



**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](http://www.bcbsil.com) or by calling 1-800-541-2768

| Important Questions                                       | Answers   | Why this Matters:   |
|---|---|---|
| What is the overall <u>deductible</u> ?                   | For PPO:<br><b>\$300</b> Individual/ <b>\$600</b> Family<br>For Non-PPO:<br><b>\$600</b> Individual/ <b>\$1,200</b> Family<br>Doesn't apply to certain preventative care. Copays don't count toward the <u>deductible</u> .   | You must pay all the costs up to the <u>deductible</u> , amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <u>deductible</u> 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 <u>deductible</u> .  |
| Are there other <u>deductibles</u> for specific services? | No.   | You don't have to meet <u>deductibles</u> for specific services, but see the chart starting on page 2 for other costs for services this plan covers.  |
| Is there an <u>out-of-pocket limit</u> on my expenses?    | Yes. For PPO:<br><b>\$900</b> Individual/ <b>\$1,800</b> Family<br>For Non-PPO:<br><b>\$2,400</b> Individual/ <b>\$4,800</b> Family<br>Prescription drug expense limit:<br><b>\$500</b> Individual /<br><b>\$1,000</b> Family | The <u>out-of-pocket limit</u> 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 <u>out-of-pocket limit</u> ?  | Premiums, balanced-billed charges, and healthcare this plan doesn't cover.  | Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .  |
| Does this plan use a <u>network of providers</u> ?        | Yes. Visit <a href="http://www.bcbsil.com">www.bcbsil.com</a> or call 1-800-541-2768 for a list of participating providers.   | If you use an in-network doctor or other health care <u>provider</u> , 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 <u>provider</u> for some services. Plans use the term in-network, <u>preferred</u> , or participating for <u>providers</u> in their <u>network</u> . See the chart starting on page 2 for how this plan pays different kinds of <u>providers</u> . |
| Do I need a referral to see a <u>specialist</u> ?         | No.   | You can see a <u>specialist</u> 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 <u>excluded services</u> .   |

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- **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 PPO **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

| Common Medical Event  | Services You May Need                            | Your Cost If You Use an PPO Provider | Your Cost If You Use an Non-PPO Provider | Limitations & Exceptions  |
|---|--|--------------------------------------|--|---|
| If you visit a health care <b>provider’s</b> office or clinic | Primary care visit to treat an injury or illness | \$15 copay/visit                     | 30% coinsurance                          | Copay applies to the office visit and all other services provided in office on the same day, except for mental health, physical, occupational, and speech therapies, surgery, chiropractic and osteopathic manipulations. |
|   | Specialist visit                                 | \$15 copay/visit                     | 30% coinsurance                          | ---none---  |
|   | Other practitioner office visit                  | \$15 copay/visit                     | 30% coinsurance                          | 15 visit maximum per benefit period.  |
|   | Preventive care/screening/immunization           | No Charge                            | 30% coinsurance                          | ---none---  |
| If you have a test  | Diagnostic test (x-ray, blood work)              | \$15 copay/visit                     | 30% coinsurance                          | ---none---  |
|   | Imaging (CT/PET scans, MRIs)                     | \$15 copay/visit                     | 30% coinsurance                          | ---none---  |

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# Grundy County: PPO Plan

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 08/01/2015 - 07/31/2016

Coverage for: Individual + Family | Plan Type: PPO

| Common Medical Event   | Services You May Need                          | Your Cost If You Use an PPO Provider   | Your Cost If You Use an Non-PPO Provider             | Limitations & Exceptions   |
|--|--|--|--|--|
| <b>If you need drugs to treat your illness or condition</b><br>More information about <u>prescription drug coverage</u> is available at <a href="http://www.bcbsil.com">www.bcbsil.com</a> | Generic drugs                                  | \$5 copay / prescription for up to a 34 day supply.<br>\$5 copay / prescription for up to a 90 day supply.   | \$5 copay / prescription for up to a 34 day supply.  | Retail covers a 34 supply and mail order covers a 90 supply.<br><br>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. |
|  | Formulary brand drugs                          | \$10 copay / prescription for up to a 34 day supply.<br>\$10 copay / prescription for up to a 90 day supply. | \$10 copay / prescription for up to a 34 day supply. | For Out-of Network drug provider you are responsible for 25% of the eligible amount after the copay.   |
|  | Non-Formulary brand drugs                      | \$30 copay / prescription for up to a 34 day supply.<br>\$30 copay / prescription for up to a 90 day supply. | \$30 copay / prescription for up to a 34 day supply. | RX Out-of-Pocket Expense Limit:<br>\$500 Individual/<br>\$1,000 Family   |
|  | Specialty drugs                                | Covered  | Not Covered  | Coverage based on group policy. Prior authorization may be required.   |
| <b>If you have outpatient surgery</b>  | Facility fee (e.g., ambulatory surgery center) | No Charge  | 30% coinsurance                                      | ---none---   |
|  | Physician/surgeon fees                         | 10% coinsurance  | 30% coinsurance                                      | ---none---   |

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Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 08/01/2015 - 07/31/2016

Coverage for: Individual + Family | Plan Type: PPO

| Common Medical Event   | Services You May Need                        | Your Cost If You Use an PPO Provider                                     | Your Cost If You Use an Non-PPO Provider                                 | Limitations & Exceptions                                   |
|--|--|--|--|--|
| If you need immediate medical attention                                | Emergency room services                      | Emergency room \$150 copay plus Emergency room services 10% coinsurance. | Emergency room \$150 copay plus Emergency room services 10% coinsurance. | Copayment waived if patient admitted.                      |
|  | Emergency medical transportation             | 10% coinsurance  | 10% coinsurance  | ---none---   |
|  | Urgent care                                  | 10% coinsurance  | 30% coinsurance  | ---none---   |
| If you have a hospital stay  | Facility fee (e.g., hospital room)           | 10% coinsurance  | 30% coinsurance  | ---none---   |
|  | Physician/surgeon fee                        | 10% coinsurance  | 30% coinsurance  | ---none---   |
| If you have mental health, behavioral health, or substance abuse needs | Mental/Behavioral health outpatient services | 10% coinsurance  | 30% coinsurance  | ---none---   |
|  | Mental/Behavioral health inpatient services  | 10% coinsurance  | 30% coinsurance  | ---none---   |
|  | Substance use disorder outpatient services   | 10% coinsurance  | 30% coinsurance  | ---none---   |
|  | Substance use disorder inpatient services    | 10% coinsurance  | 30% coinsurance  | ---none---   |
| If you are pregnant  | Prenatal and postnatal care                  | \$15 copay   | 30% coinsurance  | Copay applies for the 1 <sup>st</sup> prenatal visit only. |
|  | Delivery and all inpatient services          | 10% coinsurance  | 30% coinsurance  | ---none---   |

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Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 08/01/2015 - 07/31/2016

Coverage for: Individual + Family | Plan Type: PPO

| Common Medical Event   | Services You May Need     | Your Cost If You Use an PPO Provider | Your Cost If You Use an Non-PPO Provider | Limitations & Exceptions  |
|--|---------------------------|--------------------------------------|--|---|
| If you need help recovering or have other special health needs | Home health care          | 10% coinsurance                      | 30% coinsurance                          | ---none---  |
|  | Rehabilitation services   | 10% coinsurance                      | 10% coinsurance                          | 20 visits maximum per benefit period for Occupational Therapy.  |
|  | Habilitation services     | 10% coinsurance                      | 10% coinsurance                          | 20 visits maximum per benefit period for Speech Therapy. 20 visits maximum per benefit period for Physical Therapy.   |
|  | Skilled nursing care      | 10% coinsurance                      | 30% coinsurance                          | ---none---  |
|  | Durable medical equipment | 10% coinsurance                      | 30% 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           | 10% coinsurance                      | 30% 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.)

- |   |  |  |
|---|--|--|
| <ul style="list-style-type: none"> <li>• Acupuncture</li> <li>• Cosmetic Surgery</li> </ul> | <ul style="list-style-type: none"> <li>• Dental Care (Only available for accidental care)</li> <li>• Hearing Aids</li> <li>• Long-Term Care</li> </ul> | <ul style="list-style-type: none"> <li>• Routine Eye Care (Adults)</li> <li>• Routine Foot Care (with the exception of person with diagnosis of diabetes)</li> <li>• Weight Loss Programs</li> </ul> |
|---|--|--|

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### 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
- Infertility Treatment
- Most coverage provided outside the United States. See [www.bcbsil.com](http://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 1-800-541-2768. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-800-541-2768 or [www.dol.gov/ebsa](http://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](http://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 1-800-541-2768 or visit [www.bcbsil.com](http://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](http://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 1-800-541-2768.

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, kwijjigo holne' 1-800-541-2768

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

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## 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 \$6,490**
- **Patient pays \$1,050**

#### 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           |
| <b>Total</b>               | <b>\$7,540</b> |

#### Patient pays:

|                      |                |
|----------------------|----------------|
| Deductibles          | \$300          |
| Copays               | \$0            |
| Coinsurance          | \$600          |
| Limits or exclusions | \$150          |
| <b>Total</b>         | <b>\$1,050</b> |

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

- **Amount owed to providers: \$5,400**
- **Plan pays \$4,560**
- **Patient pays \$840**

#### 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          |
| <b>Total</b>                   | <b>\$5,400</b> |

#### Patient pays:

|                      |              |
|----------------------|--------------|
| Deductibles          | \$300        |
| Copays               | \$350        |
| Coinsurance          | \$110        |
| Limits or exclusions | \$80         |
| <b>Total</b>         | <b>\$840</b> |

Note: These examples are based on individual coverage only.

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## 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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