




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 1-800-323-7268. 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 1-800-323-7268 to request a copy.

| Important Questions | Answers | Why This Matters: |
|---|---|---|
| What is the overall deductible ? | \$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. Preventive care provided by a network provider , hearing care expenses, and facility expenses incurred for a knee or hip replacement at a Blue Distinction Center are covered before you meet your deductible . | This plan covers some items and services even if you haven't 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, \$250 for hospital review program non-compliance and \$150 for emergency room visits. 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 ? | \$1,625 per person / \$7,500 per family and \$1,000 per person / \$2,000 per family for prescription drugs | 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 ? | 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 network provider ? | Yes. See www.bcbsil.com or call 1-800-810-2583 for a list of network providers . For additional mental health/substance abuse network providers , see www.beaconhealthoptions.com or call Beacon Health Options at 1-800-332-2191. | 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 |
|---|--|--|--|--|
| | | Network Provider (You will pay the least) | Out-of-Network 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% coinsurance | 30% coinsurance | None. |
| | Specialist visit | 20% coinsurance | 30% coinsurance | None. |
| | Preventive care/screening/immunization | No charge | 30% coinsurance | Childhood immunizations are covered at 100% for network providers and out-of-network providers . No charge applies to the employee and spouse for the first \$125 for a routine examination per year if the routine examination is performed by an out-of-network provider . |
| If you have a test | Diagnostic test (x-ray, blood work) | No charge for first \$150 per year, 20% coinsurance thereafter | No charge for first \$150 per year, 30% coinsurance thereafter | The \$150 benefit applies to employees and spouses only. |
| | Imaging (CT/PET scans, MRIs) | No charge for first \$150 per year, 20% coinsurance thereafter | No charge for first \$150 per year, 30% coinsurance thereafter | The \$150 benefit applies to employees and spouses only. |
| If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.express-scripts.com . | Generic drugs | 20% coinsurance retail, \$10 copayment mail | 20% coinsurance | Drug benefits provided through an enhanced Part D plan through Lineco-sponsored Express Scripts Medicare Prescription Drug Plan. |
| | Preferred brand drugs | 20% coinsurance retail, \$20 copayment mail | 20% coinsurance | Drug benefits provided through an enhanced Part D plan through Lineco-sponsored Express Scripts Medicare Prescription Drug Plan |
| | Non-preferred brand drugs | 20% coinsurance retail, \$35 copayment mail | 20% coinsurance | Drug benefits provided through an enhanced Part D plan through Lineco-sponsored Express Scripts Medicare Prescription Drug Plan. |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | 20% coinsurance | 30% coinsurance | Pre-certification and in-network providers required for bariatric & TMJ surgery or services are not covered. |
| | Physician/surgeon fees | 20% coinsurance | 30% coinsurance | Pre-certification and in-network providers required for bariatric & TMJ surgery or services are not covered. |

[* For more information about limitations and exceptions, see the [plan](#) or policy document at [www.lineco.org](#).]

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|---|--|---|--|--|
| | | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| If you need immediate medical attention | Emergency room care | 20% coinsurance | 30% coinsurance | An additional \$150 deductible applies. |
| | Emergency medical transportation | 20% coinsurance | 30% coinsurance | None. |
| | Urgent care | 20% coinsurance | 30% coinsurance | None. |
| If you have a hospital stay | Facility fee (e.g., hospital room) | 20% coinsurance | 30% coinsurance | An additional \$250 deductible applies if inpatient confinement not preauthorized . Preauthorization and network provider required for bariatric & TMJ surgery or services are not covered. |
| | Physician/surgeon fees | 20% coinsurance | 30% coinsurance | Preauthorization and network provider required for bariatric & TMJ surgery or services are not covered. |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | 20% coinsurance Primary networks are through Blue Cross Blue Shield and BeaconHealth Options | 30% coinsurance | Preauthorization is required for inpatient services, residential services, partial inpatient and intensive outpatient treatment, and transcranial magnetic stimulation (TMS). An additional \$250 deductible applies if inpatient confinement is not preauthorized. |
| | Inpatient services | 20% coinsurance Primary networks are through Blue Cross Blue Shield and BeaconHealth Options | 30% coinsurance | |
| If you are pregnant | Office visits | No charge | 30% coinsurance | Maternity benefits are not provided for dependent children (other than prenatal visits). |
| | Childbirth/delivery professional services | 20% coinsurance | 30% coinsurance | |
| | Childbirth/delivery facility services | 20% coinsurance | 30% coinsurance | |

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| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|--|---|--|---|---|
| | | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| If you need help recovering or have other special health needs | Home health care | 20% coinsurance | 30% coinsurance | Coverage is limited to 40 visits per year. |
| | Rehabilitation services | 20% coinsurance | 30% coinsurance | The allowable amount for speech therapy is \$90 per visit, and the plan allows 50 visits per year maximum. Speech therapy for autism spectrum disorders not subject to the \$90 allowable amount or 50 visit maximum. |
| | Habilitation services | Not covered | Not covered | None. |
| | Skilled nursing care | 20% coinsurance | 30% coinsurance | Coverage is limited to a 60-day annual maximum. |
| | Durable medical equipment | 20% coinsurance | 30% coinsurance | None. |
| | Hospice services | 20% coinsurance | 30% coinsurance | Coverage is limited to 180 days/lifetime. |
| If your child needs dental or eye care | Children's eye exam | The network provider is Vision Service Plan. The Plan provides covered exams and contracted eyewear. | Amount over \$35 | You pay for network provider upgrades. |
| | Children's glasses | The network provider is Vision Service Plan. The Plan provides covered exams and contracted eyewear. | Amount over \$35 for frame and over \$30 for lenses | You pay for network provider upgrades. |
| | Children's dental check-up | No charge | No charge | None. |

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 .) | |
|---|---|
| <ul style="list-style-type: none"> Cosmetic surgery | <ul style="list-style-type: none"> Habilitation services, except for speech therapy for children for treatment of congenital medical defects and acute diseases, including hearing deficits caused by specifically diagnosed illnesses, cerebral palsy, and neurological disorders including autism Infertility treatment |
| <ul style="list-style-type: none"> Long-term care | <ul style="list-style-type: none"> Private-duty nursing Routine foot care |
| <ul style="list-style-type: none"> Weight loss programs | |

[* For more information about limitations and exceptions, see the [plan](#) or policy document at www.lineco.org.]

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

- | | | |
|--|---|---|
| <ul style="list-style-type: none">• Acupuncture up to 12 visits per year | <ul style="list-style-type: none">• Bariatric surgery if pre-certified (only one per lifetime and not covered for children) | <ul style="list-style-type: none">• Chiropractic care at 50% coinsurance, subject to \$600 annual maximum for all spinal manipulations/adjustments (and related services) |
| <ul style="list-style-type: none">• Dental care (Adult) | <ul style="list-style-type: none">• Hearing aids up to \$2,500 (bilateral) every 5 years (every 2 years for children) | <ul style="list-style-type: none">• Non-emergency care when traveling outside the U.S. |
| <ul style="list-style-type: none">• Routine eye care (Adult) | | |

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 Department of Labor's 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: 1-800-323-7268 or 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 1-800-323-7268.]

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-323-7268.]

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-800-323-7268.]

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-323-7268.]

To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.

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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 in-network pre-natal care and a hospital delivery)

- The [plan's](#) overall [deductible](#) NA
- [Specialist](#) [[cost sharing](#)] NA
- Hospital (facility) [[cost sharing](#)] NA
- Other [[cost sharing](#)] NA

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 | \$0 |
| Coinsurance | \$1,200 |
| What isn't covered | |
| Limits or exclusions | \$70 |
| The total Peg would pay is | \$*1,670 |

*Patient Pay amount is after Medicare and this Plan have paid.

Managing Joe's Type 2 Diabetes

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

- The [plan's](#) overall [deductible](#) NA
- [Specialist](#) [[cost sharing](#)] NA
- Hospital (facility) [[cost sharing](#)] NA
- Other [[cost sharing](#)] NA

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 | \$400 |
| Copayments | \$0 |
| Coinsurance | \$300 |
| What isn't covered | |
| Limits or exclusions | \$3,500 |
| The total Joe would pay is | \$4,200* |

*Patient Pay amount is after Medicare and this Plan have paid. Prescription Drug costs administered by Express Scripts Medicare Prescription Drug Plan.

Mia's Simple Fracture

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

- The [plan's](#) overall [deductible](#) NA
- [Specialist](#) [[cost sharing](#)] NA
- Hospital (facility) [[cost sharing](#)] NA
- Other [[cost sharing](#)] NA

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 | \$550 |
| Copayments | \$0 |
| Coinsurance | \$400 |
| What isn't covered | |
| Limits or exclusions | \$10 |
| The total Mia would pay is | \$1,840* |

*Patient Pay amount is after Medicare and this Plan have paid.

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.