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, visit www.csjbunion.org/healthandwelfare or call 1-312-738-0822. 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.healthcare.gov/sbc-glossary or call 1-800-318-2596 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	For in-network providers and out-of-area providers: **$1,000** per person/**$3,000** per family per calendar year; for out-of-network providers: Not applicable.	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, in-network preventive care and wellness benefits 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 www.healthcare.gov/coverage/preventive-care-benefits.
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	For in-network providers and out-of-area providers: **$3,800** per person/**$11,400** per family per calendar year; for out-of-network providers: Not applicable.	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?	Penalties for failure to obtain pre-authorization, 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. For a list of preferred providers, see www.bcbsil.com or call 1-888-810-BLUE (2583) for a list of network providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You 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	$25 copayment /office visit	Not Covered	----------None----------
	Specialist visit	$50 copayment /office visit	Not Covered	Chiropractic services subject to 20% coinsurance and limited to **$500** per year.
	Preventive care/screening/ immunization	No Charge (Deductible does not apply)	Not Covered	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. See a list of covered preventive services at: www.healthcare.gov/coverage/preventive-care-benefits/.
If you have a test	Diagnostic test (x-ray, blood work)	20% coinsurance	Not Covered	----------None----------
	Imaging (CT/PET scans, MRIs)	20% coinsurance	Not Covered	----------None----------
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.express-scripts.com		**Retail (30-day supply) or Mail (90-day supply)**		**$6,800** per person/**$9,800** per family in-network out-of-pocket limit per calendar year. You can get up to a 90-day supply of maintenance drugs through Express Scripts Home Delivery Pharmacy or at an eligible in-network retail pharmacy. To find participating pharmacies, log in at www.express-scripts.com.
	Generic drugs	10% coinsurance, with a $200 maximum per prescription	Not Covered	
	Brand drugs	35% coinsurance, with a $200 maximum per prescription	Not Covered	
	Brand drugs when Generic is available	35% coinsurance, with a $200 maximum per prescription, plus 100% of the difference in cost of the generic and brand name medication	Not Covered	
	Specialty drugs	20% coinsurance, with a $250 maximum per prescription	Not Covered	

If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance		Certain types of surgeries must be performed on an outpatient basis. Pre-certification required; otherwise, you must pay a **$500** penalty, which does not count toward your deductible or out-of-pocket limit.
	Physician/surgeon fees			
If you need immediate medical attention	Emergency room care	20% coinsurance after $400 copayment per emergency room visit		Copayment waived if admitted to Hospital within 48 hours of treatment.
	Emergency medical transportation	20% coinsurance	Not Covered except air ambulances covered at 20% coinsurance	Coverage limited to first trip to and/or from Hospital for any one sickness or for all injuries resulting from any one accident.
	Urgent care	$25 copayment	Not Covered	----------None----------
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	Not Covered	Pre-certification required; otherwise, you must pay a **$500** penalty, which does not count toward your deductible or out-of-pocket limit.
	Physician/surgeon fees			
If you need mental health, behavioral health, or substance abuse services	Outpatient services	20% coinsurance	Not Covered	Pre-certification required for inpatient and outpatient services; otherwise, you must pay a **$500** penalty, which does not count toward your deductible or out-of-pocket limit. Pre-certification requirement does not apply to office visits.
	Inpatient services			
If you are pregnant	Office visits	20% coinsurance	Not Covered	Cost sharing does not apply for preventive services. Preventive services are covered at no cost.
	Childbirth/delivery professional services			
	Childbirth/delivery facility services			
If you need help recovering or have other special health needs	Home health care	20% coinsurance if arranged through Case Management Services	Not Covered	Pre-certification required; otherwise, you must pay a **$500** penalty, which does not count toward your deductible or out-of-pocket limit. Limited to 60 visits per calendar year. If not arranged through Case Management Services, you must pay 30% coinsurance and are limited to 40 visits per calendar year.
	Rehabilitation services	20% coinsurance	Not Covered	Pre-certification required; otherwise, you must pay a **$500** penalty, which does not count toward your deductible or out-of-pocket limit.

	Habilitation services	20% coinsurance	Not Covered	Pre-certification required; otherwise, you must pay a **$500** penalty, which does not count toward your deductible or out-of-pocket limit.
	Skilled nursing care	20% coinsurance if arranged through Case Management Services	Not Covered	Pre-certification required; otherwise, you must pay a **$500** penalty, which does not count toward your deductible or out-of-pocket limit. If not arranged through Case Management Services, you must pay 30% coinsurance.
	Durable medical equipment	20% coinsurance	Not Covered	Pre-certification required; otherwise, you must pay a **$500** penalty, which does not count toward your deductible or out-of-pocket limit.
	Hospice services	20% coinsurance if arranged through Case Management Services	Not Covered	Pre-certification required; otherwise, you must pay a **$500** penalty, which does not count toward your deductible or out-of-pocket limit. If not arranged through Case Management Services, you must pay 30% coinsurance.
If your child needs dental or eye care	Children's eye exam Children's glasses Children's dental check-up	Not Covered		Vision screening for children is covered as a preventive service with no charge.

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
- Cosmetic surgery (unless performed to correct congenital defect, defects incurred through traumatic injury, or malfunctioning organs)
- Dental care (Adult)
- Hearing aids
- Long-term care
- Non-emergency care when traveling outside the United States
- Private duty nursing
- Routine eye care (Adult)

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

- Bariatric surgery
- Chiropractic care (**$500** calendar year maximum)
- Infertility treatment (**$5,000** medical lifetime maximum; **$5,000** prescription lifetime maximum; Employee and eligible Spouse only)
- Routine foot care
- Weight loss program (if 100% over medically desired weight; threat to life; and medical history of unsuccessful attempt to lose weight by other methods)

* For more information about limitations and exceptions, see the plan document at www.csjbunion.org or call 1-312-738-0822.

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 the Plan at 1-312-738-0822. 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. Additionally, a consumer assistance program can help you file your appeal. Contact the Illinois Department of Insurance at 1-877-527-9431 or http://insurance.illinois.gov/.

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 1-312-738-0822.

Pennsylvania Dutch (Deitsch): Fer Hilf griege in Deitsch, ruf 1-312-738-0822 uff.

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

The plan's overall deductible	$1,000
Specialist copayment	$50
Hospital (facility) coinsurance	20%
Other coinsurance	20%

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	$1,000
Copayments	$0
Coinsurance	$2,300
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$3,360**

Managing Joe's Type 2 Diabetes

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

The plan's overall deductible	$1,000
Specialist copayment	$50
Hospital (facility) coinsurance	20%
Other coinsurance	20%

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	$900
Copayments	$300
Coinsurance	$1,100
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$2,320**

Mia's Simple Fracture

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

The plan's overall deductible	$1,000
Specialist copayment	$50
Hospital (facility) coinsurance	20%
Other coinsurance	20%

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	$1,000
Copayments	$600
Coinsurance	$300
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$1,900**

The plan would be responsible for the other costs of these EXAMPLE covered services.