergency room visit and follow up care)

■ The <u>plan's</u> overall <u>deductible</u>	\$240
■ <u>Specialist copayments</u>	\$40
■ <u>Hospital (facility) coinsurance</u>	10%
■ <u>Other coinsurance</u>	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*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$240
Copayments	\$170
Coinsurance	\$290
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$700</b>

**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.