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, visit <u>www.bcbsil.com/member/policy-</u> forms/2023 or by calling 1-800-541-2768. 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 <u>www.healthcare.gov/sbc-glossary/</u> or call 1-855-756-4448 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	Individual: Participating \$6,900; Non- Participating \$13,800 Family: Participating \$13,800; Non- Participating \$27,600	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. 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 <u>www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet deductibles for specific services.
What is the <u>out-of-pocket</u> limit for this <u>plan</u> ?	Individual: Participating \$6,900; Non- Participating \$13,800 Family: Participating \$13,800; Non- Participating \$27,600	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> must be met.
What is not included in the out-of-pocket limit?	Premiums, balance billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a <u>network provider</u> ?	Yes. See <u>www.bcbsil.com</u> or call 1-800- 541-2768 for a list of Participating <u>Providers</u> .	This <u>plan</u> uses a <u>provider</u> <u>network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's</u> <u>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.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

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

Common		What You Will Pay		Limitations Exceptions 8 Other
Medical Event	Services You May Need	Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	No Charge after <u>deductible</u>	No Charge after <u>deductible</u>	Virtual Visits: No Charge after <u>deductible</u> . See your benefit booklet* for details.
If you visit a health care	<u>Specialist</u> visit	No Charge after <u>deductible</u>	No Charge after <u>deductible</u>	None
<u>provider's</u> office or clinic	Preventive care/screening/ immunization	No Charge; <u>deductible</u> does not apply	No Charge after <u>deductible</u>	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	No Charge after <u>deductible</u>	No Charge after <u>deductible</u>	Preauthorization may be required; see your benefit booklet* for details.
	Imaging (CT/PET scans, MRIs)	No Charge after <u>deductible</u>	No Charge after <u>deductible</u>	Preauthorization may be required; see your benefit booklet* for details.

Common	What You Will Pay		Limitationa Evapationa 8 Other	
Medical Event	Services You May Need	Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Preferred generic drugs	No Charge after <u>deductible</u>	Retail - No Charge after deductible	Limited to a 30-day supply at retail (or a 90- day supply at a <u>network</u> of select retail
	Non-preferred generic drugs	No Charge after <u>deductible</u>	Retail - No Charge after <u>deductible</u>	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
	Preferred brand drugs	No Charge after <u>deductible</u>	Retail - No Charge after deductible	the cost of a brand name drug and a generic may also be required if a generic
1e 1 1 4	Non-preferred brand drugs	No Charge after <u>deductible</u>	Retail - No Charge after deductible	drug is available. Any differences between
If you need drugs to treat your illness or	Preferred specialty drugs	No Charge after <u>deductible</u>	No Charge after deductible	the cost of the generic drug and the cost of the brand name drug will apply to the
condition More information about prescription drug coverage is available at www.bcbsil.com/rx23/6T	Non-preferred <u>specialty</u> <u>drugs</u>	No Charge after <u>deductible</u>	No Charge after <u>deductible</u>	<u>deductible</u> or out-of-pocket maximum. The applicable <u>cost sharing</u> (by tier) and the cost difference between the generic and brand will never exceed the overall cost of the drug. All Out-of-Network prescriptions are subject to a 50% additional charge after the applicable <u>copayment/coinsurance</u> . Additional charge will not apply to any <u>deductible</u> or out-of-pocket amounts. The amount you may pay per 30-day supply of a covered insulin drug, regardless of quantity or type, shall not exceed \$100, when obtained from a Preferred Participating or Participating Pharmacy.
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	\$125/visit plus <u>plan</u> <u>deductible</u>	\$125/visit plus <u>plan</u> <u>deductible</u>	<u>Preauthorization</u> may be required. For Outpatient Infusion Therapy, see your
surgery	Physician/surgeon fees	No Charge after deductible	No Charge after deductible	benefit booklet* for details.
	Emergency room care	\$250/visit plus <u>plan</u> <u>deductible</u>	\$250/visit plus <u>plan</u> <u>deductible</u>	Per occurrence <u>copayment</u> waived upon inpatient admission.
If you need immediate medical attention	Emergency medical transportation	No Charge after <u>deductible</u>	No Charge after <u>deductible</u>	Preauthorization may be required for non- emergency transportation; see your benefit booklet* for details.
	<u>Urgent care</u>	No Charge after <u>deductible</u>	No Charge after <u>deductible</u>	None
lf you have a hospital stay	Facility fee (e.g., hospital room)	No Charge after <u>deductible</u>	No Charge after <u>deductible</u>	Preauthorization required. Preauthorization penalty: \$1,000 or 50% of the eligible charge In-Network, \$500 Out-of-Network. See your benefit booklet* for details.

Common		What You Will Pay		Limitations Evapations 8 Other	
Medical Event Services You May Need		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Physician/surgeon fees	No Charge after <u>deductible</u>	No Charge after <u>deductible</u>	Preauthorization required.	
If you need mental health, behavioral health, or substance	Outpatient services	No Charge after <u>deductible</u>	No Charge after <u>deductible</u>	Preauthorization may be required; see your benefit booklet* for details.	
abuse services	Inpatient services	No Charge after <u>deductible</u>	No Charge after <u>deductible</u>	Preauthorization required.	
	Office visits	No Charge after <u>deductible</u>	No Charge after <u>deductible</u>	Cost sharing does not apply for certain	
If you are pregnant	Childbirth/delivery professional services	No Charge after <u>deductible</u>	No Charge after <u>deductible</u>	preventive services. Depending on the type of services, <u>deductible</u> may apply. Maternity care may include tests and services	
	Childbirth/delivery facility services	No Charge after <u>deductible</u>	No Charge after <u>deductible</u>	described elsewhere in the SBC (i.e., ultrasound).	
	Home health care	No Charge after <u>deductible</u>	No Charge after <u>deductible</u>	Preauthorization may be required.	
If you need help	Rehabilitation services	No Charge after <u>deductible</u>	No Charge after <u>deductible</u>	Preauthorization may be required.	
recovering or have	Habilitation services	No Charge after <u>deductible</u>	No Charge after <u>deductible</u>	<u>rreautionzation</u> may be required.	
other special health needs	Skilled nursing care	No Charge after <u>deductible</u>	No Charge after <u>deductible</u>	Preauthorization may be required.	
	Durable medical equipment	No Charge after <u>deductible</u>	No Charge after <u>deductible</u>	Preauthorization may be required.	
	Hospice services	No Charge after deductible	No Charge after deductible	Preauthorization may be required.	
If your child needs dental or eye care	Children's eye exam	No Charge; <u>deductible</u> does not apply	Up to a \$30 reimbursement is available; <u>deductible</u> does not apply	One visit per year. Out-of-Network reimbursement will not exceed the retail cost. See your benefit booklet* (Pediatric Vision Care Benefits) for details.	
	Children's glasses	No Charge after <u>deductible</u>	Up to a \$75 reimbursement is available after <u>deductible</u>	One pair of glasses per year up to age 19. Reimbursement for frames, lenses and lens options purchased Out-of-Network is available (not to exceed the retail cost). See your benefit booklet* (Pediatric Vision Care Benefits) for details.	
	Children's dental check-up	No Charge after <u>deductible</u>	No Charge after <u>deductible</u>	None	

### **Excluded Services & Other Covered Services:**

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)	<ul> <li>Long-term care</li> <li>Non-emergency care when traveling outside the U.S.</li> </ul>	<ul><li>Routine eye care (Adult)</li><li>Weight loss programs</li></ul>		
Other Cov	vered Services (Limitations may apply to these	e services. This isn't a complete list. Please see your p	lan document.)		
<ul> <li>C</li> <li>O</li> <li>pe</li> <li>C</li> <li>cc</li> <li>free</li> </ul>	Bariatric surgery Chiropractic care (Chiropractic and Dsteopathic manipulation limited to 25 visits per calendar year) Cosmetic surgery (only for the correction of congenital deformities or conditions resulting rom accidental injuries, scars, tumors, or liseases)	<ul> <li>Hearing aids (for children 1 per ear every 24 months, for adults up to \$2,500 per ear every 24 months)</li> <li>Infertility treatment (covered for 4 procedures per benefit period)</li> </ul>	<ul> <li>Private-duty nursing (with the exception of inpatient private-duty nursing)</li> <li>Routine foot care (when <u>medically necessary</u>)</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 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 <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. 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 <u>www.bcbsil.com</u>, or contact the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or visit <u>www.dol.gov/ebsa/healthreform</u>. Additionally, a consumer assistance program can help you file your <u>appeal</u>. Contact the Illinois Department of Insurance at 1-877-527-9431 or visit <u>http://insurance.illinois.gov</u>.

#### 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 1-800-541-2768. 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, kwiijigo holne' 1-800-541-2768.

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 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.

<b>Peg is Having a Baby</b> (9 months of in-network pre-natal care a hospital delivery)	and a	Managing Joe's Type 2 Diabe (a year of routine in-network care of a controlled condition)	
<ul> <li>The <u>plan's</u> overall <u>deductible</u></li> <li><u>Specialist</u></li> <li>Hospital (facility)</li> <li>Other</li> </ul>	\$6,900 \$0 \$0 \$0	<ul> <li>The <u>plan's</u> overall <u>deductible</u></li> <li><u>Specialist</u></li> <li>Hospital (facility)</li> <li>Other</li> </ul>	\$6,9
This EXAMPLE event includes services like <u>Specialist</u> office visits ( <i>prenatal care</i> ) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> ( <i>ultrasounds and blood work</i> ) <u>Specialist</u> visit ( <i>anesthesia</i> )	-	This EXAMPLE event includes services lil <u>Primary care physician</u> office visits (including disease education) <u>Diagnostic tests</u> (blood work) <u>Prescription drugs</u> <u>Durable medical equipment</u> (glucose meter)	

\$12,700

**Total Example Cost** 

### In this example, Peg would pay:

Cost Sharing		
Deductibles	\$6,900	
Copayments	\$0	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is \$6,96		

(a year of routine in-network care of a well- controlled condition)		
The <u>plan's</u> overall <u>deductible</u>	\$6,900	
<u>Specialist</u>	\$0	
Hospital (facility)	\$0	
Other	\$0	

### services like:

Total Example Cost	\$5,600
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### In this example, Joe would pay:

Cost Sharing	
Deductibles	\$5,400
<u>Copayments</u>	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$5,420

# **Mia's Simple Fracture**

(in-network emergency room visit and follow up care)

The plan's overall deductible	\$6,900
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	\$2,800
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#### In this example. Mia would pay:

Cost Sharing	
Deductibles	\$2,400
<u>Copayments</u>	\$300
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,700



## 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	Phone:	855-664-7270 (voicemail)
300 E. Randolph St.	TTY/TDD:	855-661-6965
35th Floor	Fax:	855-661-6960
Chicago, Illinois 60601		
You may file a civil rights complaint w	ith the U.S. Departm	ent of Health and Human Services, Office
for Civil Rights, at:		4.3
U.S. Dept. of Health & Human Servi	ices Phone:	800-368-1019
200 Independence Avenue SW	TTY/TDD:	800-537-7697
Room 509F, HHH Building 1019	Complaint Portal: h	ttps://ocrportal.hhs.gov/ocr/portal/lobby.jsf
Washington, DC 20201	Complaint Forms: h	ttp://www.hhs.gov/ocr/office/file/index.html



BlueCross BlueShield of Illinois

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 ىلع المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة المتحدث مع مترجم فوري، اتصل ىلع الرم 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	જો તમને અથવા તમે મદદ કરી રહ્યા હોય એવી કોઈ બીજી વ્યક્તિને એસ.બી.એમ. કાયક્રમ બાબતે પ્રશ્નો હોય, તો તમને વિના ખચેર, તમારી ભાષામાં મદદ અને
Gujarati	માહિતી મેળવવાનો ફક્ક છે. દુભાષિયા સાથે વાત કરવા માટે આ નંબર 855-710-6984 પર કૉલ કરો.
हिंदी	यिद आपके, या आप जिसकी सहायता कर रहे हैं उैसके, प्रश्न हैं, तो आपके अपनी भाषा म निःशुल्क सहायता और जानकारी प्राप्त करन का अधिकार है।
Hindi	किसी अनवादक स बात करन क 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	만약 귀하 또는 귀하가 돕는 사람이 질문이 있다면 귀하는 무료로 그러한 도움과 정보를 귀하의 언어로 받을 수 있는 권리가 있습니다. 통역사가
Korean	필요하시면 855-710-6984 로 전화하십시오.
Diné	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.
Navajo	Ata'dahalne'ígíí bich'į' hodíílnih kwe'é 855-710-6984.
فارسی	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 شهافی، با شماره
Persian	تمسا حاصل نمایید 6984-710-855
Polski	Jeśli Ty lub osoba, której pomagasz, macie jakiekolwiek pytania, macie prawo do uzyskania bezplatnej informacji i pomocy we własnym języku. Aby porozmawiać z
Polish	tłumaczem, zadzwoń pod numer 855-710-6984.
Русский	Если у вас или человека, которому вы помогаете, возникли вопросы, у вас есть право на бесплатную помощь и информацию, предоставленную на вашем языке.
Russian	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.
ار دو Urdu	اگر آپ کو، یا کسی ایسے فرد کو جس کی آپ جدد کررہے ہیں، کوئی سروال درپیش ہے تو، آپ کو اپنی زبان میں منتحدد اور معلومات حاصل کرنے کا حق ہے۔ مترجم سے بات کرنے کے لیے، 6984-710-855 پر کال کریں۔
Tiếng Việt	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
Vietnamese	dịch viên, gọi 855-710-6984.