BlueCross BlueShield of Illinois

: MIBCO2010 Blue Choice OptionsSM 2010

Coverage Period: 01/01/2023-12/31/2023

Coverage for: All | Plan Type: PPO

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/policyforms/2022</u> 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 deductible?	PPO \$4,500 Out-of-Network \$9,000	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 deductible?	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</u> <u>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?	There are no other specific deductibles.	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.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	Individual: Blue Choice \$500 PPO \$3,000 Out-of-Network \$9,000 Family: Blue Choice \$1,500 PPO \$9,000 Out-of-Network \$27,000	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.
What is not included in the out-of-pocket limit?	health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
network provider?	Yes. See <u>www.bcbsil.com</u> or call 1-800-541- 2768 for a list of Participating <u>Providers</u> .	You pay the least if you use a <u>provider</u> in Blue Choice <u>Network</u> . You pay more if you use a <u>provider</u> in PPO <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> .

Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association SBC IL Non-HMO LG-2022

Common Madical		What You Will Pay			Limitations Evacutions 0
Common Medical Event	Services You May Need	Blue Choice Provider (You will pay the least)	Participating Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$20/visit; deductible does not apply	\$50/visit; deductible does not apply	50% coinsurance	Virtual Visits: \$20/visit. See your benefit booklet* for more details.
	Specialist visit	\$40/visit; deductible does not apply	\$100/visit; <u>deductible</u> does not apply	50% coinsurance	None
	Preventive care/screening/ immunization	No Charge; deductible does not apply	No Charge; deductible does not apply	50% coinsurance	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	Primary Care: \$20/visit Specialist: \$40/visit; deductible does not apply	Primary Care: \$50/visit Specialist: \$100/visit; deductible does not apply	50% coinsurance	Preauthorization may be required; see your benefit booklet* for details.
	Imaging (CT/PET scans, MRIs)	No Charge after deductible	30% coinsurance	50% <u>coinsurance</u>	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available	Preferred generic drugs	Retail: Preferred - No Charge Non-Preferred - \$10/prescription Mail: No Charge; deductible does not apply	Retail: Preferred - No Charge Non-Preferred - \$10/prescription Mail: No Charge; deductible does not apply	Retail: \$10/prescription; deductible does not apply	Limited to a 30-day supply at retail (or a 90-day supply at a network of select retail pharmacies). Up to a 90-day supply at mail order. Specialty drugs limited to a 30-day supply. Payment of the difference between the cost of a brand name drug and a generic may also be required if a generic drug is available. All Out-of-Network prescriptions are subject to a 50% additional charge after the applicable
at www.bcbsil.com/me mber/prescription- drug-plan- information/drug- lists	Non-preferred generic drugs	Retail: Preferred - \$10/prescription Non-Preferred - \$20/prescription Mail: \$20/prescription; deductible does not apply	Retail: Preferred - \$10/prescription Non-Preferred - \$20/prescription Mail: \$20/prescription; deductible does not apply	Retail: \$20/prescription; deductible does not apply	

^{*}For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.bcbsil.com/member/policy-forms/2022</u>

Common Medical		What You Will Pay			Limitations, Exceptions, &
Event	Services You May Need	Blue Choice Provider (You will pay the least)	Participating Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Other Important Information
	Preferred brand drugs	Retail: Preferred - \$35/prescription Non-Preferred - \$55/prescription Mail: \$70/prescription; deductible does not apply	Retail: Preferred - \$35/prescription Non-Preferred - \$55/prescription Mail: \$70/prescription; deductible does not apply	Retail: \$55/prescription; deductible does not apply	copayment/coinsurance. Additional charge will not apply to any deductible 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.
	Non-preferred brand drugs	Retail: Preferred - \$75/prescription Non-Preferred - \$95/prescription Mail: \$150/prescription; deductible does not apply	Retail: Preferred - \$75/prescription Non-Preferred - \$95/prescription Mail: \$150/prescription; deductible does not apply	Retail: \$95/prescription; deductible does not apply	
	Preferred specialty drugs	\$150/prescription; deductible does not apply	\$150/prescription; deductible does not apply	\$150/prescription; deductible does not apply	
	Non-preferred specialty drugs	\$250/prescription; deductible does not apply	\$250/prescription; deductible does not apply	\$250/prescription; deductible does not apply	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$200/visit	\$400/visit plus 30% coinsurance	\$500/visit plus 50% coinsurance	<u>Preauthorization</u> may be required. For Outpatient Infusion Therapy, see your benefit
	Physician/surgeon fees	No Charge after deductible	30% coinsurance	50% coinsurance	booklet* for details.
If you need immediate medical attention	Emergency room care	\$400/visit; <u>deductible</u> does not apply	\$400/visit; <u>deductible</u> does not apply	\$400/visit; deductible does not apply	Per occurrence <u>deductible</u> waived if admitted.
	Emergency medical transportation	No Charge after deductible	No Charge after deductible	No Charge after deductible	Preauthorization may be required for non-emergency transportation; see your benefit booklet* for details.
	Urgent Care	\$75/visit; deductible does not apply	\$75/visit; deductible does not apply	\$75/visit; deductible does not apply	None

^{*}For more information about limitations and exceptions, see the $\underline{\text{plan}}$ or policy document at $\underline{\text{www.bcbsil.com/member/policy-forms/2022}}$

Common Medical		What You Will Pay			Limitations, Exceptions, &
Event	SARVICAS VALINISVINIAAA	Blue Choice Provider (You will pay the least)	Participating Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Other Important Information
If you have a hospital stay	Facility fee (e.g., hospital room)	\$250/visit	\$500/visit plus 30% coinsurance	\$600/visit plus 50% coinsurance	Preauthorization required. Preauthorization penalty: \$1,000 or 50% of the eligible charge. See your benefit booklet* for details.
	Physician/surgeon fees	No Charge after deductible	30% coinsurance	50% coinsurance	Preauthorization required.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$20/office visit; No Charge after deductible for other outpatient services	\$50/office visit; 30% coinsurance for other outpatient services	50% coinsurance	Preauthorization may be required; see your benefit booklet* for details.
	Inpatient services	\$250/visit	\$500/visit plus 30% coinsurance	\$600/visit plus 50% coinsurance	Preauthorization required.
If you are pregnant	Office visits	Primary Care: \$20/visit Specialist: \$40/visit; deductible does not apply	Primary Care: \$50/visit Specialist: \$100/visit; deductible does not apply	50% coinsurance	Copayment applies to first prenatal visit (per pregnancy). Cost sharing does not apply to certain preventive services.
	Childbirth/delivery professional services	No Charge after deductible	30% coinsurance	50% coinsurance	Depending on the type of services, coinsurance may apply.
	Childbirth/delivery facility services	\$250/visit	\$500/visit plus 30% coinsurance	\$600/visit plus 50% coinsurance	Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
If you need help recovering or have	Home health care	No Charge after deductible	30% coinsurance	50% coinsurance	<u>Preauthorization</u> may be required.
other special health needs	Rehabilitation services	No Charge after deductible	30% coinsurance	50% coinsurance	<u>Preauthorization</u> may be required.
	Habilitation services	No Charge after deductible	30% coinsurance	50% coinsurance	<u>Preauthorization</u> may be required.
	Skilled nursing care	\$250/visit	\$500/visit plus 30% coinsurance	\$600/visit plus 50% coinsurance	<u>Preauthorization</u> may be required.
	Durable medical equipment	No Charge after deductible	30% <u>coinsurance</u>	50% coinsurance	Benefits are limited to items used to serve a medical purpose. <u>DME</u> benefits are provided for both purchase and rental equipment (up to the purchase price).

^{*}For more information about limitations and exceptions, see the $\underline{\text{plan}}$ or policy document at $\underline{\text{www.bcbsil.com/member/policy-forms/2022}}$

Common Medical		What You Will Pay			Limitations, Exceptions, &
Event	Services You May Need	Blue Choice Provider (You will pay the least)	Participating Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Other Important Information
	Hospice services	No Charge after deductible	30% <u>coinsurance</u>	50% coinsurance	Preauthorization may be required.
If your child needs	Children's eye exam	Not Covered	Not Covered	Not Covered	
dental or eye care	Children's glasses	Not Covered	Not Covered	Not Covered	None
	Children's dental check-	Not Covered	Not Covered	Not Covered	None
	up				

^{*}For more information about limitations and exceptions, see the $\underline{\text{plan}}$ or policy document at $\underline{\text{www.bcbsil.com/member/policy-forms/2022}}$

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
- Dental care (Adult)

- Long-term care
- Routine eye care (Adult)

Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)

- Bariatric surgery
- Chiropractic care (Chiropractic and Osteopathic manipulation limited to 30 visits per calendar year)
- Cosmetic surgery (only for correcting congenital deformities or conditions resulting from accidental injuries, scars, tumors, or diseases)
- Hearing aids (for children 1 per ear every 24 months, for adults up to \$2,500 per ear every 24 months)
- Infertility treatment (4 invitro attempt maximum with special approval up to 6 per benefit period)
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine foot care (only in connection with diabetes)

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 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 (877) 527-9431 or visit https://insurance.illinois.gov.

Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes <u>plans</u>, <u>health insurance</u> available through the <u>Marketplace</u> 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 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 <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost-sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$500
Specialist copayment	\$40
Hospital (facility) copayment	\$250
Other	\$0

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	
<u>Deductibles</u>	\$400
<u>Copayments</u>	\$90
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$550

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The <u>plan's</u> overall <u>deductible</u>	\$500
Specialist copayment	\$40
■ Hospital (facility) copayment	\$250
Other	\$0

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

<u>Durable medical equipment</u> (glucose meter)

Total Example Cost	\$5,600
In this example, Joe would pay:	
Cost Sharing	
<u>Deductibles</u>	\$200
Copayments	\$300
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$520

Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$500
Specialist copayment	\$40
Hospital (facility) copayment	\$250
■ Other	\$0

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

<u>Durable medical equipment</u> (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	\$2,800
In this example, Mia would pay:	
Cost Sharing	
<u>Deductibles</u>	\$500
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$500

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.

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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 بلع المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة اللتحدث مع مترجم فوري، اتصل بلع 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 Gujarati	જો તમને અથવા તમે મદદ કરી રહ્યા હોય એવી કોઈ બીજી વ્યક્તિને એસ.બી.એમ. કાયક્રમ બાબતે પૃશ્નો હોય, તો તમને વિના ખયેર્, તમારી ભાષામાં મદદ અને માહિતી મેળવવાનો ફક્ક છે. દુભાષિયા સાથે વાત કરવા માટે આ નંબર 855-710-6984 પર કૉલ કરો.
हिंदी Hindi	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। 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 Korean	만약 귀하 또는 귀하가 돕는 사람이 질문이 있다면 귀하는 무료로 그러한 도움과 정보를 귀하의 언어로 받을 수 있는 권리가 있습니다. 통역사가 필요하시면 855-710-6984 로 전화하십시오.
Diné Navajo	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. Ata'dahalne'ígíí bich'į' hodíílnih kwe'é 855-710-6984.
فارسی Persian	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 تمسا حاصل نمایید 6984-710-855
Polski Polish	Jeśli Ty lub osoba, której pomagasz, macie jakiekolwiek pytania, macie prawo do uzyskania bezplatnej informacji i pomocy we własnym języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer 855-710-6984.
Русский Russian	Если у вас или человека, которому вы помогаете, возникли вопросы, у вас есть право на бесплатную помощь и информацию, предоставленную на вашем языке. 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 کنی آپ مہد کورہے ہیں، کوئی مربوال درپیش ہے تو، آپ کو اپنی زبان میں مفتحدد اور مطومات حاصل کرنے کا حق ہے۔ مترجم سے بات کرنے کے لھے، 8984-710-858 پر کمال کویں.
Tiếng Việt Vietnamese	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 dịch viên, gọi 855-710-6984.

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

300 E. Randolph St. 35th Floor

Chicago, Illinois 60601

Phone:

855-664-7270 (voicemail) 855-661-6965

TTY/TDD: 855-661-6965 Fax: 855-661-6960

Email: CivilRightsCoordinator@hcsc.net

You may file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, at:

U.S. Dept. of Health & Human Services 200 Independence Avenue SW

Room 509F, HHH Building 1019 Washington, DC 20201

Phone: TTY/TDD: 800-368-1019 800-537-7697

Complaint Portal: https://ocrportal.hhs.gov/ocr/portal/lobby.jsf Complaint Forms: http://www.hhs.gov/ocr/office/file/index.html