



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.csjunion.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 : \$5,000 per person/ \$15,000 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	\$50 copayment /office visit	Not Covered	Deductible does not apply.
	Specialist visit	\$75 copayment /office visit	Not Covered	Deductible does not apply. 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)		Deductible does not apply.
	Generic drugs	10% coinsurance , with a \$200 maximum per prescription	Not Covered	\$7,000 per person/ \$9,000 per family in-network out-of-pocket limit per calendar year.
	Brand drugs	35% coinsurance , with a \$200 maximum per prescription	Not Covered	You can receive 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 .
	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	You may be eligible for the Copayment Assistance Program through SaveOnSP, an organization that works with Express Scripts. The Copayment Assistance Program helps you and the Plan reduce costs for certain specialty drugs.
	Specialty drugs	20% coinsurance , with a \$250 maximum per prescription	Not Covered	

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

				Under the Copayment Assistance Program, SaveOnSP identifies high-cost specialty drugs that are eligible for copayment assistance through the drug manufacturer. If copayment assistance is available, SaveOnSP helps you apply for financial assistance directly from the drug manufacturer. The copayment assistance you receive from the drug manufacturer is expected to completely cover your payment for the specialty drug. Participation in the Copayment Assistance Program is voluntary. However, if you choose not to participate in the program, you will be responsible for paying a higher copayment, which may vary depending on the specialty medication. Because the specialty drugs under the Copayment Assistance Program are considered non-essential health benefits, your copayment amount will NOT count towards any deductible or out-of-pocket maximum under the Plan. The specialty drugs covered under the Copayment Assistance Program change from time to time. Accordingly, please contact SaveOnSP at (800) 683-1074 to request an updated list. To find more information, log in at www.express-scripts.com.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u>		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 <u>deductible</u> or <u>out-of-pocket limit</u> .
	Physician/surgeon fees			
If you need immediate medical attention	Emergency room care	20% <u>coinsurance</u> after \$400 <u>copayment</u> per emergency room visit		Deductible does not apply.
	Emergency medical transportation	20% <u>coinsurance</u>	Not Covered except air ambulances covered at	<u>Copayment</u> waived if admitted to Hospital within 48 hours of treatment. Coverage limited to first trip to and/or from Hospital for any one sickness or for all injuries resulting from

			20% coinsurance	any one accident.
	Urgent care	\$100 <u>copayment</u>	Not Covered	Deductible does not apply.
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>coinsurance</u>	Not Covered	Pre-certification required; otherwise, you must pay a \$500 penalty, which does not count toward your <u>deductible</u> or <u>out-of-pocket limit</u> .
	Physician/surgeon fees			
If you need mental health, behavioral health, or substance abuse services	Outpatient services	20% <u>coinsurance</u>	Not Covered	Pre-certification required for inpatient and outpatient services; otherwise, you must pay a \$500 penalty, which does not count toward your <u>deductible</u> or <u>out-of-pocket limit</u> . Pre-certification requirement does not apply to office visits.
	Inpatient services			
If you are pregnant	Office visits	20% <u>coinsurance</u>	Not Covered	<u>Cost sharing</u> does not apply for <u>preventive services</u> . <u>Preventive services</u> 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% <u>coinsurance</u> if arranged through Case Management Services	Not Covered	Pre-certification required; otherwise, you must pay a \$500 penalty, which does not count toward your <u>deductible</u> or <u>out-of-pocket limit</u> . Limited to 60 visits per calendar year. If not arranged through Case Management Services, you must pay 30% <u>coinsurance</u> and are limited to 40 visits per calendar year.
	Rehabilitation services	20% <u>coinsurance</u>	Not Covered	Pre-certification required; otherwise, you must pay a \$500 penalty, which does not count toward your <u>deductible</u> or <u>out-of-pocket limit</u> .
	Habilitation services	20% <u>coinsurance</u>	Not Covered	Pre-certification required; otherwise, you must pay a \$500 penalty, which does not count toward your <u>deductible</u> or <u>out-of-pocket limit</u> .
	Skilled nursing care	20% <u>coinsurance</u> if arranged through Case Management Services	Not Covered	Pre-certification required; otherwise, you must pay a \$500 penalty, which does not count toward your <u>deductible</u> or <u>out-of-pocket limit</u> . Limited to 150 visits per calendar year. If not arranged through Case Management Services,

				you must pay 30% <u>coinsurance</u> and are limited to 120 visits per calendar year.
	Durable medical equipment	20% <u>coinsurance</u>	Not Covered	Pre-certification required; otherwise, you must pay a \$500 penalty, which does not count toward your <u>deductible</u> or <u>out-of-pocket limit</u> .
	Hospice services	20% <u>coinsurance</u> if arranged through Case Management Services	Not Covered	Pre-certification required; otherwise, you must pay a \$500 penalty, which does not count toward your <u>deductible</u> or <u>out-of-pocket limit</u> . If not arranged through Case Management Services, you must pay 30% <u>coinsurance</u> .
If your child needs dental or eye care	Children's eye exam	Not Covered		Vision screening for children is covered as a <u>preventive service</u> with no charge.
	Children's glasses			
	Children's dental check-up			

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)
- Gene therapy
- 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** lifetime maximum for each medical and prescription drug; 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)

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 (Deutsch): Fer Hilf grieg in Deutsch, 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	\$75
■ 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
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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	\$75
■ 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
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In this example, Joe would pay:

Cost Sharing	
Deductibles	\$900
Copayments	\$500
Coinsurance	\$1,100
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$2,520

Mia's Simple Fracture

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

■ The plan's overall deductible	\$1,000
■ Specialist copayment	\$75
■ 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
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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.