



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 1-708-449-7373. 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.http://www.dol.gov/ebsa/pdf/SBCUniformGlossary.pdf.com](http://www.dol.gov/ebsa/pdf/SBCUniformGlossary.pdf.com) or call 1-708-449-7373 to request a copy.

Important Questions	Answers	Why This Matters:
<p>What is the overall deductible?</p>	<p>\$250 individual \$750 family (maximum of 3 individual deductibles per family per calendar year)</p>	<p>You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. The deductible starts over each January 1. See the chart starting on page 2 for how much you pay for covered services after you meet the deductible and for which services are subject to the deductible.</p>
<p>Are there services covered before you meet your deductible?</p>	<p>Yes. For employees and spouses under the Plan's Wellness Benefit and for Enrollees in the Disease Management Program</p>	<p>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, employees and spouses are entitled to certain routine services to maintain wellness under the plan's Wellness Benefit. Employees and spouses with Cardiovascular and/or Diabetes may enroll in the Disease Management Program. Both the Wellness Benefit and Disease Management Program cover certain services without deductibles or copayments.</p>
<p>Are there other deductibles for specific services?</p>	<p>Yes. \$25 for dental benefits per person and \$25 for prescription drugs per person. There are no other specific deductibles.</p>	<p>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.</p>
<p>What is the out-of-pocket limit for this plan?</p>	<p>\$750 per individual for PPO medical. \$2,000 individual prescription drugs. \$4,000 family prescription drugs.</p>	<p>The out-of-pocket limit is the most you could pay during the coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses. 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.</p>
<p>What is not included in the out-of-pocket limit?</p>	<p>Premiums, balance billing, health care services this plan does not cover, deductibles, covered services at non-PPO hospitals and ambulatory surgical facilities or by non-PPO physicians, and copayments for failure to obtain preauthorization for certain services.</p>	<p>Even though you pay these expenses, they don't count toward the out-of-pocket limit.</p>
<p>Will you pay less if you use a network provider?</p>	<p>Yes. For a list of participating providers, visit www.bcbsil.com or call 1-800-810-BLUE (2583) or call</p>	<p>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</p>

	the Fund Office at 1-708-449-7373.	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	15% coinsurance	30% coinsurance	None.
	Specialist visit	15% coinsurance	30% coinsurance	Coinsurance does not apply to services under Hospice Care Program (covered 100%).
	Preventive care/screening/immunization	15% coinsurance	30% coinsurance	Immunizations are not covered for employee and spouse. Employee and spouse have wellness benefit covering certain services at 100% (no deductible or coinsurance).
If you have a test	Diagnostic test (x-ray, blood work)	20% coinsurance (in facility) 15% coinsurance (in physician's office)	30% coinsurance	Coinsurance does not apply to services under Hospice Care Program (covered 100%).
	Imaging (CT/PET scans, MRIs)	20% coinsurance (in facility) 15% coinsurance (in physician's office)	30% coinsurance	Coinsurance does not apply to services under Hospice Care Program (covered 100%).
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	30% coinsurance (Retail) 30% coinsurance (Mail)	30% coinsurance	Non-PPO (non-participating pharmacy) purchases are reimbursed at the negotiated pharmacy rates.
	Preferred brand drugs	30% coinsurance (Retail) 30% coinsurance (Mail)	30% coinsurance	If generic is available, 35% coinsurance applies instead. Non-PPO (non-participating pharmacy) purchases are reimbursed at the negotiated pharmacy rates.
	Non-preferred brand drugs	30% coinsurance (Retail) 30% coinsurance (Mail)	30% coinsurance	If generic is available, 35% coinsurance applies instead. Non-PPO (non-participating

[* For more information about limitations and exceptions, see the plan or policy document at [www.sm73funds.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)	
				pharmacy) purchases are reimbursed at the negotiated pharmacy rates.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	30% coinsurance	None.
	Physician/surgeon fees	15% coinsurance	30% coinsurance	Coinsurance does not apply to services under Hospice Care Program (covered 100%).
If you need immediate medical attention	Emergency room care	20% coinsurance (facility) 15% coinsurance (physician)	20% coinsurance (30% if non-emergency)	None.
	Emergency medical transportation	20% coinsurance	20% coinsurance	
	Urgent care	20% coinsurance (facility) 15% coinsurance (physician)	30% coinsurance	
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	30% coinsurance	Private room covered only if semi-private not available.
	Physician/surgeon fees	15% coinsurance	30% coinsurance	Coinsurance does not apply to services under Hospice Care Program (covered 100%).
If you need mental health, behavioral health, or substance abuse services	Outpatient services	20% coinsurance (facility) 15% coinsurance (physician)	30% coinsurance	None.
	Inpatient services	20% coinsurance (facility) 15% coinsurance (physician)	30% coinsurance	None.
If you are pregnant	Office visits	15% coinsurance	30% coinsurance	Depending on the type of services, a coinsurance or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (e.g., ultrasound).
	Childbirth/delivery professional services	15% coinsurance	30% coinsurance	
	Childbirth/delivery facility services	20% coinsurance	30% coinsurance	
If you need help recovering or have	Home health care	15% coinsurance	20% coinsurance	None.
	Rehabilitation services	20% coinsurance (facility)	30% coinsurance	Rehabilitative speech therapy to restore normal speech only if lost due to stroke or

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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)	
other special health needs		15% coinsurance (physician)		injury. For functional purposes not covered. Coinsurance does not apply to services under Hospice Care Program (covered 100%).
	Habilitation services	Not covered	Not covered	
	Skilled nursing care	20% coinsurance (facility) 15% coinsurance (physician)	Not covered	Pre-certification of PPO in-network status required. Coinsurance does not apply to services under Hospice Care Program (covered 100%).
	Durable medical equipment	20% coinsurance	20% coinsurance	Coinsurance does not apply to services under Hospice Care Program (covered 100%).
	Hospice services	No cost.	No cost.	No deductible or copayment applies. 16-day limit for inpatient and 80-day limit for out-patient.
If your child needs dental or eye care	Children's eye exam	No cost.	No charge up to \$50	Not subject to deductible.
	Children's glasses	No charge up to \$425 during consecutive two-year period; 20% off balance over \$425	No charge up to \$250	Not subject to deductible.
	Children's dental check-up	No cost.	No cost.	Preventive services at no-cost. Basic services 20% coinsurance. Major services 50% coinsurance. Dental anesthesia 50% coinsurance. Orthodontics 50% coinsurance, \$2,000 lifetime maximum. \$25 deductible per year per person applies. Benefit limited to \$2,000 per year per person.

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 • Habilitation Services • Long-term care 	<ul style="list-style-type: none"> • Private-duty nursing (unless medically necessary) • Routine foot care 	<ul style="list-style-type: none"> • Speech therapy (for functional purposes, including, but not limited to: stuttering, stammering, and conditions of psychoneurotic origin, or for developmental speech delays) • Weight loss programs

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

- Acupuncture (if performed by a licensed physician and for medical reasons)
- Bariatric Surgery (subject to certain conditions)
- Chiropractic care (up to 20 visits per calendar year)
- Dental Care (Adult)
- Hearing Aids (up to \$1,250 per device)
- Infertility Treatment (50% coinsurance up to \$20,000 per couple per lifetime for treatments of infertility)
- Non-emergency care when traveling outside the U.S.
- 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: the U.S. Department of Labor, Employee Benefits Security Administration (EBSA) at 1-866-444-3272 or 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. 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 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 Fund Office at 1-708-449-7373. Additionally, assistance may be provided by your local EBSA office by calling 1-866-444-3272.

Does this plan provide Minimum Essential Coverage? Yes

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

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 1-708-449-2122.

-----*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 in-network coverage.

Peg is Having a Baby
(9 months of in-network pre-natal care and a hospital delivery)

- The [plan's](#) overall [deductible](#) \$250
- [Specialist](#) coinsurance 15%
- Hospital (facility) coinsurance 20%
- Other coinsurance 30%

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	\$12,800
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles*	\$275
Copayments	\$0
Coinsurance	\$500
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$835

Managing Joe's type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#) \$250
- [Specialist](#) coinsurance 15%
- Hospital (facility) coinsurance 20%
- Other coinsurance 35%

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	\$7,400
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles*	\$275
Copayments	\$0
Coinsurance	\$1,500
<i>What isn't covered</i>	
Limits or exclusions	\$55
The total Joe would pay is	\$1,830

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) \$250
- [Specialist](#) coinsurance 15%
- 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	\$1,900
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$250
Copayments	\$0
Coinsurance	\$300
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$550

Note: These numbers assume the patient does not participate in the [plan's](#) wellness program. If you participate in the [plan's](#) wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact the Fund Office at 1-708-449-7373.

*Note: This plan has other [deductibles](#) for specific services included in this coverage example. See "Are there other deductibles for specific services?" row above.